

CHARITY REGISTRATION NUMBER: 1111562

**St. George Indian Orthodox Church**  
**Receipts and payments accounts**  
**For the year ended**  
**31 March 2021**

**XAVIERS ACCOUNTANTS LIMITED**

Chartered Certified Accountants  
Suite 30  
Recycling Lives Centre  
1A Essex Street  
Preston  
PR1 1QE

# **St. George Indian Orthodox Church**

## **Financial Statements**

**Year ended 31 March 2021**

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# **St. George Indian Orthodox Church**

## **Trustees' Annual Report**

**Year ended 31 March 2021**

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### **Vicar's Message**

Dear St George Indian Orthodox Church Parish Members,

Thanking Almighty for all the wonderful blessings in the previous year showered on us.

Our church has published an annual report each year, and we have typically tried to keep the contents focused on what God has done in the previous year through us. But we recognize that we must acknowledge the unprecedented circumstances we have experienced as a church community during this period and the challenges we face from the global pandemic and the sufferings of pandemic victims in our country and all over the world. As a Church family works to shine the light of the gospel to help bring peace and prosperity to the whole creation, we also pause to acknowledge the incredible losses many have experienced (loss of life, livelihood, home) from COVID-19 and the immense challenges ahead for our Church and Country as we seek to bring about a more just society. We mourn the loss of so many lives caused by COVID-19 and pray for the many families in our churches and community who are coping with the loss of a loved one. We pray that our church community will live the words of Micah 6:8 - "And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God" - and that we will be a family of churches that embodies the gospel in ways that bring justice, love and peace to our Society. We thank you for your sacrificial and prayerful support for the Church.

It was a privilege to serve alongside you in this period. We faced some unique challenges last year and it has been amazing to see God's provision through your service and sacrificial giving, even though it was a season of challenge. Throughout the year, you demonstrated a deep love and commitment to the Church and to the community. In this report book you can look over the activities and financial situation of our Church.

Praying for you all

In the service of our Lord

**Rev Fr Happy Jacob**

# St. George Indian Orthodox Church

## Trustees' Annual Report *(continued)*

Year ended 31 March 2021

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### Reference and administrative details

<b>Registered charity name</b>	St. George Indian Orthodox Church
<b>Charity registration number</b>	1111562
<b>Principal office</b>	1 Ravenswood Drive. Bolton BL1 5AJ

### The trustees

Mr Biben John  
Mr George Verghese  
Mr Shaji Varghese  
Mr Roy Samuel

<b>Independent examiner</b>	Mijos Xavier ACA FCCA Xaviers Accountants Limited Chartered Certified Accountants Suite 30 Recycling Lives Centre 1A Essex Street Preston PR1 1QE
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# **St. George Indian Orthodox Church**

## **Trustees' Annual Report** *(continued)*

### **Year ended 31 March 2021**

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

#### **Structure, governance and management**

We continued to meet the primary mission of the church, to meet the spiritual necessities of our community in the area. We continued pursuing our vision, notwithstanding the worldly challenges facing us, reflecting Faith, Hope and Charity at all times.

#### **Governing document**

The trust is an unincorporated trust, constituted under a Constitutions adopted on 24 APRIL 2005 and is a registered charity, number 1111562. The trustees who served during the year and up to the date of this report are set out on page 2.

#### **Objectives of the Charity**

Charity's objective is to promote the Orthodox Christian faith. In setting our objectives, and planning our activities, we have given careful consideration to Charity Commission's guidelines on public benefit.

#### **Vicar**

We had the privilege of Rev. Fr. Happy Jacob as our serving Vicar for this financial year under whose leadership and guidance we were able to overcome one of the most challenging times in our memory. It was with his unrelenting commitment, guidance, and support, we were able to continue with our spiritual requirements amidst the lockdown. He was instrumental in initiating the daily Virtual Evening Prayers, which continues to this day. We as a community are thankful for all the support that our Vicar has given us during the last year.

