

The Parish of St Mark with St Luke Oulton Broad CHURCH REPORT 2020



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



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*At St Mark's and St Luke's we hope and pray to be
A growing, Christ-centred community,
led by the Holy Spirit,
worshipping God and
making disciples.*

A charity registered in England and Wales no. 1131698

**Annual Parochial Church Meeting
14th April, 2021, 7.30pm, to be held in St Mark's**

AGENDA

APCM 2020 (Dealing with the report for 2019)

1. Prayer
2. Changes to the electoral roll since the 2019 APCM
3. A report on proceedings of the PCC in 2019 (including a statement as to our compliance with all Safeguarding measures)
4. Financial Statements for the PCC for the year ending 31 December 2019
5. The annual fabric report for the year 2019
6. A report of the proceedings of the Deanery Synod for the year 2019
7. Election of New Deanery Synod Members for the new Deanery Synod members (for the 2020 to 2023 Triennium)

ANNUAL MEETING OF PARISHIONERS 2021

1. Prayer
2. Minutes of the last AMP
3. Nominations for the post of Churchwardens
4. Election of Churchwardens

APCM 2021 (Dealing with the report for 2020)

1. Prayer for new Churchwardens (*Newly elected Churchwardens stand.*)
*Will you pray for them and uphold them in their ministry? **We will.***
2. Apologies for absence
3. Minutes of last year's meeting
4. Matters arising from minutes.
5. Receiving of Reports and any Questions
 - a. Synod report
 - b. Safeguarding Officer's report
 - c. Wardens' report including Fabric
 - d. PCC Report
 - e. Wardens' report
 - f. Electoral roll officer's report
 - g. Treasurer's Report & approval of accounts
6. Election to the PCC (nominations may still be received at this meeting, but each nominee must be proposed & seconded)
7. Raised matters for the incoming PCC
8. Date of next PCC (at which there will be elections of officers)
9. Proposed changes for APCM 2022
10. Rector's Report and Questions
11. Closing Prayer
12. Refreshments (*Covid Restrictions Permitting*)

- The Safeguarding Policies for both Children and Young People and Vulnerable Adults are visibly displayed at both St Mark's and St Luke's as is the completed Church of England "Promoting a safer church" poster.

Gillian Williams

low level of reserves and the PCC will have to decide next autumn/winter if it can be achieved.

The treasurer wishes to pay tribute to all the fund-raisers and event organisers for their work and all who assist in managing the church finances with such assiduous good stewardship. And thanks are as ever due for the continuing hard work by our cashiers who carry the responsible tasks of counting and banking the cash receipts: at St. Mark's, Ray Collins; and at St Luke's Tony and Tessa Hilder. Their help is indispensable.

John Hunt

FABRIC AND BUILDINGS

This year's activity on fabric matters has, by necessity, been limited by the Covid restrictions and the financial situation.

The completed items include:

- The approval, donation and installation of chairs to complete the removal of the pews in St Marks with special thanks to the Newson family and the team of volunteers.
- The installation of the defibrillator at St Marks which was kindly donated by Heart 2 Heart.
- The manufacture of a new table for Holy Communion utilising the material from 2 or 3 of the old pews. For this we owe enormous thanks Peter Wood. Also thanks to Charles Wright for arranging the sale of the majority of the redundant pews.

The works as indicated by the last Quinquennial Report are being fully reviewed by a new Fabric Committee and plans are already in hand awaiting further costing information before approval.

Many thanks are also given to the cleaning staff and the Thursday gardening crew for their conscientious work throughout the year - all despite the difficulties as presented by Covid.

Geoff Ansdell

SAFEGUARDING OFFICER'S REPORT

- There are currently 25 people with up to date DBS (Disclosure and Barring Service) checks – 10 for working with Under 18s, 3 for working with Adults at Risk and 12 for working with both Under 18s and Adults at Risk.
- St Mark's with St Luke's PCCs are following the Church of England Dashboard which results in a Safeguarding Action Plan to follow. Currently Level 2 (Safer Activities) is being worked through.

