

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

CHURCH REPORT 2024



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 2024

AGENDA

ANNUAL MEETING OF PARISHIONERS 2025

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

APCM of 2025 (pertaining to the year 2024)

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

38 PARISHIONERS IN ATTENDANCE INCLUDING THE CHAIR AND THE SECRETARY

ANNUAL MEETING OF PARISHIONERS 2024

Prayer

Helen welcomed everyone to the meetings and discussed what the 2 meetings meant.

Helen led in prayer

Minutes of last AMP

Proposed by Matt Zipfel

Seconded by Mandy Marler

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.

24/25

APCM OF 2024 (PERTAINING TO THE YEAR 2023)

Prayer for new Churchwardens

Prayer for the 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

Malcolm and Christine Andrews, Roger Pitchers, Roz Trudgett, Graham and Angela Meadows, David Godfrey, Linda and Rob Newby, Mike Aldred, Jill Hunting

Minutes of last year’s meeting

Jane read out the minutes of last year’s meeting

Proposed by Lesley Denny

Seconded by Alec Usher

All in favour, majority vote

As a true record of the meeting

Matters arising from minutes.

None forthcoming.

Receiving of Reports and any Questions

- Synod Report, we thank Geoff and Mike
- Safeguarding Officer’s Report we thank Gill for preparing her report
- Wardens’ report including fabric.
- PCC Report

- Warden's report
- Electoral roll officer's report
- Treasurer's Report & approval of accounts

Helen brought each report to the attention of the parishioners and asked if there were any questions. There were none forthcoming. Helen expressed her thanks to everyone who submitted the reports.

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

John expressed his thanks for continuing generosity in giving of time, talents and treasure. Also for returning stewardship pledge sheets. These are important for planning and are 100% confidential, and to all who assist with church finances. Ray Collins and Sue White who collect in the monies each week and bank the same.

Any questions for John? None forthcoming

We are blessed with John for his expertise in this area and we are very thankful to him.

Election to the PCC

There are 7 vacancies for membership to the PCC. Jane Ward, Jacquie Berrey, Gemma Eglington John Hunt are all standing again.

We thank Matt, Peter and Gerry for their work on the PCC as they stand down.

Mandy would like to stand, proposed by Harvey Bradley, Lesley Denny seconded and all in favour.

Our thanks to all members of the PCC.

Raised Matters for the incoming PCC

None forthcoming.

Date of next PCC

May 22nd 7.30 and at that meeting the election of offices will take place.

Short break

Rector's Report and Questions

Helen showed a video of photos of the past events of last year.

Helen then gave her thanks to a vast list of people who help in the smooth running of the church. She gave gifts to staff members and to those who hold offices.

Gill Williams is retiring from her role of PSO and Helen thanked her for all the work she has done over the last 12 years. The role will now be filled by two people, Gemma Eglington, who will be responsible for the safeguarding of children and Harry Waterman who will be taking care of the safeguarding requirements for vulnerable adults.

Liz Hayden spoke about her role as Anna Chaplain, It has been a privilege to celebrate the elderly and getting alongside people in care homes. She takes services in to care homes and the delight on peoples faces to sing old hymns and talk about things that have past is a privilege. It was so lovely to sing Abide with Me with a lady whilst holding her hand. Our thanks to Liz.

Weve looked back at 2023 and now we need to cast our attention forward, our vision that we are seeking to be a growing and Christ centred community lead by the holy spirit, worshipping God and making disciples

Hello, Know, Grow, Sow

We are about to reorganise the website and communications.

We began the year with a half day of prayer and we followed that up a week later with a PCC away day and the whole process was to spend time prayerfully seeking God and try to determined where He wants us to focus over the next 3 years. Out of that time Andy and Helen went away for the day to prayerfully distil everything that had been gathered up of all of that.

We ended up with 5 priority areas

Communications

The way we communicate who we are and where we are and what we are about all needs tidying up. All of our printed materials, social media posts all need to follow the same theme, renewed branding, so that if people go to an event and have a positive experience at St Mark's then see another event advertised, they will immediately know that it is part of the same team. The Oulton Broad Team Ministry is one team and therefore should brand as one. The more people who connect with us and feel comfortable, then the more likely they are to make a connection with God.

Wellbeing

Harry has been running the sanctuary course and we hear how good that has been. We have a space that we can create a welcoming environment where people can feel at home the best way to be healthy in body mind and spirit is to have a good relationship with Jesus.

Helen would like to have a weekly space where we can welcome people in for varying support. Café, with different support groups.

