



St James Mar Thoma Church, UK

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



Annual Report & Accounts for the year 2020-2021



St. James Mar Thoma Church, UK

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

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Annual Report 1st April 2020 to 31st March 2021

"It was he who gave some to be apostles, some to be prophets, some to be evangelists, and some to be teachers, to prepare God's people for work of service, so that the Body of Christ may be built up until we all reach unity in the faith and in the knowledge of the son of God and become mature, attaining to the whole measure of the fullness of Christ." Ephesians 4: 11-13.

Introduction

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

On behalf of the Executive Committee of St. James Mar Thoma Church UK, it is with immense pleasure and a heart full of praise and gratitude to the Almighty Lord, the annual report and financial statement for the year ending 31st March 2021 of St. James Mar Thoma Church UK is presented to you.

Let us thank Lord Almighty for His guidance, mercy, and grace we have experienced as a parish through the last 25 years and glorify His name for His faithfulness. I thank Our Almighty God for giving me this wonderful opportunity to serve the Lord and Our Parish during this historical major milestone.

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

Historical Perspective of our Parish

St. James Mar Thoma Church, UK (SJMTCC) is a Parish of The Mar Thoma Syrian Church of Malabar, in the Diocese of North America and Europe, which has its head office in Thiruvalla, Kerala, India.

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

All these years, we maintained a cordial relationship with the Guild Council of St Katharine Cree Church (SKCC) and used it under licence as our primary place of worship until March 2020. Since then, we have discontinued using SKCC and have commenced using our new Church at 167 Avery Hill Road, New Eltham since 7th March 2021.

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



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

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

Mission and Objective

The mission and objective of the Church is to keep and safeguard the faith as revealed by Christ and taught by the Apostles, to promote the spiritual life of the faithful through the administration of the sacraments and the preaching of the word.

Our Mission is to serve the people of this land as servants of the Crucified Lord without diluting and deluding the ethos of the Church. We as parish are embodied to promote the Christian religion, provide its members with regular Christian worship services in accordance with the traditions of the Mar Thoma Church; provide pastoral care and organise activities to enhance the supports the spiritual life of its members, enhances the ecumenical relationship within the local community and Churches, provides financial support for evangelistic and charitable work in the United Kingdom and abroad, especially India.

Governing Document

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

Ecumenical Relations

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

Parish Membership & General Body participation

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

Our membership as of 31st March 2021 was 189 families with a total of 601 members, including new families who joined the parish during the reporting year. We welcome these families to the fellowship of St James Mar Thoma Church, UK



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Appointment of Trustees of the Charity (Executive Committee)

The appointed Vicar of St James Parish is the President. The trustees (members of the Executive Committee) are elected or nominated every year before the commencement of the financial year. They are elected either by the General Body or by the members of the organisation whom they represent or nominated by the Diocesan Bishop. The Sabha Mandalam and the Diocesan Assembly members are elected/nominated and their terms of office to these bodies is for a period of three years. The appointment of Trustees is as per the constitution.

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

The following members served as the Trustees of the Charity for the year 2020-2021.

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

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



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Other Officials

Authorizing officer and Key contact for UKBA	Mr. Sibu D. Thomas Mr. P. K. Edison
Project Key Contact	Mr. Sibu D. Thomas
Internal Auditors (Elected)	Mr. Thomas Rajan Chacko Mr. Shiju George
Venue Managers	Mr. Sibu D. Thomas Mr. Shiju Thomas
Independent Examiner (External)	Abraham and Associates Ebenzer House 41 Clarence Street Southend on Sea Essex, SS1 1BH

General Body Meetings

Three general body meetings were held during the reporting year. Due to Covid restrictions, all general body meetings were held online.

First, the annual general body meeting (AGM) was held on Sunday 6th December 2020 online to receive and approve the annual report and accounts for the year 2019-20 and to receive and approve the budget for 2020-2021. The general body was also presented with the building project completion summary and GDPR adoption updates. The general body approved the annual report and accounts for 2019-2020 and passed the budget for 2020-2021. In addition, Mr. Shiju Thomas & Mr. Sibu D. Thomas were elected to be the Venue Managers for the Mar Thoma Centre at New Eltham. This enabled the parish to plan and operate safely in accordance with the government guidelines.

A follow up general body meeting was also conducted on 14th February 2021 to further clarify the with the building project update and GDPR adoption updates. However, the minutes of this were recorded but not passed.

The general body met on 7th March 2021 to transact the process of the election of office bearers and auditors for the year 2021-2022. Accordingly, it was decided to conduct the election of the office bearers and auditors on 26th June 2021 by means of secret ballot.