RECTOR'S REPORT

We could not have predicted what 2020 would have in store and, if I'm honest, it would not have been what I would have chosen for my first full year as Rector of the Oulton Broad Team Ministry. However, in looking back on the year, I'm still thankful for progress made and some unexpected positive outcomes.

At the beginning of the year, it was good to re-establish 'Contact', a fortnightly drop-in for those enquiring about Weddings and Baptisms. A new draft service booklet for Baptism was compiled and some initial conversations about revising Baptism policy took place.

At the beginning of February, we held a PCC Away Day. This created an opportunity for us to reflect on where we are in relation to mission and the challenges, but also the opportunities, that we are facing. This day led directly to the formation of a Mission Action Planning group which was established later in the year.

We began a Lent Course using the Film 'The Greatest Showman'. There were two groups, afternoon and evening, and the course was well attended with participants from all three of the Churches in our Team. Unfortunately, we did not have the opportunity to complete the Course before the national lockdown began.

Our last Public Act of Worship was on March 15th; the following week the buildings were closed following a directive from the Archbishop of Canterbury. The first Sunday of the closure was March 22nd – Mothering Sunday – and we were left with a large number of Primroses which would've been distributed at our Worship. These were, instead, delivered to Church members and to friends/neighbours in the community, with cards offering help during the lockdown period if required. March 22nd was also the day that our online worship began.

And so, for almost 6 months, the buildings were closed but the Church was still active. We drew up a Covid action plan and took steps to ensure that we maintained contact with all congregation members as well as others in the community and on the fringes of our Churches. During lockdown the following activities were ongoing:

- We sought to ensure that all congregation members received regular phone calls
- We held weekly online worship, Sundays and Wednesdays, via Zoom and Facebook Live
- For those who weren't able to access email or online worship there were regular 'garden gate chats'
- We set up a Facebook Messenger group for keeping in touch and sharing prayer needs
- A weekly newsletter with a bible-based reflection and information was produced and distributed

- We put together an audio CD of spoken worship and bible-based reflections
- We distributed resources for 'worship at home' and daily bible reading
- We sent out children's crafts and colouring pages
- A large sign which read, "Thank you Key Workers, we're praying for you" was attached to the front of St. Mark's
- The Prayer Chain remained active throughout lockdown
- In the summer we held 'Virtual Open Gardens' sharing photos each week
- We introduced 'Zoomers', a weekly online event for children
- We joined the shared community response, which meant that when people called the 'Home but not Alone' helpline, operated by the Council, we were one of the agencies that people were referred to. This saw us getting involved in shopping, collecting prescriptions, phone befriending and responding to other needs within the community
- We continued to collect for the Foodbank – St. Mark's porch became a drop-off and a collection point
- When it became possible to meet in gardens we offered Home Communion and many people availed of the opportunity

As well as our the weekly Worship, PCC Meetings, Staff Meetings, Home Groups and Courses all moved online, with a phone-in option for those who were not able to access a video call. We grew in confidence in facilitating worship online and developed new technical skills. Therefore, despite missing the opportunity to gather in person, there were some really thoughtful moments in our online worship for Holy Week.

We secured some second-hand chairs from a Church in Norwich and applied for a Faculty for the removal of the pews in St. Mark's and the installation of the chairs. This was finally completed in the summer and we now have a more flexible (and comfortable!) worship space in St Mark's which mirrors the flexibility that we already have enjoyed at St. Luke's.

In May, a well-attended meeting was held online to review Mark II, and a number of factors limiting growth were identified. During this time, I had also been praying about how we may best re-shape the pattern of worship, in order that we might reach out to the missing generations as well as reflect the fact that we are now a Team Ministry. A long process began which has resulted in a new schedule of worship being put together and we are almost ready to implement this fully. The revised worship schedule was born of prayer and listening to God. It was also given much consideration at staff meetings, presented to our PCC and then explained at two congregational meetings, one online and one physically present. I feel that the revised pattern of worship will see us reaching out in new directions and connecting

ELECTORAL ROLL OFFICER

There are currently 151 people on the electoral roll of St Mark's with St Luke's parish, Oulton Broad.