#### **Holy Qurbana**

Due to the onset of the Pandemic and the subsequent Lockdown, our Spiritual activities were suspended and conducted in line with the mandatory requirements. When the lockdown rules were relaxed, we started virtual online streaming of the services and later services were attended by limited number of families. A Rota System was introduced based on membership numbers and initially a total of 5 families were allowed per service. As the lockdown eased further, a new system was introduced to accommodate up to 15 Member families and 5 Non-Member families. There were total of 9 Holy Qurbanas this year. The Christmas & New year services were cancelled due to the local lockdown. The Passion week services commenced this year on the 26th of March 2020 with 40th Friday Service, Hoshana Service on the 28th of March 2020 and the Pesaha Service on the 31st of March 2020. The Rest of the Passion week services were conducted in the new financial year. All the Qurbanas and the Passion week services were live streamed via online platforms like Zoom and YouTube.

Prayers for birthdays, wedding anniversaries, sick and the departed were offered during the Qurbana's and all the services. For the first time we introduced Online forms for members and worshippers to include prayer requests, and when Qurbana was not possible, the prayers for the above were done on the virtual Prabhatha Namaskaram held every Sunday by our Vicar Rev. Fr. Happy Jacob.

#### **Acolytes**

On behalf of all the members of the Church, I would like to take this opportunity to acknowledge the dedicated service rendered by all the church acolytes starting from Mr. George Thomas, Mr. Daniel Varghese, Mr. Abraham Joseph, Mr. Shaji Varghese, Mr. Rueben Paul, Mr. Kurian George, Mr. Joshi K Eapen, Mr. Vinu George, Mr. Jinoj Philip, Dr. Christie Cherian, Mr. Benoyi Mathew, Mast. Sherwin Samuel, Mast. Ken Renji, Mast. Toby Shaji and Acolyte Initiate Mast. Ashlin Roy., who during this

# **St. George Indian Orthodox Church**

## **Trustees' Annual Report** *(continued)*

### **Year ended 31 March 2021**

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pandemic and lockdown had taken great efforts to continue the altar services. Special mention to Mr. Shaji Varghese for co-ordinating the Acolyte Rota system for all the Holy Services. I would also like to express gratitude to those Acolytes who visited our Church during feasts and special occasions.

#### **General Body**

Our Church is governed by the General Body directives in accordance with our Church Constitution. Due to the Onset of the pandemic, there was only one GB held virtually on the 14th of Feb 2021. The election was completed in the previous financial year and the following members were elected as the church managing committee for the year 2020-2021 at the general body meeting held on the Sunday 08th of March 2020.

#### **Office Bearers**

- Trustee - Mr. Biben John
- Secretary - Mr. Suresh Daniel

Managing Committee are as follows:

- Mr. Benoyi Mathew (Ex - Officio Member)
  - Mr. Litto Titus (Ex- Officio Member)
  - Mrs Liby Roy (S S Head Teacher)
  - Mrs. Susan Sajin (MOMS Secretary)
  - Mr. Rubin Saji (Youth Secretary)
  - Mr. Shibu Varghese
  - Mr. Binu Kurian
  - Mr. Manoj Daniel
  - Mr. Mathai P Panakath
  - Mr. Raju Samuel
  - Mrs. Annie Varghese
  - Mr. Ginu Kurian
- 
- Internal Auditor: Mr. Jinoj Philip
  - Diocesan Representatives: Mr. Daniel Varghese

#### **Annual G.B Meeting 2020-2021 (14thFeb 2021)**

The First General Body of this financial year was convened virtually on Zoom to present the Financial Statement and the Annual report for the year 2019-2020. The GB was presided by Rev. Fr. Happy Jacob. Due to the pandemic, all the activities of the Church were closed for the entirety of this financial year. The Report was presented by the Mr. Benoyi Matthew (Trustee 2019-2020). The GB passed the accounts and authorised it to be presented to HMRC. The Annual report was presented by Mr. Litto Titus and was passed by GB. As per the directive from H H Bava Thirumeni, there was no elections conducted for the forthcoming financial year, the office bearers and the committee were authorised to continue.

# St. George Indian Orthodox Church

## Trustees' Annual Report *(continued)*

Year ended 31 March 2021

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### IMPORTANT G.B. DECISIONS TAKEN IN THE FINANCIAL YEAR OF 2020-2021

1. Approval of Funds to Purchase a Camera and Laptop for Church Livestreaming and other Activities.
2. Approval to conduct a survey of members in the proposal to purchase burial plots at the Overdale Cemetery and based on the result to proceed with required purchase.
3. To open a new Sub Account to maintain the Family Welfare Fund.