Risk Management

The Executive Committee have, from time to time, examined the major operational risks which the parish faces and confirms that systems have been established to enable regular review of steps that can be taken to reduce these risks. Risk management is reviewed and discussed at Executive Committee meetings.

For the safe running of the Church, a Health and Safety Policy was adopted and maintained. A CCTV guideline was also implemented and maintained for the use in Church.



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Reserves Policy

St James shall set aside reserves to provide financial stability and the means to sustain, improve and develop its mission and objects. As the flow of income is not uniform, reserves need to be set aside to meet expenses that are irregular in pattern. The Executive Committee has determined that the approximate level of free reserves should be equivalent to four months expenditure, approximately £48,000. For various reasons, we were not able to fully maintain this level of reserves. As result of actions taken, we were able to make some progress on our reserves. However, a continued effort is needed to restore this.

Financial Update

St James is wholly dependent on the voluntary contributions of members and well-wishers. We are greatly indebted for their financial support. The full income and expenditure statement for the year 2020/21 and the balance sheet are attached. In spite of the tough pandemic situation, it is pleasing to note that our various collections, including stewardship contributions have increased. Whilst this is welcome news, we have a significant way to go before we can get to the level of reserves, we need to have for the smooth running of the affairs of the parish, meet various financial obligations and to maintain our Mar Thoma Centre, New Eltham.

Disclosure and Barring Service (DBS)

We have adopted a policy, based on the requirements of the Children Act 1989, which is monitored and reviewed annually. DBS checks are being carried out on all individuals who take responsibility for children's activities.

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

General Data Protection Regulations (GDPR)

The GDPR came into to law on 25th May 2018. In compliance with the requirements St James Mar Thoma Church have adopted and established a GDPR policy. This is published on the Church website. All trustees have been briefed on the regulation and their responsibilities to be in compliance with the policy. Consent form on information usage was also received from 105 families. The parish also registered this year with Information Commissioner's Office (ICO).

Leadership Retreat

The St James Mar Thoma church conducted a one-day retreat for all the committee members and the office bearers of every organisation on the 12th of September 2020. This was a blessed and reviving occasion which was ably led by our Very Rev. P. T. Thomas achen remotely from Bristol. The retreat enlightened and enabled the new committee to take charge and conduct all Parish related activities with zeal and aligned to the vision of the wider Mar Thoma church.



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Worship Services

For most part of the year, the Sunday Worship services were held via the online platform. On average 100-150 members attend the service regularly across geography. In person worship service commenced in our new Church from 7th March 2021, following all the government covid guidelines.

Special Services & Prayers

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

In addition, special prayer meetings were also held on the bereavement of our late lamented His Grace The Most Rev. Dr. Philipose Mar Chrysostom Mar Thoma Valiya Metropolitan and our late lamented Metropolitan, His Grace The Most Rev. Dr. Joseph Mar Thoma metropolitan.

Parish Day and Convention

The Parish Day and annual convention was held online on 23rd, 24th and 25th October 2020. Rev Dr. Sham P Thomas Achen was the main speaker and guest of honour. The theme for the three-day convention was "Sign posts in the journey of Faith". All sessions were well attended and was a blessing to our members.

Harvest Festival

Over the years the Harvest Festival has evolved to be an event both young and old look forward to with great enthusiasm. Due to the unprecedented restrictions and inability to meet in person, we were unable to conduct our usual Harvest Festival food sale and fund collections. However, we still managed to conduct auctions after service via online and raffle ticket sales, with good participation from our members. The draw of the raffle tickets was held in December 2020 at our parsonage. Thanks to both our Harvest Festival convenors Ms. Tina Paul and Mr. Ashok Thomas who organised the events well and helped raise funds during these difficult times.

Christmas Carol Service

The Carol Service was held on Sunday 20th December 2020 via the online platform with the presence of Rt. Rev. Dr Euyakim Mar Coorilos Episcopa as the chief guest. Thirumeni delivered the Christmas message all the way from his home town in India. It was a beautiful service of carols led by our talented and dedicated senior and junior choir. The Sunday school children presented the nativity story with new and contemporary themes. We appreciate and extend our gratitude to the choir leadership and choir members, Sunday school teachers and the children for their dedication and hard work.