Gillian Williams

DEANERY SYNOD

Due to the pandemic there were no meetings or activity from the Deanery Synod.

Valerie Waterman

TREASURER'S REPORT

St. Mark's and St. Luke's financial statements for 2020, which have been adopted by the PCC, are presented as a separate document to this report. They have been independently examined by Mrs Judith Hobbs and grateful thanks are extended to her.

For 2020 the Parish Share for both St Mark's and St Luke's was paid in full; £48000 and £13000 respectively. For St Mark's the last payment was in January 2021 following a PCC meeting at which it was decided to pay in full, so this last payment does not feature in the 2020 accounts. St Mark's Parish Share payment was eased by the sale of redundant pews and furlough claims from HMG; nevertheless full payment has left the reserves at St Mark's significantly depleted as regular income has not kept up due to the Covid lockdowns. Plate collections were lower as were donations by weekly envelope. Fee income, hall rental and events income were also all lower. At St Luke's, plate collections were lower and rental and events income were reduced, but a generous legacy of £11700 from Geraldine Duffield prevented a deficit.

The good news is that income from Bankers Orders held up well at both churches, so we are particularly grateful to those using this method. And expenditure was contained well, church and hall expenses being less and insurance from a new company was less.

In 2020 our two churches together paid £6177 to charities, including Casa Hogar Vida, the Children's Society, Foodbank, Suffolk Historic Churches, Whitton Life and many other charitable causes. The total donated was equivalent to more than 10% of direct regular giving.

Looking forward, we are asked in 2021 to pay parish share of £61000 from both churches, the same as for 2020. The PCC's aim, in common with other churches in the Deanery, is to meet 100% of target. This year we still have the added problem of reduced income due to coronavirus. Meeting our target will be a struggle against the

Dashboard resulting in Gill Williams and Helen Jary producing an action plan which was approved by the PCC.

In June a new Defibrillator was installed to the outside of St Mark's church, this was supplied by Heart to Heart. Also at this time St Luke's had their sound system updated which has proved to be a success.

In August Helen worked on a profile for the position of a new Team Vicar. This was advertised and possible candidates applied. As yet a face to face meeting, and formal interview has not been able to take place due to the current restrictions. At the present time the possibility of having a curate has been put on hold.

Rachel Hayden resigned at the end of August as she took up the position of Ordinand in Training on a full time basis. Her placement element of the training still allows her to be involved in the benefice.

In September the new benefice logo was designed and this incorporates the names of all three churches. Also a new service schedule was discussed which led to 2 congregational meetings, one online and one in building. These had a very positive feel about them but as yet it has not been possible to go further with the new schedule due to the ongoing restrictions.

Some Christmas services were able to take place within the church buildings before the country went into lockdown for a third time.

At each meeting John Hunt, Church Treasurer, talks through his previously circulated financial report and the PCC remains eternally grateful to him for his diligence, knowledge, suggestions and control over the Church finances plus all attributes which he also shows in his preparation of the annual budget documents. Gill Williams circulates her Safeguarding Report which covers another important aspect of the Church's work in-line with the current legislation and our gratitude goes to her for this important role.

The PCC would like to take this opportunity to thank all the volunteers who have helped with various tasks throughout the year. They are too numerous to mention individually but without whom our church would be so much worse off and we cannot thank you enough.

The PCC would also like to thank Geoff Ansdell and Lesley Denny for their roles as Churchwarden of St Mark's and St Luke's. We wish them good health and God's blessing as they stand down.

On a personal note may I thank the PCC for all their help, prayers and guidance throughout this difficult year. Your patience and understanding is gratefully received.

Jane Ward

with God in new ways.

On Friday 8th May, we celebrated the 75th Anniversary of VE Day with a Commemorative Gathering which took place in the Churchyard of St. Michael's, and was briefly featured on BBC Look East. I also had the opportunity to share a VE Day reflection which was Broadcast on Radio Norfolk on the same day.

