

The Parish of St. Mark's with St. Luke's, Oulton Broad



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



The Oulton Broad Team Ministry hopes and prays 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 2024

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

APCM of 2024 (pertaining to the year 2023)

1. Prayer for new Churchwardens (HJ)
Newly elected Churchwardens stand.
*Will you pray for them and uphold them in their ministry? **We will.***
2. Apologies for absence (JW)
3. Minutes of last year's meeting (JW)
4. Matters arising from minutes (HJ)
5. Receiving of Reports and any Questions (HJ)
 - 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) (HJ)
7. Raised matters for the incoming PCC (HJ)
8. Date of next PCC (at which there will be elections of officers) (HJ)
9. Rector's Report and Questions (HJ)
10. Closing Prayer (HJ)

42 PARISHIONERS IN ATTENDANCE INCLUDING THE CHAIR AND THE SECRETARY

ANNUAL MEETING OF PARISHIONERS 2023

Prayer

Helen welcomed everyone to the meetings and explained the difference between the two meetings.

Helen led in prayer

Minutes of last AMP

The minutes of the last AMP were read out and Ros Waghorn proposed these to be a true and accurate record of the meeting, seconded by Jill Mann, majority vote.

Nominations for the post of Churchwardens

Dave Powell and Lesley Denny stood again and we welcome them as our churchwardens for this parish again for the year 2023/202

Election of Churchwardens if required.

Not required.

APCM OF 2023 (PERTAINING TO THE YEAR 2022)

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

Richard and Avril Soanes, Malcolm and Christine Andrews, Mandy Marler, David and Frances Bucknole, Gemma Eglington, Keith Baker, John Bullen, Glenys Arbon

Minutes of last year's meeting

The minutes of last year's meeting were read out and Roz Trudgett proposed these to be a true and accurate record which was seconded by Geoff Ansdell and there was a majority vote.

Matters arising from minutes.

None

Letter from Bishop Graham

A letter of thanks from Bishop Graham was read out regarding, amongst other things, the payment in full of the parish share for St Mark's and St Luke's.

Receiving of Reports and any Questions

- a. **Synod Report**
- b. **Safeguarding Officer's Report**
- c. **Wardens' report including fabric.**
- d. **PCC Report**
- e. **Warden's report**
- f. **Electoral roll officer's report**
- g. **Treasurer's Report & approval of accounts**

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

John discussed his circulated financial statements in great detail. These reports have been independently examined by Judith Hobbs again this year and we are extremely grateful to her.

Election to the PCC

There are currently 2 vacancies to join the PCC and there have been 2 nominations so we welcome Roz Trudgett and Harvey Bradley, this will take us to 11 members.

Raised Matters for the incoming PCC

None

Date of next PCC

May 17th 7.30 at which time the election of offices will take place.

Election of New Deanery Synod Members (for 2023 to 2026 Triennium)

Geoff and Mike agreed to stand again. We welcome those back and thank them for standing again.

Short break

Rector's Report and Questions

The Rev Helen Jary expressed her thanks and distributed gifts to everyone who holds an office within the church. Words of thanks were then said to so many people too numerous to list.

Thanks to Dannie who has had to leave us due to a family crisis. She has moved back to her family in Staffordshire.

The ministry team were thanked for being so wonderful. Our ministry team are all volunteers apart from Helen and Andy. Gifts were given out to all the ministry team in appreciation of all they do.

Helen looked back over 2022 and drew attention to the growth we have had, we are so grateful to God for the growth within our parishes. We have hit all our CPR targets and we are so pleased and thankful to God. Giving has also increased in both St Luke's and St Mark's. We are so grateful for this.

Finally, we look forward to the rest of 2023 and beyond.

How do we seek to fulfil this, the discipleship pathway, hello know grow sow

Hello – our welcome on Sundays and at all our groups.

We need to redo our welcome packs, we are going to have a new website and we are doing further reordering in St Mark's, we already have our monitors and in June we will have new chairs and carpet. Helen has found a church who would like to have our current chairs. Our spaces will be so much more versatile and flexible.

Know – Knowing God, getting to know him better. Continue to run events to increase our connection with the community.

Grow – continuing to grow in faith, supporting and continuing to grow our life groups, pastoral teams, we have a course starting to recruit more APAs to our benefice.

Sow – Make disciples, going out and spreading the seeds, seeking more engagement.

Helen read out Acts 26 V 16 Servants and witnesses of what you have seen and will see of me and asked for focus on this in the year ahead.

There were no questions following on from Helen's report.

Helen feels privileged to be the Rector here and gave thanks for all the support she receives. She looks forward to the year ahead.