Growth of ministry amongst families and young people

We are involved in all the schools in our parishes we need to keep focused on that because we still don't have many younger people in our congregations. We get funding as we have a trace record of paying our parish share in full and we have a grant of £20,000 for work with youth, but we only have a year in which to spend it.

Prayer

The current pattern of prayer we have needs revamping, we need to grow with God in prayer.

Immobilised ministry community.

Go out and minister to our community.

These are 5 priorities areas that we need to focus on over the coming years.

We have Jamie our curate coming in June. We will be welcoming him and his family.

Alan raised that we need to thank Helen for all her hard work and Dave presented a gift to Helen on behalf of the PCC and all the congregations.

Helen is really enjoying being here and it is a privilege to be Rector of our team ministry. She is so thankful to God and to everyone, thanks for all the support and kindness it is really valued.

Val says we need to thank Frodo and Alfie the parish dogs, they're an important part of the community and aid our mission.

Closing Prayer

RECTOR'S REPORT

As I sit in my study on a sunny afternoon, I feel thankful for continued growth in our Parishes. I think of new people who have joined us in recent months and the stories of God at work. No church or congregation is perfect, we are all, continuously in need of God's grace, love and forgiveness. However, that being said, I am very thankful for the signs of growth that I see across our three Churches and two Parishes – growth in discipleship, in service and numbers. It is my privilege, and my delight, to be your Rector.

Here is a brief synopsis of some of what took place, across our three Churches and two Parishes, during 2024.

JANUARY – We began the year with a **Half Day of Prayer** which was well attended, demonstrating the shared belief that prayer needs to underpin all that we do. '**Hope Explored**', a six-session exploration of faith began, facilitated by some of our Life Groups. Following on from the half day of prayer, a **PCCs and Ministry Team Away Day**, followed by a Clergy away day, helped us to outline some broad priority areas for the next season of our life together.

FEBRUARY – St Mark's Ladies' Group celebrated their **Diamond Anniversary** –

what an achievement! We held a **Marriage Preparation Session**, not just for couples getting married in our Parishes but also for some who were getting married in Parishes in vacancy in our Deanery. **Ducklings**, the Toddler Group had an outing to the Mini Zoo! A **Lent Quiet Day** took place at St Michael's and first of the three **Lent Lunches** was held.

MARCH – We welcomed **Clive**, a Curate from the Diocese of St Edmundsbury and Ipswich to join our team for a short-term placement. We hosted groups from all six of the primary schools for **'Experience Easter'** at St Michael's and St Mark's. During Holy Week, three Life Groups lead evening services. Amongst the rest of our schedule of Easter Services and mission events we had an Agapé meal, a hot-cross bun giveaway, a Churchyard discovery hunt with picnic and an Easter Egg Hunt with crafts.

APRIL – Our **APCMs** were held. Over 320 people crammed into St Mark's for a St George's Day Service with the Lowestoft District Scout Association. Some of the men associated with our Churches climbed **Snowdon during a Men's Weekend** and built stronger relationships for the journey of discipleship. A **'Sound of Music' Singalong**, complete with pink lemonade and apple strudel, was held in St Mark's.

MAY – The Green Team organised **'Wander to Wonder'**, during which we looked at 'The Stations of Creation' during a walk towards Carlton Marshes. We participated in the Archbishop's call to pray for new disciples to be made (**'Thy Kingdom Come'**) with an Ascension Day Service and eight consecutive days of meeting to pray at 7pm.

JUNE – A **'Green Day'** with a wide variety of contributors and attendees took place at St Mark's, as we continued our EcoChurch journey. A Service to **Commemorate 80 years since the D-Day Landings** took place in St Michael's. A mission-focussed evening of **'Swing, Pimm's and Hymns'** took place in St Mark's with The SuperSwing Big Band. A new **Alpha Course** began at St Michael's. We were delighted to welcome **Jamie and Hilary Wyllie** to Oulton Broad, and celebrated Jamie's Ordination as Deacon on June 30th.

JULY – This was a busy month which included a Parish Fete, Strawberry Tea and a Community Fun Day held at Herringfleet Scout Camp. We also had Family Worship at Herringfleet on the Sunday morning, which included the infamous nerf gun prayers! Over 40 children participated in **'Deep Sea Divers' Holiday Club**, which included a trip to Thrigby Wildlife Park. The Holiday Club **Young Leaders** (11-13s) enjoyed their own Pizza and Games evening.

AUGUST – The ever-popular **'Young at Heart' Holiday Club** was held at St Luke's.

Various **concerts**, given by our talented members of our congregations took place in the summer months.