I would like to add that one of the main important achievements of this term's committee was the completion of the Canopy work at the side of the Church. In addition to this the Charity Food Drive in aid of Local Food Banks to support the public affected by the Pandemic, adapting to the new way of worship via virtual platforms with innovative methods and plans to accommodate members wishing to attend services, introduction of Rota System and Online forms, this committee was able overcome these challenges with a united front. As directed by GB, an Online Google form was published via WhatsApp to all members regarding the proposal to purchase burial plots at Overdale Cemetery. Based on the 39 Responses out of 68 Members, 36 Responses were in favour of purchasing the plots and 3 against. 8 Members agreed to purchase a total 11 Plots. A Core committee was formed to devise a plan and procure the plots. I would like to express my humble gratitude to Our Vicar, the Trustee, each and every committee member, for their relentless support and hard work. Lastly, I would also like to express my thanks to all the members of this congregation who have supported us and conformed to the all the new procedures and plans during this pandemic. This year has once again reiterated that our Church can achieve many things with our strong sense of unity.

# **St. George Indian Orthodox Church**

## **Trustees' Annual Report** *(continued)*

**Year ended 31 March 2021**

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### **Objectives and activities**

#### **SPECIAL CHURCH EVENTS**

##### **The Great Lent**

The Great lent period started in the previous financial year on the 23rd of Feb 2020. The Lockdown due to the pandemic gave us a new platform and during the Lent there was regular virtual Evening Prayers virtually via Zoom platform.

##### **Passion Week**

The lockdown forced all religious activities to be ceased, hence the Holy Week services were all special prayer services held virtually via Zoom, led by Rev. Fr. Happy Jacob.

This financial year ended with the Holy Passion week services with the very first service being the 40th Friday Special service on the 26th of March. Following this we had the Hoshana, Pesaha Vyazhan (Maundy Thursday) The Good Friday and Easter services were led by our Vicar Fr. Happy Jacob.

#### **OVBS**

The OVBS was a spiritually enriching program with plenty of learning, fun and good fellowship and it was a positive experience for the children who attended and the staff who led. OVBS was held from 15th November 2020 to 6th December 2020 (Four Sundays) via Zoom. The theme of OVBS was "Discern the will of God" -1 Thessalonians 5:18 give thanks in all circumstances; for this is God's will for you in Jesus Christ. We had 64 children, 12 teachers. We were blessed with the presence of our Vicar Rev. Fr. Happy Jacob.

The classes were held over four Sundays. Children participated with great enthusiasm and devotion. The first OVBS session was inaugurated by Rev. Fr. Happy Jacob, followed by a session about Spirituality in the modern world, led by Fr Jessen V George, subsequently the second Sunday was about Growing in Christ led by Fr Rohith Skariah. The third OVBS session was about common issues facing teenagers led by Dr Sen Kallumpuram and lastly the 4th and the final session was about the influence of social media and its effect in our life, led by Fr Jobin from Salsburg. The programme would not be fruitful without the leadership of Vicar and the OVBS Coordinator. We are humbly thankful to Rev. Fr. Happy Jacob, Church managing committee and all the Sunday School teachers for their efforts and support.

#### **Charity Food Drive**

As a community we were all blessed with minimal impact of the Pandemic and the Lockdown. Our Christian values teaches us to help others in a time of need. Keeping this core value at heart, the committee deliberated and decided to conduct a Charity Food Drive. As our manpower was limited, it was decided to supply Foodbanks with the required supply of food. The committee allocated a £1,000 for this cause, and there was approximately another £1,500 donated by members. In total we were able to cover 6 weeks of donations to Food Banks in different parts of Greater Manchester.