Closing Prayer

RECTOR'S REPORT

The experience of writing this report is always helpful because it enables me to pause and look back over the year that has passed. It's good to be reminded of the special events and activities that took place in addition to the regular worship pattern. As I look back, I also remember the moments of answered prayer, of newfound faith, the stories that were shared of God at work in the lives of individuals, the times when people spoke of their renewal of commitment to God, and the fun that we had. It's such a privilege to be involved with the Oulton Broad Team and I'm thankful for all that God is doing.

Across our three Churches and two Parishes, a lot took place during 2023. Here is a brief reminder of just some of what the year included:

JANUARY – The Epiphany Party was a joyful time. We invited Baptism families and so many came that we were short on space in St Mark's Hall. / An Alpha Course commenced on Monday mornings. It was certainly one of the most profound that I've been involved in, with very deep sharing and members coming to new and renewed faith. It led to the launch of a new Life Group. /

FEBRUARY – It was great to be at the Cathedral as Lis was Commissioned as an Anna Chaplain. Her ministry in Care Homes was so greatly valued throughout the year. / It was fun to host a Founder's Day Service for the District Beavers. / A Fundraising Beetle Drive with Sausage 'n Chip Supper was an energetic evening!

MARCH – For the first time, we ran Experience Easter with groups from five of the schools in our Parishes. It was brilliant to share the Easter Story, and the Gospel Message with so many children and adults in both St Michael's and St Mark's. / Stations of the Cross were set up for a week before Easter in the Churchyard at St Michael's giving visitors a reflective opportunity. / We held Lent lunches in all three Churches and Jill facilitated a Lent Quiet Day.

APRIL – We crammed almost 300 people into St Mark's for a St George's Day Service for the District Scout Association, including overflow in the Hall. / Members of our congregations took part in a Deanery Pastoral Care Course. / We held Easter Egg Hunts at both St Mark's and St Michael's and welcomed many children and families to discover the truth behind the chocolate! / Andy coordinated Start!, a Christian enquiry course, which ran at the Commodore Pub, and has led to the formation of a new Life Group.

MAY – We held many Coronation Weekend Events, including a flower festival and BBQ at St Michael's and a Cream Tea at St Mark's. / The Green Team organised 'Wander to Wonder' around Oulton Marshes / Bishop Graham joined us for an Eco-Themed Service of United Worship.

JUNE – The Green Team held a Wildlife Survey. / Richard Ainslee was commissioned as an Authorised Worship Assistant.

JULY – St Mark's Fete, which included the MAF plane and flight simulator, and St Michael's Strawberry Fayre were both very well attended by the local Community. / We held the 'Restoration Station' Holiday Club over four mornings, sharing our faith with primary age children.

AUGUST – The Green Team held another Wildlife Survey. / Carolyn Woodcock was commissioned as an Authorised Pastoral Assistant. / Stewart Green held a fundraising Concert.

SEPTEMBER – Mini Bells was launched in St Michael's, a complement to the Bell ringing team who tackle the 'maxi' bells! / We welcomed 'Philippa Hanna' in concert at St Mark's, as part of her 'Stained Glass Stories' Tour. Philippa shared her faith with a very full Church. / The Green Team went on a Wildlife Safari across the Somerleyton Estate and learnt more about how we can be better stewards of God's creation. / The Green Team also held a well-attended 'Gardener's Question Time' evening. / It was good to be at Norwich Cathedral as Fi was officially received to the Diocese as a Licensed Lay Minister. / Alan organised a fundraising Concert.

OCTOBER – The Light Night, a gentle outreach to trick or treaters, and their accompanying adults was held at St Luke's. / The Team Harvest Supper with Auction of Promises and a Talent Show, also attended by the Lowestoft Signing Choir was a fun evening. / We had a trial of 'Worship on the Water' with a group of intrepid Kayakers, Paddle boarders and Canoeists rafting up for a Bible Reflection and prayer afloat!

NOVEMBER – We held an outreach Film Night in St Mark's with a question panel, addressing the question, 'Is it possible to believe in a loving God in the light of suffering in the world'? / Confirmations: It was wonderful that Sue and Darren, who both worship at St Michael's, were confirmed by Bishop Ian. / There was a gathering for Tree Planting at St Michael's and 30 Saplings were planted by folks from across our congregations and the local community.

DECEMBER – Both the Craft Fair at St Mark's and the Christmas Coffee Morning at St Michael's were enjoyable and well-attended events. / We were pleased to run 'Punch, Pie and Carols' again, this time with the Super Swing Band. / Our Christmas Services and events saw the biggest attendances since well before Covid, and there were three Christmas outdoor events – Carols on the Quay, Woods Meadow Community Carols and the Churchyard Dickensian Carols.