SEPTEMBER – We held a **Bring and Share Harvest Lunch** for the Team at St Mark's, which included an 'Auction of Promises'. We marked '**Fairtrade Sunday**' with Helen dressed as a banana! There was a **Gift Day** at St Michael's. Our first **Youth Gathering** took place. We gathered young people for one-off events including Bowling, Clip and Climb and a Games Night. The Green Team organised a '**Mini Beast, Bug and Plant Safari**' at St Michael's. A **Community Celebration Service and BBQ** was also held at St Michael's during the month.

OCTOBER – The Green Team hosted another **Gardener's Question Time**. We also held the second **Half Day of Prayer** of the year with healthy numbers still in attendance for the 10pm finish. Huge numbers called into the **Light Night** at St Luke's, as we sought to emphasise God's light on Halloween. A **Film Night**, with a screening of 'Joseph and the Technicolour Dreamcoat' was also held at St Luke's. A weekly **Youth Group** for 11-14s was launched, involving fun, friendship and faith.

NOVEMBER – St Mark's Ladies' Group hosted the **Lowestoft Longshoremen** for a concert which was extremely well attended. We held **Memorial Services** in both St Mark's and St Michael's, remembering those who have died and supporting the bereaved. We marked **Remembrance Sunday** in a variety of ways. The **Christmas Coffee Morning** took place at St Michael's, welcoming many members of the local community. It was wonderful to celebrate the **Confirmation** of six members of our congregations, by the Bishop of Thetford. The **Operation Christmas Child** shoebox collection week took place.

DECEMBER – Groups from all six of the Primary Schools in our Parishes came to St Michael's or St Mark's for '**Experience Christmas**'. The last of three **Quiz Nights** which were held at St Michael's during the year, took place. These welcomed church members and community alike. The Youth Group went to a 'Youth for Christ' event in Norwich, called 'Encounter', and also enjoyed a Mobile Meal. Each member was given a Youth Bible as a Christmas gift. The Super Swing Band returned to St Mark's for the ever-popular '**Punch, Pie and Carols**'. Amongst our broad schedule of Christmas worship and mission events, we held: '**Punch, Pie and Carols**' with the SuperSwing Big Band; an **Accessible Carol Service** for people with additional needs; **Carols on the Quay** at Oulton Broad; **Beer and Carols** at the Commodore; a Carol Service at '**Cuppa, Cake, Chat**'; '**The Snowman**' Film with Hot Chocolate; and the usual, extremely well-attended Churchyard Carols and Christingle Services. A

tree was planted at St Michael's in support of **'Angels and Rainbows'**, remembering lost little ones.

Throughout the year, we had regular input with 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 held at St Michael's addressing and attendance grew steadily.

The monthly 'Young at Heart' gatherings continued to be enjoyed and appreciated, as did Bell Ringing, Ladies' Strollers, Men's Ministry, Ladies' Groups, Knit and Natter groups, Litter picking groups, 'Coffee, Cake and Chat', and the Railway Modelling group. All of these groups create an opportunity for members of our congregations to get alongside others from the community, helping them to feel a sense of belonging. We welcomed new people at Sunday worship as a result of relationships built in some of these groups.

Opportunities for individual and collective prayer included Daily Prayer (Monday to Friday each week, in person and online), Open Church, Quiet Prayer before the Midweek Communion, 'Meet to Pray' monthly and the MU Prayer Group. Lis, our Anna Chaplain, lead regular Services in some of our Care Homes.

During 2024, various teams of volunteers were active in caring for our buildings and grounds, participating in PCC and St Luke's Council, serving young people, running activities mentioned above, baking, serving refreshments, welcoming on Sundays, assisting our Caretakers, carrying out administrative tasks, reading lessons and leading intercessions.

That isn't an exhaustive list of all that took place in 2024 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.

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

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. We were so pleased to welcome Rob Newby, who was relicensed as a Lay Minister during the year. The latter involves Mandy, our Administrator, our Caretakers (Alec and Dave), and our Churchwardens (Dave, Debbie, Lesley and Robin) too. Thank you to you all for all that you do

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 Team at St Michael's, PCCs, St Luke's Council, Children's work, FiSH, Life Group Coordinators, Sidepersons, 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, Readers, Intercessors, 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.

Looking forward, we will continue to address the following broad areas of priority, which we believe God has set before us, and which sit alongside our ongoing commitment to worship, pastoral care and mission:

Improving Communications

Facilitating Mental Health/Wellbeing

Engaging Family, children and youth

Consistent, and strategic prayer

Going out, not just waiting for people to come in

In a recent letter about 'