

The Parish of St Mark with St Luke

Oulton Broad

CHURCH REPORT 2022



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



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

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

THE ANNUAL MEETING OF PARISHIONERS & ANNUAL PAROCHIAL CHURCH MEETING 2023

AGENDA

ANNUAL MEETING OF PARISHIONERS 2023

Prayer
Minutes of the last AMP
Nominations for the post of Churchwardens
Election of Churchwardens

APCM of 2023 (pertaining to the year 2022)

Prayer for new Churchwardens
*[Newly elected Churchwardens stand.
Will you pray for them and uphold them in their ministry? **We will.**]*
Apologies for absence
Minutes of last year's meeting
Matters arising from minutes
Letter from +Graham
Receiving of Reports and any Questions
 Synod report
 Safeguarding Officer's report
 Wardens' report including Fabric
 PCC Report
 Wardens' report
 Electoral roll officer's report
 Treasurer's Report & approval of accounts
Election to the PCC (*nominations may still be received at this meeting, but each nominee must be proposed & seconded*)
Raised matters for the incoming PCC
Date of next PCC (*at which there will be elections of officers*)
Election of New Deanery Synod Members for the new Deanery Synod members (*for the 2023 to 2026 Triennium*)
Rector's Report and Questions
Closing Prayer

38 PARISHIONERS IN ATTENDANCE INCLUDING THE CHAIR AND THE SECRETARY

ANNUAL MEETING OF PARISHIONERS 2022

Prayer

Helen welcomed all and led in prayer with pause and prayer for Ian Bentley

Minutes of last AMP

Proposed by Dave Powell

Seconded by Lesley Denny

Majority vote to be a true and accurate record of the meeting

Nominations for the post of Churchwardens

Dave Powell and Lesley Denny are standing again as churchwarden.

We welcome them as our churchwardens for this parish again this year.

Election of Churchwardens if required.

APCM OF 2022 (PERTAINING TO THE YEAR 2021)

Prayer for new Churchwardens

The new churchwardens stood, and the congregation were asked

“Will you pray for them and uphold them in their ministry? **We Will**

Apologies for absence

Roger Pitchers, Rev Jo Fowler, Peter Wood, Avril Soanes, Keith Baker, Jill Hunting,
Rev Maggie Barnes

Minutes of last year's meeting

Proposed by Mandy Marler

Seconded Ros Waghorn

All in favour as a true record of the meeting

Matters arising from minutes.

None

Receiving of Reports and any Questions

a. Synod Report

b. Safeguarding Officer's Report

c. Wardens' report including fabric.

d. PCC Report (including a statement as to our compliance with all Safeguarding

- measures)
- e. Warden's report
- f. Electoral roll officer's report
- g. Deanery Synod Report
- h. Treasurer's Report & approval of accounts

Helen brought each report to the attention of the parishioners and asked if there were any questions.

Gerry Williams stood as the new ER officer in place of Gill Williams
Alan Zipfel proposed, Dave Powell seconded, and all were in favour
Paul Newson asked if the electoral role had changed since last year. Jane Ward thinks it has increased. Mandy will check and let Paul know.

John spoke in detail about his previously circulated treasurer's report and the accounts.

The accounts were all independently examined by Judith Hobbs who is the churchwarden at Lound.

John discussed all aspects of the financial statements which were circulated and displayed as a power point presentation on the screen.

Jenny Newson asked why the figures on the screen didn't add up and John advised that what was shown on the screen was just a highlight of the accounts and didn't show the charity donations and the gift aid which was shown in full in the statement in the circulated report.

John explained how it costs the church £8 per week per person for all the parishioners on the electoral role just to cover the parish share.

Ros Waghorn asked for a breakdown in how the funds were shared for the craft fayre which was held at Christmas between the church and the Brownies. Helen advised that each stall holder was charged which was split equally between the church and the Brownies. Then the money raised from the individual activities ran separately by the Brownies and the church were kept by those organisations.

We will be holding this again this year on the last Friday in November.

Dave Powell proposed that we formally accept these accounts, seconded by Geoff Ansdell and all were in favour.

We thank John for the huge job he does on behalf of our church.

Letter from Bishop Graham

Jane Ward read out a letter from the Bishop of Norwich thanking the Oulton Broad Parish for paying the parish share in full.

Election to the PCC

There are 4 vacancies, and we have 3 nominations so as there were no other candidates forthcoming Richard Soanes, Alan Zipfel and Graham Coxon were all appointed members of the PCC and will serve for the next 3 years.

Helen expressed her thanks to all new, current and past members of the PCC for the job they do.

Matters raised for the incoming PCC

None forthcoming

Covenant on Clergy Care

Helen read out the covenant which was displayed on the screen and discussed how this came to be written

Gill Williams, as a member of the working team, then came to the lectern to answer any questions

Jenny Newson asked for provision to be made if clergy are in church alone during the evening that someone should be with them. Gill explained that this is already in place through the safeguarding policies.

Gilly Powell also asked if there should be a panic button in the office as part of the lone workers policy, this will be placed on the agenda to be discussed at the next PCC.

Gerry said it was discussed a few years ago and deemed not necessary

There is a video camera at the door but no CCTV

Our thanks to the working group and the PCC

Gill Williams proposed that this covenant be adopted, Roz Trudgett seconded and all were in favour

Date of next PCC

May 25th 7.30 and at that meeting the election of offices will take place.

Rector's Report and Questions

Helen thanked numerous people who help with all aspects of church work. The ministry teamed were thanked with gifts as it is very easy to overlook how hard they work and most are volunteers. All members of the teams were thanked for volunteering their time.

We've looked back on 2021 and now it is time to turn our attention to the future. Our overarching vision remains the same. Helen read out Isaiah 61. She drew

attention to Proclamation, Oaks of Righteousness, Rebuilding Restoring Renewing and spoke about each one. She spoke about Whole Life Discipleship, A Plan for Growth, our general targets for growth, to increase our ministry amongst children, youth and younger families. To enhance discipleship for all ages through small group engagement and to increase the amount of life events that take place across the benefice. She also addressed the importance of achieving a balance between income and expenditure across the Oulton Broad Team Ministry particularly through increased giving.

She spoke about the Diocesan Vision – Prayerful, Pastoral, Prophetic and that none of this is realized without our giving of time, money and resources – using our gifts for the furtherance of God’s Kingdom.

She thanked everyone for the innumerable ways they do this.

She then went on to give a personal thank you for all the support she has received throughout the last year.

She then asked for any questions or comments but there were none.

Gilly thanked Helen on behalf of everyone for everything she does.

Closing Prayer

Led by Helen

RECTOR’S REPORT

As I look back on 2022, I am thankful for so many things. It was a year of growth which saw the re-implementation of some activities which had lapsed, and the establishment of some new projects. It was good to have a year that was much less over-shadowed by the Pandemic and it was enjoyable being able to return to hosting the kind of events which were not possible in the covid-impacted era. Numbers at worship steadily increased during 2022, as did participation in the other regular groups and activities that take place across our Churches. Relationships were strengthened across the team, and we had some fun!

It’s always such a privilege to hear and see some of what God is doing in, and through, people’s lives. I never get tired of hearing about the loving and creative ways in which He is at work in our midst. May we see and hear ever more of that!

Across our three Churches and two Parishes, a lot took place during 2020. Here is a brief reminder of just some of what the year included:

- It was a privilege to participate in Holocaust Memorial Day, in January; a memorial event which takes place at Lowestoft Train Station, where a Kinder

Transport Train arrived bringing children to safety.

- In January we commenced an Alpha Course, which took place online, and it was a joy to see people coming to new/renewed faith. One of the participants was later Baptised in the sea (in July, thankfully!).
- We established a new rhythm of Daily Prayer, with a combination of 'in person' on Mondays and Fridays, and online Tuesday to Thursday. This was further supplemented by monthly 'meet and pray' gatherings at St Michael's Rectory.
- The Lowestoft and District Scouts came to St Mark's for St George's Day in April and the church was full to capacity.
- Jill Hunting organised a Lent Quiet Day and the peaceful surroundings of St Michael's and the Churchyard provided an ideal location.
- Our mission-focussed activities for Easter included Stations of the Cross in St. Michael's Churchyard, a Hot X Bun Drive-thru at St Mark's and two Easter Egg Hunts which were well attended. New contacts were made and these events were supplemented by a wide variety of Easter Services, held across our Churches.
- In May, we were pleased to have Roger Billings, a retired Clergyman, joining our Ministry Team. We continue to value his ministry.
- Bishop Alan, the Bishop of Thetford joined us for a wonderful Service at which Adrian, Jane, Abbie and Jason were confirmed.
- Amongst the other events which took place in May, there was a Quiz Night at St Mark's and 'Hymns and Pimms' at St Michael's.
- We celebrated the Platinum Jubilee in style, welcoming many of the local community for events which included a Jubilee Evensong, Bell-ringing, a BBQ and Beacon lighting at St Michael's, a party at St Luke's and a Civic Service at St Mark's followed by the burial of a time capsule by the Deputy Mayor.
- The Green Team held an open, Eco-themed meeting with a speaker in June and this furthered our EcoChurch goals.
- We held a training morning for those involved in leading Intercessions and wishing to participate in Prayer Ministry and it was a useful time.
- A couple of people from our congregations participated in the Chaplaincy Team at the 'First Light Festival' in June 22.
- At the end of June, Dannie was Ordained Deacon and began serving as a Curate to our Team. We enjoyed welcoming Emmett, Ronan and Brendan with her.
- We were so saddened by the death of Ian Bentley, previously Vicar of St Mark's, and came together for a Service of Celebration and Thanksgiving for his life, which was held in St Mark's in July.
- Georgi took up her post as our Children and Families worker in July and certainly hit the ground running, getting a School Uniform Bank set up and running in a matter of weeks!
- St Michael's Strawberry Fayre and St Mark's Summer Fete both raised a lot of money in the summer of 2022 but, even more importantly, enabled us to

welcome a lot of folks from our community into our buildings and outside spaces.