# **St. George Indian Orthodox Church**

## **Trustees' Annual Report** *(continued)*

**Year ended 31 March 2021**

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### **Due to the Pandemic and Lockdown the following activities were called off**

- St. Gregorious Feast (Parumala Thirumeni's Feast)
- Harvest Festival (Adhyaphalam)
- Pentecostal Feast
- Christmas Carol Visits.
- Christmas and New Year Services
- Great Lent Retreat

### **Obituary**

We also remember those parish members who lost their loved ones during the Last financial year and pray for the souls of the Departed. The names of those loved ones who reached the Abode of almighty are as follows:

- Mr. K. P Varghese - Aged 74 -Father of Mr. Vibin Varghese
- Dr. J C Philip -Aged 93 -Our old member
- Mr. Tomy John,Elder brother of Mr. Byju John
- Mrs. Chinnamma Mathai - Aged 85- Mother of Mr. P M Mathai
- Mr. T C Varghese - Aged 80, Father of Mrs Liby Roy.
- Mrs. Rachel Koshy - Aged 84- Mother of Mr. Varghese Koshy
- Mrs Sosamma Chacko - Aged 77- mother of MR. A C Thomas

We also remember and pray for all the Souls in our Wider Malankara Orthodox community who had lost their loved ones due to Covid 19.

### **Financial Review**

The charity's principal funding source is from donations and from other activities.

### **Reserve policy**

It is policy of the charity to maintain unrestricted funds at a level which equates to approximately six months unrestricted expenditure. This provides sufficient funds to cover management and administration and support costs.

The trustees' annual report was approved and signed on behalf of the board of trustees by:

**Mr George Verghese**  
Trustee

**Date: 15 November 2021**

# **St. George Indian Orthodox Church**

## **Independent Examiner's Report to the Trustees of St. George Indian Orthodox Church**

**Year ended 31 March 2021**

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I report to the trustees on my examination of the accounts of St. George Indian Orthodox Church ('the charity') for the year ended 31 March 2021.

### **Responsibilities and basis of report**

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

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

### **Independent examiner's statement**

I have completed my examination. I confirm that no material 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 Act; or
2. the financial statements do not accord with those records; or

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 accounts to be reached.

**Mijos Xavier ACA FCCA**  
**Independent Examiner**

Xaviers Accountants Limited  
Chartered Certified Accountants  
Suite 30  
Recycling Lives Centre  
1A Essex Street  
Preston  
PR1 1QE

**Date: 15 November 2021**

# St. George Indian Orthodox Church

## Receipts and payments accounts

Year ended 31 March 2021

Section A Receipts and payments			
	Unrestricted funds	Total funds 2021	2020
	£	£	£
<b>A1 Receipts</b>			
Subscription-Current Year	22,160	22,160	22,520
Subscription-Last Year	415	415	-
Offertory	1,285	1,285	9,736
Christmas Donation	135	135	2,365
Diocese Day Collection	280	280	235
Diocese Day Collection - Last Year	220	220	10
Catholicate Day Collection	300	300	85
Catholicate Day Collection - Last Year	270	270	10
Food & Refreshments-Donations	475	475	5,910
Food & Refreshments-Last year	750	750	150
Birthday	600	600	1,475
Wedding Day Offerings	185	185	370
Passion Week Donation	520	520	940
Family Conference	0	-	100
Marthamariyam Samajam	0	-	95
OVBS	0	-	1,440
Sunday School Receipt	110	110	1,795
Other Donations	300	300	734
Church Building Fund Donations	1,688	1,688	1,149
Contribution-New Church Accessories	0	-	450
Gift Aid	13,820	13,820	16,280
Harvest Festival	50	50	2,525
Harvest Festival - Last year	635	635	150
Interest Received	10	10	38
Seminary Day Collection	10	10	45
Baptism	0	-	50
Entertainment Donations	0	-	495
Charity Donations	1,586	1,586	2,200
Sneha Sparsham Charity - Entry Ticket Sale	0	-	2,620
Sneha Sparsham Charity - Raffle Ticket Sale	0	-	1,751
Sneha Sparsham Charity - Sponsorships	0	-	675
Sneha Sparsham Charity - Donations	549	549	1,693
Sneha Sparsham Charity - Food Sale	0	-	2,376
Christmas expenses-Unclaimed cheque last year	15		-
<b>Sub total (Gross income for AR)</b>	<b>46,369</b>	<b>46,369</b>	<b>80,467</b>
<b>A2 Asset and investment sales, (see table).</b>			
	-	-	
	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>46,369</b>	<b>46,369</b>	<b>80,467</b>