Watch Night Service

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



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Great Lent and Passion Week

During this reporting year, St James observed 2 Great Lents with the first Easter being celebrated online on the 12th of April 2020. Post that, the great lent for 2021 started with daily evening prayer meetings online commencing from the 14th of February 2021 leading up to the Passion Week. The passion week services, Good Friday service and Easter service were well attended both in person at our Church and online by our families.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year under review, we were able to support various missionary activities and lend a helping hand to those in need. Especially, we were able to support students and youths affected at the start of the Covid pandemic in UK. Through the generous support of our members, we were able to support the following Charities and Charitable projects and Institutions in India and here in UK.

They include the following in UK:

- FOV UK (Friends of Vellore, UK)

Marriage

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

- Mr. Allan Eapen Varghese
- Ms. Merin Jeemon
- Mr. Binish Thomas George

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

Baptism

During the report year, due to the covid restrictions, we were not able to conduct any baptisms.

Obituary

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

House Blessing

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



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St James Mar Thoma Centre - God's gift for our next generation

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

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

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

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

On 19th May 2020, we got the practical completion certificate and keys for the building. Since then, we worked tirelessly to complete the remaining works and also achieve building regulation certificate. This enabled our Vicar and family to move into the new parsonage on 10th October 2020.

Due to the pandemic, we were restricted in opening the Mar Thoma centre for any activities. It was not until 7th March 2021, a year since we last congregated in person at SKCC, we finally commenced Worship service in our new Church with restricted numbers. We also had a blessed passion week with Worship services held, thus enabling a restricted number of members to come together and congregate, while others attended the service online. Almost all our members have since attended the Holy Qurbana service.

At the time of writing this report, I am pleased to record that the consecration of our Church & Centre was conducted on 8th May 2021 by His Grace Rt. Rev. Dr Isaac Mar Philoxenos Episcopa.

Let us thank all the hands and souls that tirelessly and sincerely supported and worked towards accomplishing the building of Our Lord's Temple and also paving a way for our next generations to serve the wider community. Thanks to all the members and well-wishers for their spiritual and financial support rendered towards accomplishing this work.

Let us thank the Lord Almighty for His Guidance, Grace and Mercy we have experienced as a parish all through these years and glorify His name for his faithfulness.

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

Parish Organizations

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



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Sunday School

Mrs. Sherine George – Sunday School Headmistress

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

We thank almighty for all the blessings that He had showered upon our Sunday school children and teachers in enabling the children to be closer to God in faith and practice during the year under review.

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

There were 61 children registered during 2020-21, of which 45-55 children attended the classes regularly every Sunday under the guidance and training of 20 teachers. Classes were held from 9.30am to 10.15am.

The St James MTC Sunday School this year followed the curriculum provided by the Diocese of North America and Europe. We began our Sunday school with prayer followed by a singing session. The classes were divided into Nursery, Kindergarten, and Grade1 to Grade11/12. After the classes, children attended the church service. The following activities were held during this term.

- The Sunday school calendar year started with Students and dedication.
- Various planned annual competitions were cancelled due to pandemic & lockdown.
- St James Mar Thoma Church Sunday School children attended the Zonal VBS, held from 29th to 31st Oct 2020. We registered 42 children, attended the online VBS sessions.
- The World Sunday school day was celebrated on the 1st November 2020. We followed the special worship order provided by the Samajam at the start of the service.
- An amount of £250 has been donated to MCRD Thelliyoore children's charity.
- St James Sunday school continued the donation of Shoe box gifts to the 'Operation Christmas Child', programme of a charity called Samaritan's Purse. Our children were a part of changing children's lives all over the world in Jesus' Name through the power of a simple gift with Operation Christmas Child.
- The Sunday school students actively participated in the Christmas Carol Service held on 20th December 2020 showcasing an online nativity programme.
- Annual Sunday School examination took place on 4th July 2021.

Suvishesha Sevika Sangham (The Women's Mission)

Mrs Shiby Varughese – Sevika Sangham Secretary

St. James parish is blessed with a vibrant Sevika Sangham that takes an active role in the spiritual life of the parish. Amidst the pandemic too, the organisation was involved in various charity activities lending a hand to the neediest in our society. We have been able to support the 'REFUGE' in UK with the generous contributions from our members. We also supported the educational fund and charities in India. Sevika Sangham members offered great mental and physical support for the family members of parish members in their sickness and in bereavement. Sevika Sangham prayer meetings



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were held on the first Sunday of every month with Bible study under the leadership of our vicar Rev K K Kuruvilla. Chain prayers and fasting prayers were observed every Fridays by Sevika Sangham members. Our vicar Rev K.K Kuruvilla served as the President of both the St. James Sevika Sangham and the UK & Europe Zone Sevika Sangham.

Edavaka/Parish Mission

Mrs. Laly Abraham – Edavaka Mission Secretary

"Don't be afraid, for I am with you. Do not be dismayed, for I am your God. I will strengthen you. I will help you. I will uphold you with my victorious right hand. " Isaiah 41:10

Edavaka mission was very active under the leadership of Rev. K.K. Kuruvilla. Due to Covid 19 restrictions in person meeting where not possible. We conducted once weekly intercessory prayers on every Wednesday evening. Each area representatives took initiative in organizing the same. Each area representatives took initiative in contacting elderly members in their respective areas. Edavaka mission took initiative in organizing this year's lent daily evening prayer over 40 days of Lent.

During this period many of our parish member been affected by Covid 19, special prayers conducted for those people affected and also conducted bereavement prayers. Edavaka mission organized with the help of Executive committee a three-day online Parish Convention took place in October 23,24,25th. Rev. Dr Sham P. Thomas was our Convention speaker. The Theme for the convention was Sign posts in the journey of faith. The Edavaka Mission members actively participated in Church building completion, organizing church dedication services and continuing their participation in all church activities.

By God's Grace all the activities accustomed on Edavaka Mission was successfully met for the past year. Thank you Achen and all the Edavaka Mission committee members. May God's continuing guidance be with the Church and all Edavaka Mission activities.

Church Choir

Mr. Jiku Thomas – Choir Secretary

The role of the Choir is to lead the worship and help the congregation sing together and experience the presence of God in our midst. Leading the congregation in hymns, songs and prayers is essential for worship as praise is much desired by God.

This year was a very difficult one for our Church as a whole, due to the COVID-19 pandemic, which forced us to conduct services and choir practices online for almost the whole year. In spite of such humungous obstacles, the choir regularly held practices online every Sunday which was well attended by all the choir members. Our Choir also actively participated in the special services which included the Church Consecration service, Christmas Evening service, Watch Night service, Zonal choir events and the Passion Week services. The Choir Dedication Sunday service was held on the 27th September 2020. The Christmas Carol Service was held on 20th December 2020 as an online service. Our choir participated in an ecumenical Christmas Carol concert presented by the Union Christian Association, Chennai. The online concert, named Gloria, was held on 13th December 2020, and included 9 choirs from around the world. The choir published two songs on the choir Youtube channel. The choir took the initiative in creating the worship books for the church, for use of the congregation.



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Our choir is affiliated with DSMC and has a strength of 32 choir members, 12 males and 20 females. The choir was led by Choir Leader Mr. Aji Chacko and Joint Choir Leader Mrs. Carmel C Mathew. Junior Choir for the children was led by the Junior Choir Leader Mrs. Princy Thomas who did a fantastic job in leading the children this year. We would like to thank all the Choir Members for their continued dedication and support throughout the year that led to the success of all activities undertaken by our Choir.

Youth Fellowship

Ms. Aneeta John - Youth Secretary

Praise God from whom all blessings flow. God has been gracious and blessed us, the St James Mar Thoma Youth League, with another year through unprecedented times. Despite all the uncertainty faced this year, our God has stood firm beside us. During this period, the youth fellowship adapted to the needs of the pandemic by hosting virtual meetings and reaching our youths through different forms of social media. Online youth meetings included bible studies, topical discussions (body image, living a purposeful life, being resilient Christians, Christian influence), debates, quiz and intercessory prayers. This year we also had two guest speakers delivering sessions with our youth. We have also participated in many zonal youth events such as the intercessory prayer cell, Christmas skit, zonal youth quiz (4th Place to St James) and monthly talks. During the lockdown, our youths came together to produce a podcast "Our Voice, His Grace". We released a total of 19 episodes on our YouTube channel, well done to all those who participated. The Youth mentorship scheme was created to develop a closer fellowship between amongst our youth, encourage spiritual growth and develop a Christian support group. We were able to recruit 8 senior youths as mentors to guide the 10 younger youths that registered for the programme. We thank all the senior members of our church and all our youth members for their active participation in the youth mission.

Area Prayer Groups

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

Zonal meetings

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



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Church Website & Bulletin

The official website of the parish is www.marthomachurch.org.uk. During this term, a complete revamp of our website was done to make it a responsive design compatible on all digital media and has since been regularly updated. It has been a source of information for both our members, new members and to others around the world.

The Parish Newsletter was also re-designed and is published weekly and distributed via email to members of the Parish. It comprises the church programme calendar for each month and other information's such as: worship timings, Sunday lectionary, prayer schedules, special events, achievements by the parishioners, Birthday and Wedding Anniversary greetings, Financial Updates etc.

COVID-19 impact

Covid-19 pandemic had a significant impact on the charity operations since mid-March 2020. This has led to suspension of church worship services and other programs within the church.

Several of our family members and extended families were critically ill and even lost their beloved ones. The pandemic also witnessed the selfless sacrifices made by several of our own health care and key workers, playing a significant role in helping the communities.

During these tough times, the trustees implemented measures to ensure safety of members based on UK Government guidelines on this matter. Until, 7th March 2021, all the worship services and gatherings had to be conducted on online platform. By the Grace of our Almighty Lord, the impact on our finances was limited, as majority of the members continued or commenced to make donations by online bank transfer. The charity was not be able to conduct any of the regular fundraising events and it impacted our opportunity to support various charitable work during 2020-21. The trustees are continuously monitoring the situation to ensure the charity responds to the challenges and to continue to support various activities. During this period, the Church and all organizations adopted to operate using digital platforms.

Tribute

Late Lamented, Most Rev Dr Joseph Mar Thoma, 21st Mar Thoma, was called to his eternal home on 18th October 2020. His Grace's close association with our Parish started from the time His Grace was a student at St Augustine College, Canterbury and Wycliffe Hall, Oxford. His Grace has played a pivotal role, as priest, bishop and metropolitan, in establishing congregations and parishes and eventually the zone of UK and Europe in UK and Europe is a fulfilment of his vision. We fondly remember his visits to our Parish, especially his keen interest in visiting our Church in New Eltham from the time we purchased the premise. His Grace was with us in October 2019. In spite of it being a wet and rainy day, Thirumeni did a full tour of our building during construction phase and provided his spiritual leadership and guidance specifically for the design of our Altar and finally did short prayer on site in the midst of the project work, which was exactly a year before his passing. We join the worldwide Mar Thoma community in moaning the passing of the 21st Mar Thoma and thank God for his life, witness, pastoral and spiritual care and leadership.

Acknowledgements

The Executive Committee would like to place on record the blessing of our late lamented Metropolitan, The Most Rev. Dr Joseph Mar Thoma, and the Episcopal Synod for facilitating the growth of our parish. We are especially grateful for the leadership, guidance and support of His



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Grace The Most Rev. Dr. Theodosius Mar Thoma Metropolitan and our Diocesan Bishop Rt Rev. Dr Isaac Mar Philoxenos Episcopa.

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

We acknowledge the services of our Vicar Rev. K. K. Kuruvilla, his wife Mrs. Remi Kuruvilla and their two daughters, Ms. Rhema Eliza Kuruvilla & Ms. Kerigma Susan Kuruvilla during this period. As part of his pastoral duties, Achen has reached out to all families, especially the sick and needy all over and offered his daily bible teachings as a comfort to the parishioner's. Achen's leadership and focus on pastoral care and his prayerful approach to leading and managing the affairs of the church have been invaluable at this critical time.

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

Conclusion


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

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

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

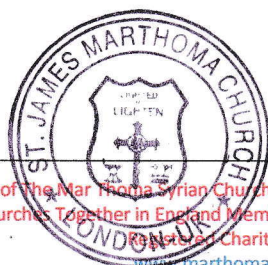
Let us be the torch bearers of faith, "light to the generations and salt of the earth" and move forward with the motto of the Mar Thoma Church, 'Lighted to Lighten'.

For and on behalf of the Executive Committee / Charity Trustees



Rev. K. K. Kuruvilla

Vicar & President



Sibu D. Thomas

Hon. Secretary



St. James Mar Thoma Church, UK

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

Independent Examiner's Report to the Trustees of St James Mar Thoma Church UK

I report to the trustees on my examination of the financial statements of St James Mar Thoma Church UK for the period ended 31st March 2021, which are set out on pages 19 to 28

Responsibilities and basis of report

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Xavier Abraham

Xavier Abraham FCCA

Abraham and Associates
Chartered Certified Accountants
Ebenezer House
41 Clarence Street
Southend on Sea
Essex
SS1 1BH

Date: 07/10/2021



St. James Mar Thoma Church, UK

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

Independent Examiner's Report on the Accounts (Internal)

Report to the Trustees /members of St James Mar Thoma Church UK (Charity No. 1059210) on the accounts for the year ended 31st March 2021, which are set out on pages 19 to 28

Respective responsibilities of trustees and examiners.

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 (the Act).

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5) (b) of the Act, and
- to state whether particular matters have come to our attention.