- Having not had a Parent and Toddler group since before the Pandemic, it was really good to launch 'Ducklings' in September and the group has grown steadily.
- Also in September we launched our 'Life Groups', with over 70 people involved in 7 different groups. The emphasis is upon whole life discipleship and being outward focussed.
- We welcomed the Christian Singer/Songwriter Rob Halligan for a concert in September and this was attended by a number of folks from beyond our congregations.
- We were able to respond to the sad news of the Death of Her Late Majesty Queen Elizabeth II in a variety of ways; our buildings were open for people to come and sign books of condolence, bells were rung and a Thanksgiving Service was held. Concerts that we had been due to host, as part of the Heritage Open Days events, were cancelled as a mark of respect.
- At Harvest time, there was a Quiz with High Tea at St Luke's as well as a shared Harvest Lunch at St Michael's Rectory. We held an auction of talents through which we raised enough money to twin all 7 of the toilets in our 3 churches, as well as 3 taps. Toilet and tap twinning is a scheme whereby comparable sanitation facilities are provided for communities which, previously, did not have them.
- In October, having successfully completed the period of his Curacy, it was a delight to have Andy licensed as our Team Vicar.
- There was another change to the Ministry Team in October in that, after many years of faithful service and ministry, Maggie and David Barnes moved closer to family and left us. It was the right time to make that move but we miss them.
- At the end of October, we held a very successful 'Light Night' at St Luke's; we welcomed over a hundred children and adults through the doors for activities which emphasised light rather than the darkness of Halloween.
- In November, St Luke's Pantry opened providing low cost food and support for those struggling with the cost of living crisis.
- In November St Mark's Craft Fayre and St Michael's Christmas Coffee Morning saw us welcoming folks into our buildings and raising funds.
- In December, we had the opportunity to share the good news of the Christmas Story in a wide variety of ways, both within and outside of our buildings. These included - Carols on the Quay with a 'Pop-up nativity' written by Dannie, 'Beer and Carols' in The Commodore, Carols from the Ice Cave at St Michael's, the Churchyard and Garden Outdoor Carol Events and our, ever popular, Christingle Services.
- One of the most notable aspects of 2022 was the significant increase in our Schools Work engagements. Throughout the year we lead assemblies, ran RE sessions, held 'Open the Book' and hosted School Visits and School Services in our Church buildings. We were regularly involved with 5 of the 6 schools in our two

Parishes as well as Blundeston School due to that Parish being in Vacancy.

- Ministry in Care Homes recommenced during the year and visits, once again, became possible.
- FiSH, 'Food in School Holidays' continued to operate and moved to St Luke's during the year, which saw greater attendance.
- 'Cuppa, Cake, Chat', the Ladies' Groups, the Men's Ministry, Young at Heart, Knit and Knatter, Ladies' Strollers, MU Prayer were all appreciated during the year and most welcomed new members.
- 'The Sunday Mix', a monthly all-age worship time developed during the year and it was great to see the launch of Breakfast Church too. Our opportunities to minister to families and children have increased with these activities. They are supplemented by 'Faithbuilders', the children's group attached to the 1045 at St Mark's.

That isn't a complete list of all that took place in 2022 but it does give an idea of how active we have been. I am so very thankful for the wonderful team effort that makes all of our life, worship and ministry possible – thank you so much for sharing your time, resources and gifts so tirelessly.

A particular word of thanks to the Ministry Team and wider Staff Team. The former is made up of the Clergy, Licensed Lay Ministers and Alan, our Musical Director. The latter involves Mandy, our Administrator, and the Churchwardens too. Thank you to you all for all that you do!

We are also so blessed with congregations full of people who are always ready to 'roll up their sleeves' and get involved. We now have so many active teams serving in many different ways including Green issues, Hospitality, Fabric, Finance, Events, Leadership at St Michael's, PCCs, Children's work, FiSH, Life Group Coordinators, Office volunteers, Sound, Breakfast Church, the Sunday Mix, the Pantry, the Uniform Bank, Ducklings, Open the Book, Flower arranging, Gardening, Churchyard maintenance, Allotment, Worship band, Choir, prayer ...and the list goes on! And others serve in unseen ways simply polishing brass and washing teatowels, sweeping, hoovering, painting and cleaning. Whatever way you're involved please know that your love and service is so appreciated. Together, you all make my heart sing!