In addition to all these one-off events, we had regular input into Schools running 'Opening the Book', leading assemblies, contributing to RE, and leading special services for schools at Easter, Harvest and Christmas.

In support of these who may periodically be experiencing food poverty, FiSH (Food in School Holidays) operated in many weeks outside of school terms and St Luke's Pantry was open weekly. We also collected a lot for Lowestoft Foodbank and 'food.gives' (an International Foodbank coordinated by Barnabas). Regular Community Lunches were introduced at St Michael's and numbers attending quickly grew. Young at Heart continued to be enjoyed and appreciated, as did Life Groups, and other groups such as: Ladies' Strollers, Men's Ministry activities, Ladies' Groups, Knit and Knatter groups, 'Coffee, Cake and Chat', and the Railway Modelling group. Opportunities for individual and collective prayer included Daily Prayer (in person and online), Open Church, Quiet Prayer before the Midweek Communion, Meet to Pray and the MU Prayer Group.

There were ministry team changes in 2023 with Dannie, our Curate, leaving in February due to her Grandparent's ill health. Also, Georgi our Children and Families worker moved on in August. We were sorry to see them both go, but thankful for all that they brought to us in the time that they were with us. As mentioned above, the

Extended Ministry Team grew with a new Authorised Pastoral Assistant, Authorised Worship Assistant and a newly received Licensed Lay Minister.

During 2023, there were changes in all three of our buildings with new carpets, doors, chairs, Quinquennial works and much more besides, as we continued to ensure that our three wonderful buildings are fit for purpose.

We lost some dear friends and faithful followers of Jesus during the year but were able to rejoice that, whilst absences are keenly felt, we have commended them to our Father's care.

That isn't an exhaustive list of all that took place in 2023 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 Extended Ministry Team and wider Staff Team. The former is made up of the Clergy, Licensed Lay Ministers, APA, AWA, Anna Chaplain and Alan, our Musical Director. The latter involves Mandy, our Administrator, our Caretakers and the Churchwardens too. Thank you to you all for all that you do! Thanks also to those who so ably lead intercessions and do readings during worship.

We are also particularly blessed with congregations full of people who are always ready to get involved. We now have so many active teams serving in many different ways including Green issues, Hospitality, Fabric, Finance, Events, Flowers/Decoration, Leadership at St Michael's, PCCs, St Luke's Council, Children's work, FiSH, Life Group Coordinators, Sidespersons, Office volunteers, Sound, Breakfast Church, the Sunday Mix, the Pantry, the Uniform Bank, Ducklings, Open the Book, Worship Enabling, Gardening, Churchyard maintenance, Allotment, Worship band, Choir, Pianists/Organists, prayer ...and the list goes on! And still others serve in unseen ways simply polishing brass and washing tea towels, sweeping, hoovering, painting and cleaning. Whatever way you're involved please know that your love and service is so appreciated. We are blessed to have you.

Looking to the future, and to the next season of our life together, there are some key priorities to address. These have been discerned in the following way: ongoing reflection; a half day of prayer; a PCC and Extended Ministry Team Away Day; a

further day away when Andy and I took some time to prayerfully distil all that had arisen.

This led us to the following broad areas of priority, which will sit alongside our ongoing commitment to worship, pastoral care and mission:

Communications

Mental Health/Wellbeing

Family, children and youth

Strategic Prayer

Going out, not just waiting for people to come in

We also feel that there should be a renewed focus on how we are implementing 'Hello, Know, Grow, Sow, (Go?)' pathways in discipleship, mission and evangelism. All of these priorities will be unpacked further at our APCMs, so do come along!

In closing, I've been both encouraged and challenged whilst reading 'Practicing the Way' by John Mark Comer, our suggested Lent book. I hope and pray that, in the year ahead, we will all grow in ways that are expressed in the the tagline of that book; 'Be with Jesus - Become like him - Do as he did.'

With love and prayer,

Helen

PCC REPORT

During the year ending 2023 the PCC met 6 times in full session and 1 extraordinary meeting. All these meetings were under the chairmanship of Team Rector, Rev'd Canon Helen Jary, and all were held in person.

Carrying on from last year, the grant was received from the Church Planting and Revitalisation programme totalling £25,000 and work commenced on re-ordering St Mark's church with a new carpet fitted, new chairs, new cupboards and monitors to reduce our paper usage, regarding service sheets. This has proved to be a great success in opening up the space in our main church and enabling the change in usage to include another area to offer fresh expressions and to offer it to hirers. An extraordinary meeting was held in March, where the PCC agreed to host Philippa Hanna on her Stained Glass Stories Tour.

Our recently purchased Bluthner Grand Piano was dedicated by The Rt. Rev'd Graham Usher, Bishop of Norwich during his visit to St Mark's on 30th April, to the memory of The Ven. Ian Bentley Archdeacon of Lynn.

Throughout the year the PCC review the policy documents. At the meetings the Deanery Synod meetings are reported on. St Mark's Churchwarden and St Luke's Churchwarden also report on all work carried out at both churches. This is an ideal time to thank everyone involved in helping to carry out work on our church buildings. Albeit electrical work, plumbing work and general maintenance, this is all carried on behind the scenes and very often at no charge to the church finances. We are very blessed with such a wonderful volunteer team.

Various events were organised throughout the year. Our Summer Fete went ahead on 1st July where we hosted Mission Aviation Fellowship with whom St Mark's are partnered with as part of overseas mission. This proved to be a great success as did the Young at Heart summer holiday club, the children's holiday club, the Phillippa Hanna concert and the harvest supper along with other organised event.

The piano plaque was mounted on a piece of wood salvaged from the church pews. Peter Wood completed this and the plaque was mounted on the pillar next to the piano.

Alec Usher was appointed as caretaker for St Luke's at the beginning of July.

Towards the end of the year the PCC were told there was an underspend across the diocese of the CPR grant and we were able to apply for and receive some extra funding to cover our outstanding projects and our overspend.

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, mainly due to the ongoing work of our multi-talented fabric team. The fabric team has been able to use its talent across the Benefice which is greatly reducing the costs that would occur if we had to employ outside contractors. Our Quinquennial inspection is next month.

Our Gardening team are also doing a brilliant job outside in the surrounding area. Often overlooked is the Office team who work away in the background keeping us informed and coordinated.

The Enabling team is working well and greatly helping with the smooth running of our Worship.

There is always room for more members to assist

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

Dave Powell

ST. LUKE'S COUNCIL

We had a busy year with the pantry, which celebrates its first birthday in November. Our screen had come to the end of its useful life and the projector wasn't much better. Our thanks to Geoff and David for installing the screen from St. Mark's and the projector has been updated. Cuppa, Cake, Chat is still well attended and last year we supported several local charities. St. Luke's miscellanea stall at St. Mark's summer fete was a success—it will be back there next summer.

Lesley Denny (Churchwarden)

While it is not obligatory for Ladies' Groups and other such activities to submit Annual Reports, St Luke's Ladies' Guild decided that you might like to know what they've been up to!

This time last year we were wondering how much longer the Guild could continue, but we did and have enjoyed an interesting year. Our programme has ranged from Members telling us of their money saving tips (much needed this year) to the work of volunteering as a Friend of Everett's Park. WE have also learnt about 'Nelson's Women' and the making of porcelain dolls.

It is difficult to find speakers that a small group like ours can afford but using the knowledge and skills of some of our own members and friends has helped.

During the year we have contributed £250 towards the work of St. Luke's Church, given donations to speakers from various charities and gifts to others. Our funds have decreased but we have managed!

I cannot end this brief report without thanking Pat Low for the way she lead our Guild in the past and also looked after our finances. We are now in the process of changing the treasurer to Margaret Jones who I know will look after our funds as well as she did our programme.

My thanks must also go to all who have contributed, in any way, to helping bring our Guild and the fellowship we enjoy to a successful year's end.

Olwyn Farrow

ELECTORAL ROLL OFFICER

On the 18th March 2024, when the review of the electoral roll began the roll stood at 151. During the previous year 6 members have been lost due to death, there has been 1 written request to be removed and 6 have been added. 2025 is a year when the electoral roll will have to be renewed, so everyone who wishes to be on the roll will have to submit a new form.

Gerald Williams

DEANERY SYNOD

The Deanery Synod is a useful forum which enables clergy and lay members from local parishes to meet on a regular basis to discuss local church issues, in particular practical ministry and subjects of current importance. They can report back to PCCs on items of current interest and also discuss matters raised by individual PCCs.

Finance is a topic which has been routinely discussed, in particular the parish share, since much of our ministry depends upon it. The current concern is that in terms of parish share paid, the Lothingland Deanery, from once being one of the highest percentage payers, now languishes near the bottom of the table.

In June, the Deanery Synod enjoyed a barbeque before the meeting at Pakefield Church Hall, during which a most interesting talk was given by Pam Shaw, one of the local Anna Chaplains. The Anna Chaplaincy gives ministry by trained individuals to the older generation and aims to discover peoples' needs and concerns by visiting them in their own homes. Visits are also made to nursing and care homes. It is involved in running projects such as dementia cafes, messy vintage holiday clubs and the like. The Chaplaincy aim to have an AC in every town in Britain.

Michael Aldred (Synod Treasurer & Lay Member)

TREASURER'S REPORT

St. Mark's and St. Luke's financial statements for 2023, 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 2023 the Parish Share for both St Mark's and St Luke's was again paid in full; £52500 and £16000 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 direct giving at St Mark's but a small reduction at St Luke's where we lost several generous givers. Hall rental income increased at both

churches and events income showed an increase at St Mark's but a reduction at St Luke's. 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 increases were notably due to the cost of energy, which approximately doubled the annual bill at both churches, with the increase partly offset by a grant from the diocese. Staff costs increased at both churches in line with the minimum living wage. There was less demanding buildings expenditure from the general fund at St Mark's in 2023, but at St Luke's funding was needed for a replacement fire door, foyer flooring, boiler and plumbing work, anti-vandal paint and guttering.

The net effect of income and expenditure from the General Funds was a welcome surplus of £3808 at St Mark's and a deficit (reflecting the expenditure) of £8474 at St Luke's. As a result, the General Fund reserves brought forward as at 1 January 2023 were £16893 for St Mark's and £15717 for St Luke's. The St Mark's reserves are equivalent to only about 8 weeks of average expenditure. At St Luke's there are about 24 weeks in reserve due to the smaller overall expenditure but we must try to stem the deficit which is unsustainable long-term.

It is noteworthy that in 2023 our two churches together paid about £11000 to charities, including Casa Hogar Vida, Tearfund, Foodbank, Barnabas Aid, Suffolk Historic Churches, Toilet Twinning, Mission Aviation Fellowship, the Children's Society, and many other charitable causes. The total donated was equivalent to about 16% of direct regular giving.

Other funds than the General Funds support specific needs. The Piano Fund, which in 2022 successfully raised the finance for the Bluethner piano, was in early 2023 used to purchase an "A" frame. The Uniform Bank Fund which Georgi ran successfully to provide a much needed service for the community, was transferred to Pakefield parish. At St Luke's the Whitton Pantry has benefited from Council grants and is proving highly successful.

Looking forward, Parish Share will continue to be a challenge; it is increased by 5% at both churches for 2023, to a total of £61425. The PCC's aim, in common with St Michael's and other churches in the Deanery, is to continue to meet 100% of target. In the face of high energy costs (with, in 2023, it is assumed no diocesan grant), and further increased staff costs, balancing the books will be a continuing struggle. A

stewardship campaign is currently underway. Please pray that it will enable us to 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

Once again your fabric team has been busy. In particular with the necessary works before, during and following the carpet laying. This also included assembling the new chairs, clearing the church, remodelling the chancel floor, then later assembling the new furniture at the back of the church.

The other major work was in the Hall with the conversion of the ceiling fittings and replacement of the fluorescent tubes to LED thereby reducing the energy used by more than 50%. We will be having a Quinquennial Report in the next week or so and expect to have some other works for consideration, but we are ready to meet this.

Geoff Ansdell

SAFEGUARDING OFFICER'S REPORT

- St Mark's with St Luke's is following the House of Bishops guidance and policies for safeguarding and has displayed all the required policies and safeguarding contact details. It is currently working through Level 2 of three levels of the Parish Safeguarding Dashboard. Apart from those members of the church who are DBS'd directly by the Diocese, there are 7 people DBS'd specifically for supporting children's and young people's work and 16 people who are DBS'd working with children, young people and vulnerable adults.

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 2023

Rev. Canon 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. MARK'S WITH ST. LUKE'S GULTON BRAD
On accounts for the year ended:	31 DECEMBER 2023
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 31/12/2023

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

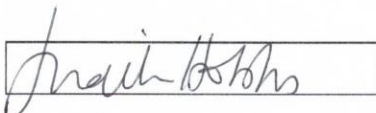
~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of {~~ ☐ ~~]. Delete [] if not applicable.~~

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:	4/3/2024
Name:	JUDITH HOBBS		

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

N/A

Address:

NETTER END COTTAGE

BLACKSMITH'S LANE, LOUND

SUFFOLK NR32 5LS

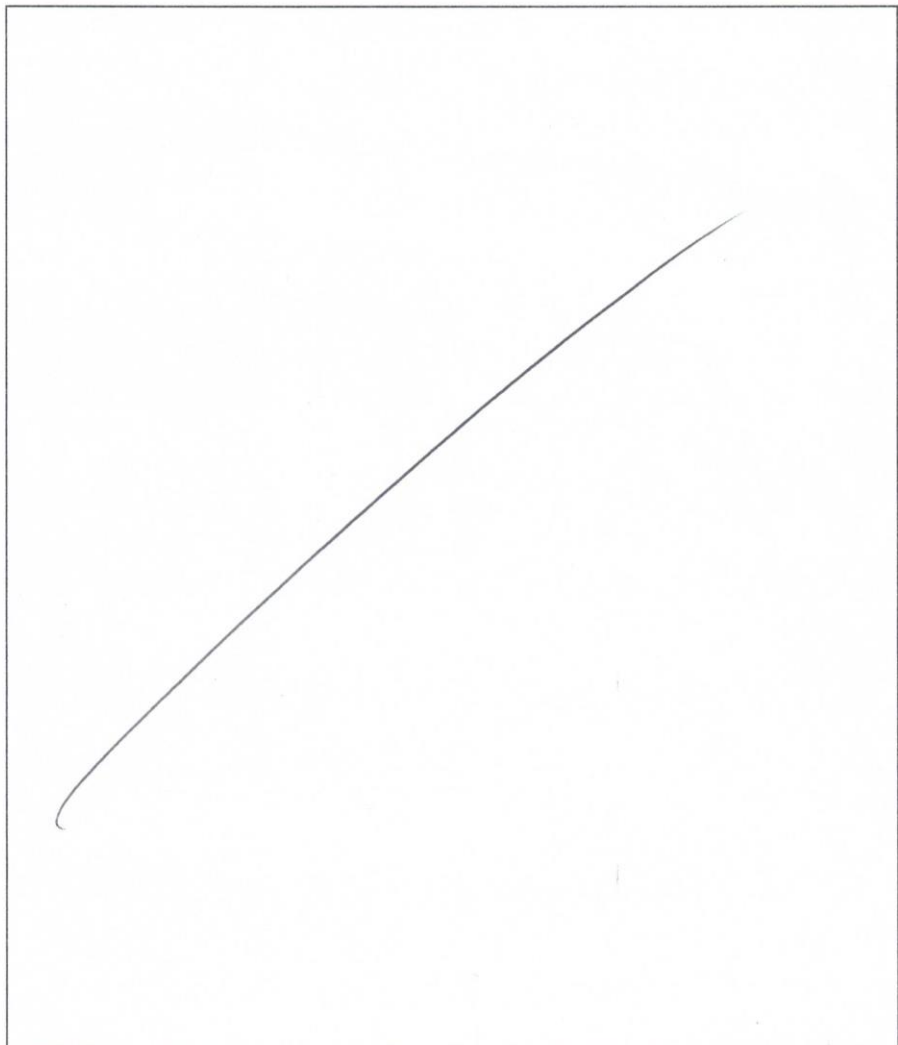
Section B

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 2023

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 2023

	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 2023	Total 2022
	£														
Incoming resources															
Voluntary income		85740	199	0	670	0	0	150	0	80	1447	0	1000	89286	92284
Church activities		33004	0	0	0	0	0	0	0	0	0	0	0	33004	27516
Bank interest		184	0	0	28	33	4	9	7	135	229	43	0	672	77
Insurance claims		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total incoming resources		118928	199	0	698	33	4	159	7	215	1676	43	1000	122962	119877
Use of resources															
Church Ministry		76347	401	0	0	0	240	150	0	0	0	0	856	77994	72996
Church buildings/contents		27092	0	0	516	0	0	0	0	0	0	0	443	28051	32386
Administration		11681	0	0	0	0	0	0	0	0	0	0	0	11681	9417
Depreciation		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total resources used		115120	401	0	516	0	240	150	0	0	0	0	1299	117726	114799
Net movement in funds		3808	-202	0	182	33	-236	9	7	215	1676	43	-299	5236	5078
Reconciliation of funds														Totals	Totals
Funds brought forward from 2022		13085	202	140	1808	2362	431	659	498	10073	15004	3052	299	47613	42535
Funds carried forward to 2024		16893	0	140	1990	2395	195	668	505	10288	16680	3095	0	52849	47613

St Mark's PCC, Oulton Broad

Balance sheet as at 31 December 2023

	Notes	2023	2022
		£	£
Fixed Assets		0	0
Current Assets			
Debtors		0	0
Current account		14585	14186
Uncredited payins		0	0
Deposit account		15917	20800
Charity account	(a)	24916	14361
Standing imprests	(b)	100	100
Cash in hand		0	48
Total Assets		55518	49495
Current liabilities			
Parish share paid following year		1651	568
Qtr4 fees to Diocese paid following year		1018	1314
Unpresented cheques		0	0
Assets less liabilities		<u>52849</u>	<u>47613</u>
Funds			
General Fund (unrestricted)		16893	13085
Organ Fund (restricted)		0	202
Band Fund (restricted)		140	140
Piano Fund (restricted)		1990	1808
Choir Fund (restricted)		2395	2362
Clergy Discretionary Fund (restricted)		195	431
WSS Scholarship Fund (restricted)		668	659
Deanery Synod (restricted)		505	498
Project Fund (designated)		10288	10073
Youth Ministry Fund (designated)		16680	15004
Additional Ministry Fund (designated)		3095	3052
Uniform Bank (restricted)		0	299
Total funds		<u>52849</u>	<u>47613</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.			