During the year, we discovered that meeting online, for those who are able to access it, has been most beneficial. In 2020, the online 'home groups' included: a Bible Study series on the Book of Daniel; the Bible Course which ran with three different groups including a group of young adults; an online Alpha during which people came to new and renewed faith; and a single session Advent Course.

The online format also enabled us to embrace some new prayer gatherings with a weekly 'Prayer for the Nation' series and daily prayer via Zoom.

We held an online opportunity to discover what 'Open the Book' is all about and this has seen new people joining the existing OTB team.

During the year, Rachel resigned from her post as Lay Associate Minister due to the fact that she was recommended for training for ministry. She became an Ordinand in Training with the Eastern Region Ministerial Course and St Mark's, St. Luke's and St. Michael's are her Placement Churches.

The Mission Action Planning Group, which began meeting in July coordinated a number of new mission-focussed initiatives including 'Who Cares?' training, care packs for schools, care packs for Care Homes, a community Christmas Trail and the every popular 'Young at Heart' gatherings.

In the summer a few weddings were still able to take place, albeit with a maximum of 30 guests according to the government guidelines at the time. We remained busy with funerals throughout the year, but Baptisms were eventually prohibited during the lockdown period.

In a year when we saw much unrest following racial injustice, we held an evening to explore the issue in greater detail. This was an online gathering, facilitated by a friend of mine, who helped us to see how we might become aware of unconscious bias in our words, thoughts and actions. It was an excellent evening, and hugely thought-provoking.

During the summer, small groups of musicians and singers were once again permitted to enter the buildings and play/sing together. Our Worship Band began making video recordings of worship songs which really enhanced our online worship.

In September we tentatively took steps to resume some acts of public worship within our buildings whilst also continuing to offer online worship. Congregational singing continued to be prohibited but a wide range of solo singers and musicians enhanced our worship in the buildings.

Our Schools Ministry moved online and it was a privilege to lead some online

assemblies and class discussions. In addition, the 'Open the Book' made a video of the Christmas Story which we sent to all the schools in our Parish.

In general, I felt our Christmas worship was a little disappointing. We were so limited with numbers in the building and the ban on congregational singing meant that there just wasn't the usual atmosphere. The Carol Services at both St. Mark's and St. Luke's were exceptions to this, and both featured some wonderful musical items. The Carol Service at St. Mark's concluded with a candlelit procession into the garden where we sang some Carols around a Crib.

At Christmas we also supplemented our physically present worship with some online offerings and, although we created a large number of takeaway Christingle kits, the attendance at an online Christingle was limited (although very much enjoyed by those who did attend).

I feel that 2020 has helped to establish relationships across the Team. We adopted a shared logo and incorporated St. Michael's into the Broadsheet along with St. Mark's and St. Luke's. There was a growing sense of team cohesion and participating together in online worship has seen new relationships forged and developed.

There was such generosity in evidence throughout the year: people were so generous with their time, serving others during lockdown; there was huge financial generosity in that we were amply supplied with donations for the care packs for schools and care homes; there was also great generosity in continuing to respond to the needs of the Foodbank. At Christmas, we were contacted by two families who had no food for Christmas week. After putting out one appeal for help, I was overwhelmed by gifts of money, Christmas baking, presents for children and so much more. As a result, the Christmas of both families was transformed. There are so many people that I would like to thank for their efforts in 2020 but I would prefer to do that in person at the APCM. However, a special word of acknowledgment must go to our hardworking Churchwardens, Geoff and Lesley, and our outstanding Treasurer, John. The service that they freely offered us in 2020 was, at times, equivalent to having a full-time job! My sincere thanks to you.

One of the most challenging aspects of the year was having to respond, often at very little notice, to an ever-changing situation. The Government would issue lockdown requirements, the Church of England would publish interpretive guidance a few days later and then we would have to implement it at very little notice. It was hard to make decisions about rotas, worship, pastoral care and how to safely begin to reuse the buildings.

2 Chronicles 20:2 concludes with these words; *"We do not know what to do, but our eyes are on you."* There were many times during the year when I found myself thinking that – "I don't know what to do!" It was a situation that we had not faced

before, and the needs were immense. However, I can honestly say that, in fixing my eyes on God, the solutions and the ways forward always came into focus. God did not let us down.

It is still hard to know exactly what awaits us as we emerge from the Pandemic. We may not, immediately, know what to do, but there is actually only one thing that is required – to keep our eyes on Him.

With love and prayer,

Helen

PCC REPORT

During the year ending 2020 the PCC met 6 times in full session. All these meetings were under the chairmanship of Team Rector Rev Helen Jary. The PCC also had an away day held at Pakefield Church Hall whereupon the PCC members from St Mark's, St Luke's and St Michael's all got together and discussed the plan for the benefice moving forward.

In March the country suffered the effects of the Coronavirus pandemic and therefore all churches had to close. The diocese set up a continuity plan which the PCC adopted. The APCM had to be postponed which resulted in all Churchwardens, deanery synod representatives and PCC members having to extend their term of office. A communication list was put in place to enable weekly contact with the church family and the wider community. The primroses that were intended for the Mother's Day service were distributed by volunteers throughout the community along with care cards including details of how the church could be contacted during this time. Online services were set up via zoom and this proved to be a lifeline throughout the year. All groups that met regularly within the church buildings and home groups had to be cancelled. This led to a major loss in income which is usually generated through hall bookings.

Work carried on and a group of volunteers worked, socially distancing, to fix the soak away in St Mark's car park to address the flooding issue.

Another group of volunteers, again socially distancing, collected 130 chairs from Holy Trinity Norwich for use within St Mark's church. In 2016 it was agreed for the pews to be removed and chairs installed and this had only partly been completed. The chairs were received via a donation by a church member to Holy Trinity Norwich and the pews were removed and the chairs installed just in time for the church buildings opening up again in July. Services restarted with strict social distancing and covid guidelines being adhered to. Online services continued for those who were not able to attend within the buildings.

In May the safeguarding officer adopted the use of the Diocese Parish Safeguarding



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

The Parochial Church Council of the ecclesiastical parish of St. Mark with St. Luke, Oulton Broad

Financial Statements for the year ended 31 December 2020

Rev. Helen Jary, Team Rector

Geoffrey Ansdell }
 } Churchwardens
Lesley Denny }

John Hunt, Treasurer

Registered Charity No. 1131698

Independent Examiners Certificate

Report to the trustees/ members of: ST. MARK'S WITH ST. LUKE'S PCC
On accounts for the year ended: 31/12/20
Charity no (if any): 1131698

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

Responsibilities and basis of report

As the charity's trustees, 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 Trust'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

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []~~ **II. Delete [] if not applicable.**

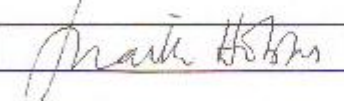
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than the disclosed below *) which gives me cause to believe that in, any material respect:

- 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed:



Date:

11 March 2021

Name:

JUDITH HOBBS RETIRED SOLICITOR
NETHER END COTTAGE, BLACKSMITH'S COKE
LOUND, SUFFOLK NR32 5LS

NOTES TO THE FINANCIAL STATEMENTS FOR BOTH CHURCHES FOR THE YEAR ENDED 31 DECEMBER 2020

Accounting Policies

The financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), issued in March 2005, UK Accounting Standards and the Charities Act 2011. The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

Funds

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are general funds that can be used for PCC ordinary purposes.

Designated funds are sums set aside out of General Funds for specific purposes. They can be transferred to unrestricted funds at any time.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants, donations and the diocesan parish share are accounted for when paid, or when awarded, if that award creates a binding or constructive obligation on the PCC. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s10(2)(1) of the Charities Act 2011. Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the churches' inventories, which can be inspected (at any reasonable time). Equipment used within the church premises is depreciated on a straight-line basis over four years unless otherwise specified. Individual items of equipment with a purchase price of £1000 or less are deemed fully depreciated when the asset is acquired.