Basis of independent examiners' statement

Our examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiners' statement

In connection with our examination, no material matters have come to our attention which gives us cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Mr Shiju George
(Hon. Independent Examiner)

Mr Thomas Rajan Chacko
(Hon. Independent Examiner)

Date: 03 Oct 2021



St. James Mar Thoma Church, UK

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

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2021

	Notes	Unrestricted Fund	Restricted Fund	MTC Building Fund	Total 2021	Total 2020
Income						
Stewardship		66,073			66,073	60,188
Tax Refund		24,172		37,681	61,853	86,009
General Offertory	3	29,927			29,927	31,056
General Offertory - Thanksgiving			1,060		1,060	1,776
Specific Offertory and Collections	3		3,207		3,207	6,624
Harvest Festival	4	13,728	1,392		15,120	17,865
Christmas Carol Rounds		727			727	8,715
MTC Building Project - Collections	6			164,334	164,334	273,886
MTC Building Project - Gift in Kind				30,210	30,210	15,878
Donations		3,450			3,450	3,960
Diocesan Dues Collection	5		1,480		1,480	3,475
MTC Hire of Hall and Grounds						
Bank Interest		174			174	404
Church Organisation Collections			450		450	1,773
Church Opening Ceremony Donations						
Souvenir Donations		675			675	
Church Worship Book Donations		370			370	
Zonal Development Fund						
Total Income		139,295	7,589	232,225	379,109	511,609



St. James Mar Thoma Church, UK

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

	Notes	Unrestricted Fund	Restricted Fund	MTC Building Fund	Total 2021	Total 2020
Direct Charitable Expenditure						
Salary, Tax and National Insurance	17	26,618			26,618	29,965
Provident/Pension Fund		422			422	422
Guest Expenses		1,000			1,000	1,000
Relocation / Winter Expenses		0			0	1,000
Motor and Travel	10	287			287	1,940
Motor Leasing		4,105			4,105	7,348
Motor Leasing - Additional Mileage		0			0	2,597
Motor Insurance		1,194			1,194	1,138
Driving Lessons / License		866			866	948
Accommodation and Utility	7	13,456			13,456	25,522
SKCC License Fee		1,500			1,500	18,000
Church Building & Contents Insurance		1,771			1,771	386
Visiting Clergy		0			0	2,200
Zonal Contribution	5	6,870	1,480		8,350	8,350
Specific Offertory	3		3,207		3,207	6,624
Harvest Festival Expenses and Grants	4	1,200	1,392		2,592	3,866
Charity Contribution from Thanks Giving			1,060		1,060	1,776
Printing, postage and Stationary		0			0	378
Special Events, Parish Day / Convention		652			652	2,593
Provision for Vicars Transfer Cost	14	5,000			5,000	5,884
Church Grant	9				0	2,750
Ecumenical Membership	5	400			400	400
Sundry Expenses		670			670	1,312
Altar Expense		0			0	96
Carol Rounds Expenses					0	1,144
Bank Charges		620			620	1,155
Family / Clergy Conference		0			0	380
Mar Thoma Centre Expenses	8	6,181			6,181	1,151
Transfer to MTC Building Fund				232,225	232,225	375,498
Bank Loan Interests		32,458			32,458	15,635
Donations					0	500
Church Worship Book Expenses		1,196			1,196	0
External Accountancy Fees		1,440			1,440	1,440
Church Organisation Payments			450		450	1,773
IT Infrastructure		198			198	0
Security Camera						0
Total Expenditure		108,104	7,589	232,225	347,918	525,172
Excess of Income over Expenditure		31,192	0	0	31,192	-13,563
Less: Depreciation	12	59,963	0	0	59,963	-1,112
Net Deficit	15	-28,771	0	0	-28,771	-12,451

The accompanying notes are an integral part of these accounts.



St. James Mar Thoma Church, UK

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

BALANCE SHEET AS AT 31ST MARCH 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible Fixed Assets	12a	2,515,253	457,075
MTC Build Project (Work in Progress)	12b		1,619,347
CURRENT ASSETS			
Cash at Bank- General		52,414	70,469
Cash at Bank- Building Fund	15	8,115	29,401
		<u>60,529</u>	<u>99,870</u>
LESS: CURRENT LIABILITIES			
Creditors & Accruals	13	154,324	225,581
NET CURRENT LIABILITIES		<u>-93,795</u>	<u>-125,711</u>
		<u>2,421,458</u>	<u>1,950,711</u>
Less: Bank loan (Bank of India)	11	848,609	765,643
Less: Provision for Vicar's transfer cost	14	10,000	5,000
NET ASSETS		<u>1,562,850</u>	<u>1,180,068</u>
Represented by :			
Unrestricted			
General Funds	15	634,232	488,122
Building Fund	15	925,583	689,010
Restricted			
Social welfare Fund	15	3,035	2,935
		<u>1,562,850</u>	<u>1,180,068</u>