Looking to the future, and to the next season of our life together, there will be some interior changes at both St Mark's and St Michael's. These will enhance the flexibility of our buildings and enable us to reach out in new ways. I would like us to refocus upon how we are implementing 'Hello, Know, Grow, Sow' discipleship pathways and be more strategic in our approach to evangelism. We will aim to reintroduce prayer ministry as well open ourselves ever more to the work on the Holy Spirit in our midst. I would also

like to see us further address the balance between 'going out' and 'waiting for people to come in'. This means that we will need to step a little further beyond our comfort zones and try some new things. Our job is to do two things which, in many ways, are quite simple – 1) to serve, and 2) to be a witness of what we already know of God and whatever else he may show us in the future. I believe that the Lord is saying to us the same words that he spoke to Saul, later to become Paul, *"I have appeared to you to appoint you as a servant and as a witness of what you have seen and will see of me."* (Acts 26:16) serving and witnessing; we can continue to do that, can't we?

With love and prayer,
Helen

PCC REPORT

During the year ending 2022 the PCC met 6 times in full session. All these meetings were under the chairmanship of Team Rector Rev Helen Jary, and all were held in person.

Early in the year the PCC set up a working party to collect information regarding the diocese recommendation to set up a covenant on clergy care. After several meetings which included collecting feedback on questionnaires etc, the covenant was written up and approved and this was adopted at the APCM on 27th April 2022.

The Church Planting and Revitalisation Plan approved the request to appoint a Children and Families worker which led to Georgi Warren joining the team. A mission fund grant of £25,000 was allocated to the Team Benefice and a sub committee was formed to work alongside the diocese representatives to decide the best use of this substantial amount of money going forward. Several meetings were held and various projects were discussed. It was finally approved by the PCC to spend the money on the reordering of St Mark's with a plan for a new carpet, new chairs and panel monitors to be installed to replace the screen and projector which were coming to the end of their life.

Throughout the year the PCC review the policy documents.

At the July meeting Rev Dannie Hancock, our new curate, was formally introduced and welcomed by the PCC to the Team Benefice.

Church security was tightened when members of the PCC were appointed to be responsible for locking the church on certain nights when the caretaker was off duty. The PCC were approached by Lowestoft Rising to see if we could be a central hub for a School Uniform Bank. This was duly undertaken by Georgi and has proved to be a success.

The PCC were made aware of the possibility of obtaining a very sought after piano for the church to replace the tiring existing one. After fund raising concerts, donations and a grant being received, the piano was installed in November.

During the year discussions took place regarding the setting up of a Food Pantry at St Luke's. Rev. Jo Fowler headed this and sought grants and had discussions with various supermarkets to support this. It opened on Wednesday afternoons and was an instant

success. Rev. Jo Fowler is supported by a group of volunteers who work hard behind the scenes on making the Food Pantry the success it has turned out to be.

The PCC approved the partnership with Mission Aviation Fellowship towards the end of 2022 and are excited to see how this partnership will impact our community.

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 Dave Powell and Lesley Denny for their roles as Churchwarden of St Mark's and St Luke's.

The PCC work hard in the background all year and I would just like to say a big thank you to all of the current members.

Jane Ward, PCC Secretary

CHURCHWARDENS REPORT

The fabric of the church is in good repair although we are now due a Quinquennial inspection.

As a congregation we should be extremely grateful to our Fabric team who carry out repairs and modifications all of the time. There is always something to do. Thousands of pounds have been saved. Our gardening team also do a brilliant job outside in the surrounding areas.

Often overlooked is the office team who work away in the background keeping us coordinated, or in my case trying to

The reordering of the church is in progress and the new monitors have been well received.

The fabric team have assisted at St Luke's with fitting and modification of fire doors.

The big screen is shortly to be moved to St Luke's and the projector to St Michaels

It is good that we can reuse and repurpose equipment through out our team of churches

The Enabling team is working well and greatly helping with the smooth running of our worship. There is always room for more members to join in.

I would like to thank Helen, the PCC and the ministry team for their ongoing support.

Dave Powell

ST. LUKE'S COUNCIL

2022 saw the growth of The Sunday Mix and the start of the Pantry at St. Luke's, both of which are flourishing. We saw a high level of vandalism from the local youth which caused a lot of distress to those who live around the grounds of the church and culminated in the destruction of Little Buddies' outdoor play equipment. At the end of the year we said goodbye to Maggie and David Barnes as they moved to be near their daughter Lizzie and her family. We remember their time with us with grateful thanks for all the love and support they both gave to St. Luke's. Our best wishes to them both for

their future.