Reserves Policy

The Parochial Church Council of St. Mark with St Luke needs to hold reserves to be able to meet its ongoing expenditure efficiently and to ensure there is sufficient resource available to cover liabilities obligations and contingencies in the event of loss of existing sources of income. The PCC believes that the necessary level of reserves is equivalent to approximately three months of average expenditure from the General Funds. This level will be maintained by close management of finances and forward planning by the use of appropriate budgets. Restricted and Designated Funds have their own objectives and the necessary levels are kept under close review by the PCC. This policy will be reviewed annually as part of the audit process.

St Mark's PCC, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2020

Funds:	General (Unrestricted)	Organ fund (Restricted)	Clergy Discr. Fund (Restricted)	WSS fund (Restricted)	Project Fund (Designated)	Youth Ministry Fund (Designated)	Additional Ministry Fund (Designated)	Total 2020	Total 2019
£									
Incoming resources									
Voluntary income	73677	50	0	100	5000	1394	1648	81869	80462
Church activities	18858	0	0	0	0	0	0	18858	27246
Bank interest	50	2	2	1	34	28	9	126	163
Insurance claims	0	0	0	0	0	0	0	0	0
Total incoming resources	92585	52	2	101	5034	1422	1657	100853	107871
Use of resources									
Church Ministry	59884	0	0	0	0	0	3153	63037	68141
Church buildings/contents	20361	110	0	0	675	0	0	21146	30361
Administration	9009	0	0	0	0	0	0	9009	10057
Depreciation	0	0	0	0	0	0	0	0	2518
Total resources used	89254	110	0	0	675	0	3153	93192	111077
Net movement in funds	3331	-58	2	101	4359	1422	-1496	7661	-3206
Reconciliation of funds								Totals	Totals
Funds brought forward from 2019	15229	585	558	453	8884	9808	4541	40058	43264
Funds carried forward to 2021	18560	527	560	554	13243	11230	3045	47719	40058

St Mark's PCC, Oulton Broad					
Balance sheet as at 31 December 2020					
		Notes	2020	2019	
			£	£	
Fixed Assets			0	0	
Current Assets					
Debtors			0	0	
Current account			8168	11070	
Uncredited payins			0	0	
Deposit account			25780	15722	
Charity account	(a)		14283	14213	
Standing imprests	(b)		400	400	
Cash in hand			48	48	
Total Assets			48679	41453	
Current liabilities					
Qtr4 fees to Diocese paid following year			960	1395	
Unpresented cheques			0	0	
Assets less liabilities			<u>47719</u>	<u>40058</u>	
Funds					
General Fund (unrestricted)			18560	15229	
Organ Fund (restricted)			527	585	
Clergy discretionary fund (restricted)			560	558	
WSS Scholarship Fund (restricted)			554	453	
Project Fund (designated)			13243	8884	
Youth Ministry Fund (designated)			11230	9808	
Additional Ministry Fund (designated)			3045	4541	
Total funds			<u>47719</u>	<u>40058</u>	
Notes:					
(a) Account with Virgin Money Plc, attracting a preferential rate of interest.					
(b) Held by 2 church members for purchase of groceries and church centre consumables.					