The financial statements were approved by the Board of Trustees on 29/08/2021 and were signed on its behalf by:

Rev. K K KURUVILA
(President)

Mr. P K EDISON
(Hon. Trustee)

Mr. SHIJU THOMAS
(Hon. Trustee)

The accompanying notes are an integral part of these accounts



Parish of the Mar Thoma Syrian Church Diocese of North America and Europe
Member of the Churches Together in England Member of the Churches Together in Britain & Ireland
Registered Charity No. 1059210
www.marthomachurch.org.uk



St. James Mar Thoma Church, UK

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

1. ACCOUNTING POLICIES

a. Basis of accounting

These financial statements have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

b. Recognition of income

Income included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the monetary value can be measured with sufficient reliability

c. Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year and are valued at cost. Depreciation is provided on the following rates.

Freehold property	2% on cost
Fixtures and fittings	20% on
reducing balance	
Computer and other equipment	25% on reducing balance

d. Tax reclaims on donations and gifts

Gift aid receivable is included in income when there is a valid declaration from the donor.

2. STEWARDSHIP

Stewardship consists of voluntary contribution. 143 members made such contributions during the year (132 members contributed in 2019/20 tax year).

3. OFFERTORY

General	2021	2020
Church Service	14,082	11,756
Birthday, Wedding Anniversary	5,070	8,705
Baptism	0	140
Marriage	0	525
Parish Day	6,561	3,670
Family Sunday tithe	4,174	5,345
Students Thanksgiving Service	40	715
House Dedication Service	0	200
Total	29,927	31,056



St. James Mar Thoma Church, UK

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Specific	2021	2020
Offertories and other collections made specifically during various church services were disbursed as required.	3,207	6,624

4. HARVEST FESTIVAL

	2021	2020
Sale Of Tickets	11,895	6,804
Auctions	800	4,557
Food and Games Stalls	0	4,889
Donations	2,425	1,615
	15,120	17,865
Restricted Fund	-1,392	-1,552
Less: Expenses	1,200	-2,341
Surplus	12,528	13,972

5. DIOCESAN DUES / SABHA OFFICE DUES

Diocesan Dues	2021	2020
Nithyachilavu	1,350	1,350
Zonal Fund	2,700	2,700
Episcopal Travel	675	675
Zonal Day Collection Offertory	2,025	2,025
Salary Adjustment Fund	250	250
Higher education Scholarship	1,350	1,350
Ecumenical Subscription Fees	400	400
Total	8,750	8,750

6. MTC BUILDING PROJECT DONATIONS

From:	2021	2020
Members	129,717	225,069
Choir		0
Sevika Sangham	5,000	0
Sunday School	1,000	0
Youth League	1,500	6,000
Edavaka Mission		1,100
East Area Prayer Group		500
Kent Area Prayer Group		876
Ipswich Prayer Group		1,859
North West Prayer Group	500	0
South East Area Prayer Group	500	0
Others (Non-Members)	25,117	38,481
Total	164,334	273,886



St. James Mar Thoma Church, UK

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		0
Tax Refund	37,681	64,164
Gift In Kind	30,210	15,878
Harvest Festival	0	16,313
Christmas Carol	0	8,715
Total	232,225	378,955

7. ACCOMMODATION EXPENSES

	2021	2020
Rent	8,250	19,800
Lighting & Heating	2,324	2,208
Council Tax & Water Rates	2,208	2,310
Telephone & Internet	518	917
Television License	157	153
Repairs and Sundry Household Items	0	134
Total	13,456	25,522

8. MAR THOMA CENTRE EXPENSES

	2021	2020
Rates and Water	699	1,056
Light and Heat	4,876	539
Cleaning	0	
Premises License	220	180
Ground Maintenance	747	
Miscellaneous	423	
Total Expenses	6,965	1,775
Utilities Refund	784	624
Total	6,181	1,151

9. CHURCH GRANT FOR CHURCH ORGANISATION

	2021	2020
VBS		500
Sunday School		500
Sevika Sangham		500
Youth League		1,000
Choir		250
Edavaka Mission		0
Total	0	2,750



St. James Mar Thoma Church, UK

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10. MOTOR AND TRAVEL EXPENSES

	2021	2020
Public Transport	40	236
Fuel Charges	191	1,507
Motor Repairs	56	54
Toll Charges	0	144
Total	287	1,940

11. BANK LOAN

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

12. FIXED ASSETS

	Freehold Property	Fixtures & Fittings	Computer & Office Equipment	Total
Cost	£	£	£	£
At 1 April 2020	629,095	33,364	6,048	668,507
Additions	1,827,221	113,700		1,940,921
				0
At 31st March 2021	2,456,316	147,064	6,048	2,609,428
Depreciation	£	£	£	£
At 1 April 2020	177,220	29,311	4,901	211,432
Prior year charges eliminated (Note15)	-177,220			-177,220
Charge for the Year	36,127	23,550	286	59,963
At 31st March 2021	36,127	52,861	5,187	94,175
Net Book Value	£	£	£	£
At 31st March 2021	2,420,189	94,203	861	2,515,253
At 31st March 2020	451,875	4,053	1,147	457,075

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



St. James Mar Thoma Church, UK

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12 a MTC BUILDING PROJECT EXPENSES

	2021
Direct Expenses	169,227
Gifts in Kind Received	30,210
DCL Payments - St James (Final Payment)	74,300
DCL Payments via Bank Loan (Final Payment)	132,000
Total	405,737
Less Accrued last year and paid this year	-114,523
	291,214
Retention Payment to Builder accrued	30,000
Professional Services accrued	360
	321,574
Work in Progress b/fwd at 1/4/20	1,619,347
Total	1,940,921
Less Furniture, Fixtures & fittings (see Note 12)	113,700
Additions to Freehold Property (see Note 12)	1,827,221

13. CREDITORS & ACCRUALS

	2021	2020
	£	£
Restricted Funds	18,341	11,702
General Accruals	26,051	19,785
MTC Building Project Accruals	30,360	114,523
Bank Loan Repayable within 12 Months	79,572	79,572
	154,324	225,581

Included in the Restricted fund above is a legacy amount of £8,133 received from the estate of a Late member of the parish and this amount will be disbursed in accordance with his wishes.

Since the balance sheet date, amounts totalling £4,000 had been distributed to 'Light to Life' education project and 'Shantigiri Covid Hospital' project both of which are in Kerala, India.



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14. PROVISION FOR VICAR'S TRANSFER COST

This is to provide for the travel and other related costs of the vicar and family, on their transfer to and from this parish.

	2021	2020
Brought forward at 1 April 2020	5,000	10,793
Paid in the Year (Travel / Visa Costs)	0	-11,677
	5,000	-884
Charge for the year	5,000	5,884
Provision for the year c/fwd at 31 March 2021	10000	5,000

15. MOVEMENTS IN FUNDS

	General Fund	MTC Building Fund	Social Welfare Fund	Total
	£	£	£	£
Unrestricted				
At 1 April 2020	488,122	689,010		
Net Surplus for the Year	-28,771			
Prior year depreciation charges eliminated (Note12)	177,220			
Transferred to MTC Building Fund		232,225		
Transferred from COIF Account	-4,348	4,348		
Write back Accrued Clergy Conference	2,009			
As at 31 March 2021	634,232			634,232
As at 31 March 2021		925,583		925,583
Less expended this year		273,737		
Less expended previous years (2018,2019,2020)		643,731		
Held at Building Fund Bank Account		8,115		
Restricted			2,935	
At 1 April 2020			100	
New Funds received in the Year				
Distributed in the year			3,035	
As at 31 March 2021			2,935	3,035
				1,562,850



St. James Mar Thoma Church, UK

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16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General		Total (£)
	Unrestricted (£)	Restricted (£)	
Tangible Fixed Assets	2,515,253		2,515,253
Current Assets	57,494	3,035	60,529
Current Liabilities	-154,324		-154,324
Long Term Liabilities and Provisions	-848,609		-858,609
Assets	1,559,815	3,035	1,562,850

17. TRUSTEES REMUNERATION AND EXPENSES

The vicar who served the parish during the year was remunerated in accordance with the terms agreed prior to the appointment. The charge in the accounts include net stipend to the vicar of £18,966, tax and national insurance contributions on the stipend and on the value of taxable benefits in kind. The vicar who also acts as manager of the Mar Thoma Centre is provided with accommodation and all expenses incurred on pastoral and management duties were reimbursed to him. Except for the above, no remuneration, either directly or indirectly, out of the fund of the church was paid or payable for the year, to any trustee nor to any person or persons known to be connected with any trustees. No expenses were reimbursed to trustees for carrying out their duties during the year.