Lesley Denny (Churchwarden)

ELECTORAL ROLL OFFICER

On the 1st April 2023, when the review of the electoral roll ended the roll stood at 155. During the previous year 7 members have been lost due to death, and 4 have been added. Of those on the roll 47% live in the parish.

Gerald Williams

DEANERY SYNOD

The Deanery Synod continues to be a useful body where clergy and lay members from each parish can meet up to discuss issues of concern and look at ways forward in our journey of discipleship.

One of the main topics of discussion has again been the parish share. At the October meeting a presentation about the Parish Giving Scheme was given by the Diocesan Parish Giving Officers. The Scheme is a simple and secure way for churches to receive donations by direct debit, which enables church cash flow to be more predictable. The current economic climate continues to have an effect on church receipts.

Other subjects have included Bishop Graham's Diocesan Vision. It's aim is to foster a safe church, a church which not only serves its members but reaches out to those outside its walls.

Also discussed was the Leading Your Church Into Growth Initiative. This has been a church initiative for over 25 years. Tried and tested, its aim is to increase church numbers and growth in our discipleship leading to a positive impact on the communities around us. It basically formalises much of what we are already doing here at St Mark's and St Luke's, but gives us pointers to consider other ways forward.

Michael Aldred (Lay Member)

TREASURER'S REPORT

St. Mark's and St. Luke's financial statements for 2022, 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 2022 the Parish Share for both St Mark's and St Luke's was again paid in full; £48518 and £13142 respectively. For St Mark's this payment differs slightly from the amount in the financial statements because we get additional credit if our clergy undertake funeral duties at the crematoria or cemetery. On the income side, there was a welcome increase in giving by standing order at both churches, with a reduction in cash collections at St Mark's perhaps reflecting the changeover to this more convenient method of giving.

Hall rental and events income increased at both churches with a recovery from the effect of Covid. Online giving has been available at both churches with a card reader at St Mark's but donations by this route have been only a small fraction of the cash collections.

Expenditure from the general fund at St Mark's was reasonably well contained except notably for the increased cost of energy, which added £2900 to the annual bill at St Mark's and £730 at St Luke's. At St Luke's there was payment for a new chairs, foyer flooring and a fire door.

The net effect of income and expenditure from the General Funds was a small deficit of £208 at St Mark's and a larger deficit (reflecting the expenditure) of £2479 at St Luke's. As a result, the General Fund reserves brought forward as at 1 January 2023 were £13085 for St Mark's and £24191 for St Luke's. The St Mark's reserves are equivalent to only about 7 weeks of average expenditure.

It is noteworthy that in 2022 our two churches together paid nearly £11000 to charities, including Casa Hogar Vida, Tearfund (for Ukraine), Foodbank, Barnabas Aid, Suffolk Historic Churches, the Children's Society, and many other charitable causes. The total donated was equivalent to more than 16% of direct regular giving.

Other funds than the General Funds support specific needs. In 2022 the St Mark's Piano Fund raised the finance to purchase the superb Bluethner piano which will greatly benefit our musical life; the Project Fund supported the hire of a "cherry picker" machine to carry our repairs to the church roof, carried out by in-house steeplejacks to whom we are so grateful for the savings made. A Uniform Bank Fund was started to support the work by Georgi to provide a much needed service for the community, aided by a Council grant. At St Luke's a fund was started to provide for the Whitton Pantry which has also benefited from Council grants and is proving so successful.

Looking forward, Parish Share will continue to be a challenge. The PCC's aim, in common with St Michael's and other churches in the Deanery, is to meet 100% of target. In the face of increased energy and staff costs this will be a struggle this year, particularly at St Mark's in trying to improve the current low level of reserves; the PCC will keep payments under close review. We pray that the current stewardship campaign will enable us to at least carry forward the Lord's work at the 100% level.

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 assistants; and at St Luke's Sue White and assistants. Their help is indispensable.

John Hunt

FABRIC AND BUILDINGS

Your church fabric team has had a very busy year. Sometimes 60ft up repairing the bell, cleaning gutters, sealing high level windows, repairing lead flashing then lopping the tall car park tree. At ground level repainting the porch, laying concrete and painting white lines. Then up ladders to replace or renew light fittings within and outside the church - thereby reducing our electrical running costs. Also repairing immersion heaters in the ceiling void and kitchen taps. Next drilling into and through walls to install new power and signal cables and sockets.

This is not a complete listing but we do try to keep on top of problems which reflects the PCC's commitment to keeping our buildings in good order.