	Unrestricted funds	Total funds 2021	2020
	£	£	£
<b>A3 Payments</b>			
Vicar's Salary	6,620	6,620	8,045
Payments to visiting clergies	-	-	1,050
Charity event expenses	2,008	2,008	3,530
Christmas Expenses	-	-	1,151
Diocese Contribution	900	900	900
Catholicate Day Donation Paid	650	650	650
Refreshments	110	110	9,708
Gifts & Presentation	-	-	260
Sacramental Expenses	-	-	390
Passion Week Expenses	62	62	1,178
Family Conference	-	-	590
Marthamariyam Samajam	100	100	1,125
OVBS	-	-	1,661
Sunday School Expenses	690	690	3,310
Youth League Expenses	-	-	159
Miscellaneous Expenses	468	468	80
Sacramental expenses	357	357	-
Rent	-	-	50
Water	276	276	244
Gas & Electricity	2,649	2,649	3,410
Insurance	843	843	823
Printing, Stationery & Postage	187	187	527
Telephone	354	354	925
Repairs & Maintenance	690	690	628
Groceries	61	61	208
Seminari Day Contributions	250	250	250
Travelling Expenses	98	98	320
Bank Charges - Card Payment Fee	-	-	171
Entertainment Expenses	-	-	499
Mission Sunday Contribution	250	250	250
Fixtures & Fittings	2,514	2,514	854
Light & Sound System Expenses	-	-	200
Waste Collection	267	267	680
Accounting Charges	300	300	-
Video Conferencing Subscription Zoom	258	258	-
Incidental Expenses	120	120	-
Construction Work-Landscape	8,594	8,594	4,811
Professional Fees	-	-	259
Sports Club	-	-	262
Bank Charges - HSBC	38	38	10
Alarm Monitoring & Service	492	492	611
Diocese Welfare Fund	-	-	1,800
Sneha Sparsham Charity	7,003	7,003	3,670
<b>Sub total</b>	<b>37,209</b>	<b>37,209</b>	<b>55,249</b>
<b>A4 Asset and investment purchases, (see table)</b>			
	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>37,209</b>	<b>37,209</b>	<b>55,249</b>
<b>Net of receipts/(payments)</b>	<b>9,160</b>	<b>9,160</b>	<b>25,218</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>61,813</b>	<b>61,813</b>	<b>36,595</b>
<b>Cash funds this year end</b>	<b>70,973</b>	<b>70,973</b>	<b>61,813</b>

# St. George Indian Orthodox Church

## Receipts and payments accounts

Year ended 31 March 2021

Section B Statement of assets and liabilities at the end of the period			
Categories	Details	Unrestricted funds	Restricted funds
		to nearest £	to nearest £
<b>B1 Cash funds</b>	Cash in hand	100	-
	Cash at the Bank - Card Account	373	-
	Cash at the Bank - Current	48,002	-
	Cash at the Bank - Building Fund	22,498	-
	<b>Total cash funds</b>	<b>70,973</b>	<b>-</b>
		<b>Unrestricted funds</b>	<b>Restricted funds</b>
		to nearest £	to nearest £
<b>B2 Other monetary assets</b>	Details	-	-
		-	-
		-	-
	Details	Fund to which asset belongs	Cost (optional)
<b>B3 Investment assets</b>			-
			-
			-
	Details	Fund to which asset belongs	Cost (optional)
<b>B4 Assets retained for the charity's own use</b>	Church building - Purchase cost	Unrestricted	90,224
	Church building - Construction	Unrestricted	246,553
	Church building - Professional	Unrestricted	11,883
	Church building - Security &	Unrestricted	6,473
	Church building - Electricals	Unrestricted	7,080
	Church building - Landscape	Unrestricted	32,309
	Church building - Decoration	Unrestricted	13,755
	Church building - Accessories	Unrestricted	8,174
	Church building - Appliances &	Unrestricted	8,100
	Church building - Sound system	Unrestricted	9,044
	External hard disc	Unrestricted	86
	Details	Fund to which liability relates	Amount due (optional)
<b>B5 Liabilities</b>			-
			-
			-
Signed by trustees on behalf of all the trustees	Mr George Verghese		
	Trustee	Date: 15 November 2021	