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2020									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2020	2019			2020	2019		
<u>Voluntary income</u>	£				<u>Church ministry</u>	£			
Standing orders		40715	40622		Parish share	42000	39600		
FWO envelopes		3807	8101		Clergy expenses	786	946		
Plate collections		5693	6236		Fees paid	6934	5750		
Donations		3870	4486		Fees payable(d)	960	1395		
Do.Uth children & hol club		0	0		Worship expenses	1948	2220		
For charities(a)		2276	2763		Youth expenses	0	0		
Grants received(b)		5098	0		Children inc hol club	0	47		
Gift Aid claimed		12218	12726		Paid to charities(e)	5424	5936		
Subtot 2020	73677				Organists	1832	3448		
					Community lunches	0	174		
					Subtot 2020	59884			
<u>Church activities</u>									
Fees received		10007	11031		<u>Buildings and contents</u>				
Hall rental		4421	11956		Church	538	2651		
Events		192	2828		Church centre	1625	2379		
Sales (c)		4119	853		Insurance	1477	2382		
Donations for refreshments		119	578		Utilities	4332	5982		
Subtot 2020	18858				Cleaning/caretaking	12389	12096		
					Subtot 2020	20361			
<u>Bank interest</u>		50	46		<u>Administration</u>				
					Staff	7469	6837		
<u>Insurance claims</u>		0	0		Stationery	491	537		
					Telephone/internet	276	412		
					Copying	753	1166		
					Events	20	118		
					Sundries, refreshments etc	0	985		
					Petty Cash	0	2		
					Subtot 2020	9009			
					<u>Depreciation (f)</u>	0	2518		
Total		92585	102226			89254	97581		
Movement in funds		3331	4645						

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2020

- (a) Collected for specific charities on 5th Sundays, etc and a tithe from the general fund; see note (e).
- (b) Grant in 2020 was from HMG for job support during furloughing of staff.
- (c) In 2020, this included the sale of pews which raised £4000
- (d) payments for Q4 owing at 31 December each year.
- (e) In 2019 included Casa Hogar Vida £2673; Foodbank £1888; Children's Society £443; and many others.
- (f) For Portakabin, bought for £6540 in 2012, and for dishwasher, bought in 2016 for £2218. Depreciation of these items was completed in 2019.
- (g) In 2019 expenditure was for the audio system; in 2020 mainly for the projection system.
- (h) Legacy from the estate of Annette Stringer

Continued

St Mark's PCC, Oulton Broad					
Income and Expenditure account for the year ended 31 December 2020					
Incoming resources			Resources expended		
	2020	2019		2020	2019
Organ Restoration Fund (Restricted)					
Donations inc gift aid	50	0	Expenditure	110	264
Bank interest	2	4			
Total	52	4			
Movement in funds	-58	-260			
Clergy Discretionary Fund (Restricted)					
Donations inc gift aid	0	37	Grants made	0	0
Bank interest	2	2			
Total	2	39			
Movement in funds	2	39			
W.S.Stewart Scholarship Fund (Restricted)					
Donations inc. gift aid	100	80	Grants made	0	50
Bank interest	1	2			
Total	101	82			
Movement in funds	101	32			
Project Fund (Designated)					
Donations inc. gift aid (h)	5000	0	Expenditure (g)	675	4607
Bank interest	34	42			
Total	5034	42			
Movement in funds	4359	-4565			
Youth Ministry Fund (Designated)					
Donations inc. gift aid	1394	2411	Expenditure	0	2400
Bank interest	28	41			
Total	1422	2452			
Movement in funds	1422	52			
Additional Ministry Fund (Designated)					
Grants and donations	1648	3000	Expenditure	3153	6175
Bank Interest	9	26			
Total	1657	3026			
Movement in funds	-1496	-3149			
Total inc res this page	8268	5645	Total use of res this page	3938	13496
Total with general fund	100853	142925	Total with general fund	93192	111077

St Luke's Church, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2020

	Unrestricted	Fabric Fund (Restricted)	Total 2020	Total 2019
	£	£		
Incoming resources				
Voluntary income	15136	0	15136	16220
Church activities	5855	0	5855	12187
Bank interest	54	5	59	106
Insurance claims	0	0	0	200
Grants and Legacies (a)	12305	0	12305	0
Total incoming resources	33350	5	33355	28713
Use of resources				
Church Ministry	16504	0	16504	17664
Buildings	9414	0	9414	12919
Cost of fund raising	0	0	0	0
Depreciation	0	0	0	461
Total resources used	25918	0	25918	31044
Net movement in funds	7432	5	7437	-2331
Reconciliation of funds				
Funds brought forward from 2019	22745	2030	24775	27106
Funds carried forward to 2021	30177	2035	32212	24775