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2023									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2023	2022			2023	2022		
<u>Voluntary income</u>	£				<u>Church ministry</u>	£			
Standing orders		50342	46471		Parish share	50000	47380		
FWO envelopes		2260	3441		Parish share payable (c)	1651	568		
Plate collections		2513	2841		Clergy expenses	0	828		
Online giving		1570	771		Fees paid	8014	7958		
Donations		4826	4466		Fees payable (c)	1018	1314		
Grant for heating		4807	0		Worship expenses	1682	1786		
For charities(a)		5142	6818		Young persons inc FISH	765	540		
Grant for FISH (b)		668	125		Paid to charities(d)	10059	9430		
Gift Aid claimed		13612	12733		Musicians	3158	3042		
Subtot 2023	85740				Subtot 2023	76347			
<u>Church activities</u>									
Fees received		12406	11814		<u>Buildings and contents</u>				
Hall rental		12902	11903		Church	675	2957		
Events		6884	3041		Church centre	2496	3655		
Sales		111	64		Insurance	1794	1727		
Donations for refreshments		701	475		Utilities	14179	7294		
Subtot 2023	33004				Cleaning/caretaking	7948	7295		
					Subtot 2023	27092			
<u>Bank interest</u>		184	20		<u>Administration</u>				
					Staff	6703	6326		
<u>Insurance claims</u>		0	0		Stationery	664	406		
					Telephone	461	246		
					Copying	1031	1083		
					Events	2585	1270		
					Refreshments	237	86		
					Petty Cash	0	0		
					Subtot 2023	11681			
					<u>Depreciation</u>	0	0		
Total		118928	104983			115120	105191		
Movement in funds		3808	-208						

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2023									
(a) Collected for specific charities.									
(b) Food in the School Holidays: grant from East Suffolk Council via Lowestoft Community Church.									
(c) Payments accrued in one year and made in the next.									
(d) In 2023 included Casa Hogar Vida £2676; Foodbank £2562; Tearfund (Syrian Earthquake) £1333; Barnabas Aid £1741; Toilet Twinning £544; Mission Aviation Fellowship £350; Bishop's Lent Appeal £205.									
(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) Grant from E Suffolk Council. During 2023 operation of the Uniform Bank passed to Pakefield Parish (R.Mayes charity).									

Continued

St Mark's PCC, Oulton Broad					
Income and Expenditure account for the year ended 31 December 2023 - continued					
Incoming resources			Resources expended		
	2023	2022		2023	2022
Band fund (Restricted) (e)					
Fees	0	140	Expenditure	0	0
Bank interest	0	0			
Total	0	140			
Movement in funds	0	140			
Organ Restoration Fund (Restricted)					
Donations inc gift aid	199	0	Expenditure	401	0
Bank interest	0	0			
Total	199	0			
Movement in funds	-202	0			
Piano Fund (Restricted) (e)					
Donations	50	6478	Cost of Piano	0	7000
Gift Aid	620	129	Cost of moving	0	300
Grant (i)	0	2500	"A" frame	462	0
Bank interest	28	1	Plaque	54	0
Total	698	9108	Total	516	7302
Movement in funds	182	1808			
Choir fund (Restricted) (f)					
Balance transferred	0	2358	Expenditure	0	0
Bank interest	33	4			
Total	33	2362			
Movement in funds	33	2362			
Clergy Discretionary Fund (Restricted)					
Donations inc gift aid	0	58	Grants made	240	150
Bank interest	4	1			
Total	4	59			
Movement in funds	-236	-91			
W.S.Stewart Scholarship Fund (Restricted)					
Donations inc. gift aid	150	79	Grants made	150	0
Bank interest	9	1			
Total	159	80			
Movement in funds	9	80			
Deanery Synod (Restricted)(g)					
Donation	0	0	Expenditure	0	0
Bank Interest	7	1			
Total	7	1			
Movement in funds	7	1			
Project Fund (Designated)					
Donations inc. gift aid	80	0	Expenditure (h)	0	1264
Bank interest	135	19			
Total	215	19			
Movement in funds	215	-1245			
Uniform Bank (Restricted) (i)					
Grant	1000	1193	Expenditure	856	894
Total	1000	1193	Transf to R Mayes Charity	443	
			Total	1299	
Movement in funds	-299	299			
Youth Ministry Fund (Designated)					
Donations inc. gift aid	1447	1902	Expenditure	0	0
Bank interest	229	25			
Total	1676	1927			
Movement in funds	1676	1927			
Additional Ministry Fund (Designated)					
Grants and donations	0	0	Expenditure	0	0
Bank Interest	43	5			
Total	43	5			
Movement in funds	43	5			
Total inc res this page	4034	14894	Total use of res this page	2606	9608
Total with general fund	122962	134872	Total with general fund	117726	123940