Geoff Ansdell

SAFEGUARDING OFFICER'S REPORT

- Apart from clergy, readers and churchwardens there are currently 16 people with up to date DBS (Disclosure and Barring Service) checks – 3 for specifically working with Under 18s and 13 for working with both Under 18s and Adults at Risk.
- St Mark's with St Luke's PCC is following the Church of England Dashboard which results in a Safeguarding Action Plan to follow. Currently Level 2 (Safer Activities) of 3 levels is being worked through.
- 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



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 2022

Rev. Helen Jary, Team Rector

Rev. Andy Bunter, Team Vicar

David Powell }
 } Churchwardens
Lesley Denny }

John Hunt, Treasurer

Registered Charity No. 1131698

Independent Examiners Certificate

Report to the trustees/ members of:	St. MARKS WITH St. LUKE'S PCC
On accounts for the year ended:	31/12/2022
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 31/12/22.

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

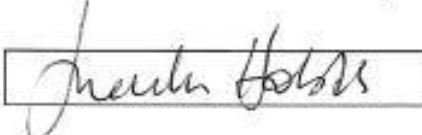
~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []~~ Delete [] if not applicable.

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:	25.02.2023
Name:	JUDITH HOBBS		

Relevant professional qualification(s) or body (if any)

N/A.

Address:

NETHER END COTTAGE

BLACKSMITH'S LAKE, LOUND

SUFFOLK NR32 5LS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose

NOTES TO THE FINANCIAL STATEMENTS FOR BOTH CHURCHES FOR THE YEAR ENDED 31 DECEMBER 2022

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 Activites (SOFA) for the year ended 31 December 2022

	Funds:	General (Unrestrict ed)	Organ fund (Restr)	Band fund (Restr)	Piano fund (Restr)	Choir fund (Restr)	Clergy Discr. Fund (Restr)	WSS fund (Restr)	Deanery Synod (Restr)	Project Fund (Designat ed)	Youth Ministry Fund (Desig)	Additional Ministry Fund (Desig)	Uniform Bank (Restr)	Total 2022	Total 2021
	£														
Incoming resources															
Voluntary income		77666	0	0	9107	2358	58	0	0	0	1902	0	1193	92284	77395
Church activities		27297	0	140	0	0	0	79	0	0	0	0	0	27516	19723
Bank interest		20	0	0	1	4	1	1	1	19	25	5	0	77	21
Insurance claims		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total incoming resources		104983	0	140	9108	2362	59	80	1	19	1927	5	1193	119877	97139
Use of resources															
Church Ministry		72846	0	0	0	0	150	0	0	0	0	0	0	72996	74196
Church buildings/contents		22928	0	0	7300	0	0	0	0	1264	0	0	894	32386	20635
Administration		9417	0	0	0	0	0	0	0	0	0	0	0	9417	7492
Depreciation		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total resources used		105191	0	0	7300	0	150	0	0	1264	0	0	894	114799	102323
Net movement in funds		-208	0	140	1808	2362	-91	80	1	-1245	1927	5	299	5078	-5184
Reconciliation of funds														Totals	Totals
Funds brought forward from 2021		13293	202	0	0	0	522	579	497	11318	13077	3047	0	42535	47719
Funds carried forward to 2023		13085	202	140	1808	2362	431	659	498	10073	15004	3052	299	47613	42535

St Mark's PCC, Oulton Broad

Balance sheet as at 31 December 2022

	Notes	2022	2021
		£	£
Fixed Assets		0	0
Current Assets			
Debtors		0	0
Current account		14186	9658
Uncredited payins		0	0
Deposit account		20800	20782
Charity account	(a)	14361	14302
Standing imprests	(b)	100	100
Cash in hand		48	48
Total Assets		49495	44890
Current liabilities			
Parish share paid following year		568	0
Qtr4 fees to Diocese paid following year		1314	2355
Unpresented cheques		0	0
Assets less liabilities		<u>47613</u>	<u>42535</u>
Funds			
General Fund (unrestricted)		13085	13293
Organ Fund (restricted)		202	202
Band Fund (restricted)		140	0
Piano Fund (restricted)		1808	0
Choir Fund (restricted)		2362	0
Clergy Discretionary Fund (restricted)		431	522
WSS Scholarship Fund (restricted)		659	579
Deanery Synod (restricted)		498	497
Project Fund (designated)		10073	11318
Youth Ministry Fund (designated)		15004	13077
Additional Ministry Fund (designated)		3052	3047
Uniform Bank (restricted)		299	0
Total funds		<u>47613</u>	<u>42535</u>
Notes:			
(a) In 2022 our account with Virgin Money Plc was closed and the balance transferred to Charity Bank Ltd, attracting a preferential rate of interest.			
(b) Held by church members for purchase of groceries and church centre consumables, one imprest was repaid in 2021.			

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2022									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2022	2021				2022	2021	
<u>Voluntary income</u>	£				<u>Church ministry</u>	£			
Standing orders		46471	41622		Parish share		47380	51720	
FWO envelopes		3441	3186		Parish share payable (c)		568	0	
Plate collections		2841	5343		Clergy expenses		828	1423	
Online giving		771	489		Fees paid		7958	6584	
Donations		4466	4560		Fees payable(c)		1314	2355	
Do.Young pers & FISH		125	543		Worship expenses		1786	2225	
For charities(a)		6818	3052		Young persons inc FISH		540	54	
Grants received(b)		0	3773		Paid to charities(d)		9430	7202	
Gift Aid claimed		12733	11838		Organists		3042	2595	
Subtot 2022	77666				Subtot 2022	72846			
<u>Church activities</u>					<u>Buildings and contents</u>				
Fees received		11814	11787		Church		2957	783	
Hall rental		11903	6195		Church centre		3655	2843	
Events		3041	1426		Insurance		1727	1660	
Sales (c)		64	63		Utilities		7294	4391	
Donations for refreshments		475	252		Cleaning/caretaking		7295	8077	
Subtot 2022	27297				Subtot 2022	22928			
<u>Bank interest</u>		20	8		<u>Administration</u>				
<u>Insurance claims</u>		0	0		Staff		6326	5788	
					Stationery		406	436	
					Telephone		246	220	
					Copying		1083	662	
					Events		1270	304	
					Refreshments		86	82	
					Petty Cash		0	0	
					Subtot 2022	9417			
					<u>Depreciation</u>		0	0	
Total		104983	94137				105191	99404	
Movement in funds		-208	-5267						

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2022

- (a) Collected for specific charities.
- (b) Grant in 2021 was from HMG for job support during furloughing of staff.
- (c) Payments accrued in one year and made in the next.
- (d) In 2022 included Casa Hogar Vida £2508; Foodbank £2948; Tearfund (Ukraine) £1801; Barnabas Aid £1226; and others.
- (e) Fund approved by PCC in 2022. Piano deemed to be fully depreciated on acquisition.
- (f) Fund approved by PCC in 2022 to receive monies transferred from separate account.
- (g) In 2021 the PCC undertook safekeeping of funds of Deanery Synod to use under latter's direction.
- (h) In 2022 expenditure was for use of a cherry picker to carry out work on the church roof.
- (i) From East Suffolk Council.
- (j) In 2022 expenditure was on storage items, racking, boxes etc.

Continued

St Mark's PCC, Oulton Broad					
Income and Expenditure account for the year ended 31 December 2022 - continued					
Incoming resources			Resources expended		
	2022	2021		2022	2021
Band fund (Restricted) (e)					
Fees	140	NA	Expenditure	0	NA
Bank interest	0	NA			
Total	140	NA			
Movement in funds	140				
Organ Restoration Fund (Restricted)					
Donations inc gift aid	0	0	Expenditure	0	325
Bank interest	0	0			
Total	0	0			
Movement in funds	0	-325			
Piano Fund (Restricted) (e)					
Donations	6478	NA	Cost of Piano	7000	NA
Gift Aid	129	NA	Cost of moving	300	NA
Grant (i)	2500	NA	Total	7300	NA
Bank interest	1	NA			
Total	9108	NA			
Movement in funds	1808				
Choir fund (Restricted) (f)					
Balance transferred	2358	NA	Expenditure	0	0
Bank interest	4	NA			
Total	2362	NA			
Movement in funds	2362				
Clergy Discretionary Fund (Restricted)					
Donations inc gift aid	58	0	Grants made	150	38
Bank interest	1	0			
Total	59	0			
Movement in funds	-91	-38			
W.S.Stewart Scholarship Fund (Restricted)					
Donations inc. gift aid	79	25	Grants made	0	0
Bank interest	1	0			
Total	80	25			
Movement in funds	80	25			
Deanery Synod (Restricted)(g)					
Donation	0	497	Expenditure	0	0
Bank Interest	1	0			
Total	1	497			
Movement in funds	1	497			
Project Fund (Designated)					
Donations inc. gift aid	0	625	Expenditure (h)	1264	2556
Bank interest	19	6			
Total	19	631			
Movement in funds	-1245	-1925			
Uniform Bank (Restricted) (e)					
Grant (i)	1193	NA	Expenditure (j)	894	NA
Total	1193	NA			
Movement in funds	299	NA			
Youth Ministry Fund (Designated)					
Donations inc. gift aid	1902	1842	Expenditure	0	0
Bank interest	25	5			
Total	1927	1847			
Movement in funds	1927	1847			
Additional Ministry Fund (Designated)					
Grants and donations	0	0	Expenditure	0	0
Bank Interest	5	2			
Total	5	2			
Movement in funds	5	2			
Total inc res this page	14894	3002	Total use of res this page	9608	2919
Total with general fund	119877	97139	Total with general fund	114799	102323

St Luke's Church, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2022

	Unrestricted	Fabric Fund (Restricted)	Whitton Pantry Fund (Restr)(a)	Total 2022	Total 2021
£	£				
Incoming resources					
Voluntary income	16096	0	820	16916	13875
Church activities	7908	0	0	7908	6513
Bank interest	52	4	0	56	12
Insurance claims	0	0	0	0	0
Grants and Legacies (a)	0	0	2000	2000	0
Total incoming resources	24056	4	2820	26880	20400
Use of resources					
Church Ministry	16774	0	564	17338	15924
Buildings	9761	0	0	9761	7982
Cost of fund raising	0	0	0	0	0
Depreciation	0	0	0	0	0
Total resources used	26535	0	564	27099	23906
Net movement in funds	-2479	4	2256	-219	-3506
Reconciliation of funds					
Funds brought forward from 2021	26670	2036	0	28706	32212
Funds carried forward to 2023	24191	2040	2256	28487	28706

Balance sheet as at 31 December 2022

Notes	2022	2021
£	£	
Fixed Assets		
		0
Current Assets		
Debtors	0	0
Current account	5663	6142
Uncredited cheques	0	0
Deposit account	9934	14923
Charity account (b)	12644	7601
Cash in hand	246	40
Total Assets	28487	28706
Current liabilities		
Creditors	0	0
Unpresented cheques	0	0
Assets less liabilities	<u>28487</u>	<u>28706</u>
Funds		
General fund (unrestricted)	24191	26670
Fabric Fund (restricted)	2040	2036
Whitton Pantry Fund (restricted)	2256	
Total funds	<u>28487</u>	<u>28706</u>

Notes:

(a) Commenced by PCC decision October 2022.

(b) In late 2022 the PCC switched from Virgin Money plc to Charity Bank Ltd for a preferential rate of interest.

St Luke's Church, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2022									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2022	2021			2022	2021		
<u>Voluntary income</u>	£				<u>Church Ministry</u>	£			
Standing orders		7301	6359		Parish share	13142	13000		
FWO envelopes		2514	2531		Clergy expenses	582	260		
Plate collections		2983	2438		Fees outwards	0	0		
Online giving		0	49		Worship expenses	97	195		
Donations		1179	764		To charities (b)	714	539		
For charities		77	139		Musicians	0	0		
Grants		0	0		Young persons exps	78	0		
Gift Aid claimed		2042	1595		Share of admin costs	2161	1930		
Subtotal 2021	16096				Subtotal 2021	16774			
<u>Church activities</u>									
Hall rental		6870	5904						
Events		1038	609		<u>Buildings and contents</u>				
Subtotal 2021	7908				Buildings (c)	4396	3585		
					Insurance	578	545		
					Utilities	2338	1604		
<u>Bank interest</u>		52	11		Cleaning and mowing	2115	2159		
					Sundries (d)	334	89		
					Subtotal 2021	9761			
<u>Insurance claims</u>		0	0						
					<u>Depreciation</u>	0	0		
Total		24056	20399			26535	23906		
Movement in funds		-2479	-3507						
<u>St Luke's fabric fund (restricted)</u>									
Fund raising		0	0		Expenditure from fabric fund	0	0		
Bank interest		4	1						
Total		4	1			0	0		
Movement in funds		4	1						
<u>Whitton Pantry Fund (restricted)</u>									
Subs and donations		820	0		Food purchases	564	0		
Grants (a)		2000	0						
Total		2820	0			564	0		
Movement in funds		2256	0						
Total incoming resources		26880	20400		Total use of resources	27099	23906		
Notes:									
(a) In 2022 from East Suffolk Council.									
(b) In 2022 included Casa Hogar (£579); Suffolk Historic Churches (£220, some of which was paid direct); Foodbank (£172); In addition £349 was collected for Tearfund for Ukraine and paid via St Mark's.									
(c) In 2022 included new chairs (£1818); Foyer flooring (payment 1: £587).									
(d) Includes small running expenses, refreshments, food for events etc.									

Independent Examiners Certificate

Report to the trustees/ members of:	St. MARK'S WITH St. LUKE'S PCC
On accounts for the year ended:	31/12/2022
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 31/12/22.

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

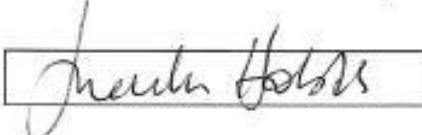
~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []~~ Delete [] if not applicable.

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:	25.02.2023
Name:	JUDITH HOBBS		

Relevant professional
qualification(s) or body
(if any)

N/A.

Address:

NETHER END COTTAGE

BLACKSMITH'S LAKE, LOUND

SUFFOLK NR32 5LS

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here
brief
details of
any items
that the
examiner
wishes to
disclose