Balance sheet as at 31 December 2020

	Notes	2020	2019
		£	£
Fixed Assets		0	0
Current Assets			
Debtors		0	0
Current account		5697	11521
Uncredited cheques		0	0
Deposit account		18921	5899
Charity account	(b)	7590	7553
Cash in hand		4	2
Total Assets		32212	24975
Current liabilities			
Creditors		0	0
Unpresented cheques		0	200
Assets less liabilities		<u>32212</u>	<u>24775</u>
Funds			
General fund (unrestricted)		30177	22745
Fabric Fund (restricted)		2035	2030
Total funds		<u>32212</u>	<u>24775</u>

Notes:

(a) Legacy of £11700 from the estate of Geraldine Duffield and £605 furlough grant from HMG

(b) Account with Virgin Money Plc attracting a preferential rate of interest.

St Luke's Church, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2020									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2020	2019			2020	2019		
<u>Voluntary income</u>	£				<u>Church Ministry</u>	£			
Standing orders		5052	4993		Parish share	13000	12254		
FWO envelopes		4503	4881		Clergy expenses	276	482		
Plate collections		572	2530		Fees outwards	0	0		
Donations (a)		13360	620		Worship expenses	157	93		
For charities		15	191		To charities (c)	753	917		
Grants (b)		605	0		Musicians	0	200		
Gift Aid claimed		3334	3005		Messy Church expenses	0	174		
subtotal 2020	27441				Share of admin costs	2318	3544		
					Subtotal 2019	16504			
<u>Church activities</u>									
Hall rental		5488	9813						
Fund raising		367	2374		<u>Buildings and contents</u>				
Subtotal 2020	5855				Buildings (f)	5143	7941		
					Insurance	638	505		
					Utilities	1453	1758		
<u>Bank interest</u>		54	98		Cleaning/mowing	2059	1976		
					Sundries(d)	121	739		
					Subtotal 2020	9414			
<u>Insurance claim (g)</u>		0	200						
					<u>Depreciation(e)</u>	0	461		
Total		33350	28705			25918	31044		
Movement in funds		7432	-2339						
<u>St Luke's fabric fund (restricted)</u>									
Fund raising		0	0		Expenditure from fabric fund	0	0		
Bank interest		5	8						
Total		5	8			0	0		
Movement in funds		5	8						
Total incoming resources		33355	28713		Total use of resources	25918	31044		
Notes:									
(a) In 2020 included legacy from the estate of Geraldine Duffield (£11700).									
(b) In 2020 this amount was claimed from HMG for staff furlough.									
(c) In 2020 included Casa Hogar (£620); Whitton Life (£75).									
(d) Includes small running expenses, refreshments, food for fund-raising events etc.									
(e) In 2016 cost of dishwasher (£1847) exceeded the £1000 capitalisable threshold and has been depreciated over 4 years									
(f) In 2020 included cost of flooring (£745); sound system (£1388); and garden and fencing job (£1251).									
(g) In 2019, claim for fire to toolshed.									

Independent Examiners Certificate

Report to the trustees/ members of:	ST. MARK'S WITH ST. LUKE'S PCC
On accounts for the year ended:	31/12/20
Charity no (if any):	1131698

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

Responsibilities and basis of report

As the charity's trustees, 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 Trust'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

~~[[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []]. Delete [] if not applicable.~~

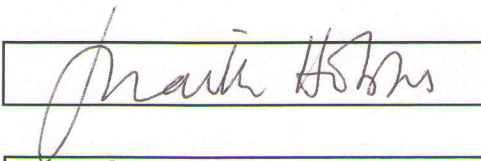
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed:



Date:

11 March 2021

Name:

JUDITH HOBBS RETIRED SOLICITOR
NETHER END COTTAGE, BLACKSMITH'S COKE
LOUND, SUFFOLK NR32 5LS