St Luke's Church, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2023

	Unrestricted	Fabric Fund (Restricted)	Whitton Pantry Fund (Restricted)	Total 2023	Total 2022
	£	£			
Incoming resources					
Voluntary income	15125	0	4850	19975	16916
Church activities	8671	0	0	8671	7908
Bank interest	265	27	49	341	56
Insurance claims	0	0	0	0	0
Grants and Legacies	1543 (a)	0	6500 (b)	8043	2000
Total incoming resources	25604	27	11399	37030	26880
Use of resources					
Church Ministry	19802	0	8006	27808	17338
Buildings	14276	0	0	14276	9761
Cost of fund raising	0	0	0	0	0
Depreciation	0	0	0	0	0
Total resources used	34078	0	8006	42084	27099
Net movement in funds	-8474	27	3393	-5054	-219
Reconciliation of funds					
Funds brought forward from 2022	24191	2040	2256	28487	28706
Funds carried forward to 2024	15717	2067	5649	23433	28487

Balance sheet as at 31 December 2023

	Notes	2023	2022
		£	£
Fixed Assets			
Current Assets			
Debtors		0	0
Current account		7494	5663
Uncredited cheques		0	0
Deposit account (c)		2984	9934
Charity account (d)		12936	12644
Cash in hand		19	246
Total Assets		23433	28487
Current liabilities			
Creditors		0	0
Unpresented cheques		0	0
Assets less liabilities		<u>23433</u>	<u>28487</u>
Funds			
General fund (unrestricted)		15717	24191
Fabric Fund (restricted)		2067	2040
Whitton Pantry Fund (restricted)		5649	2256
Total funds		<u>23433</u>	<u>28487</u>
Notes:			
(a) Energy grants from Diocese.			
(b) Pantry fund grants from East Suffolk Council (£4500) and Lowestoft Town Council (£2000)			
(c) With Santander plc.			
(d) With Charity Bank Ltd.			

St Luke's Church, Oulton Broad

Income and Expenditure account for the year ended 31 December 2023

Incoming resources

General Fund (Unrestricted)

	2023	2022
<u>Voluntary income</u> £		
Standing orders	6625	7301
FWO envelopes	3215	2514
Plate collections	2600	2983
Online giving	0	0
Donations	419	1179
For charities	166	77
Grants	1543 (a)	0
Gift Aid claimed	2100	2042
Subtotal 2023	16668	

Church activities

Hall rental	8052	6870
Events	619	1038
Subtotal 2023	8671	

<u>Bank interest</u>	265	52
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<u>Insurance claims</u>	0	0
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Total	25604	24056
Movement in funds	-8474	-2479

St Luke's fabric fund (restricted)

Fund raising	0	0
Bank interest	27	4
Total	27	4
Movement in funds	27	4

Whitton Pantry Fund (restricted)

Subs and donations	4850	820
Grants (e)	6500	2000
Bank interest	49	0
Total	11399	2820
Movement in funds	3393	2256

Total incoming resources	37030	26880
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Resources expended

<u>Church Ministry</u> £	2023	2022
Parish share	16000	13142
Clergy expenses	0	582
Fees outwards	0	0
Worship expenses	87	97
To charities (b)	892	714
Musicians	100	0
Young persons exps	307	78
Share of admin costs	2416	2161
Subtotal 2023	19802	

Buildings and contents

Buildings (c)	5240	4396
Insurance	667	578
Utilities	5197	2338
Cleaning and mowing	2405	2115
Sundries (d)	767	334
Subtotal 2023	14276	

<u>Depreciation</u>	0	0
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Total	34078	26535
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Notes:

(a) Energy grant from Diocese.

(b) In 2023 included Casa Hogar (£640) and Bishops Lent Appeal (£208); see also note (d) for cuppa cake donations.

(c) In 2023 included payment for new fire door (£1398); Boiler (£546); Plumbing (£504); Foyer floor (£428); Paint & guttering (£480).

(d) Includes running expenses, food for events etc and in 2023 direct donations to Foodbank, Macmillan and Break Charity.

(e) In 2023 from East Suffolk Council (£4500) and Lowestoft Town Council (£2000).

Independent Examiners Certificate

Report to the trustees/ members of:

On accounts for the year ended:

Charity no (if any):

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

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:

Name:

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

Address:

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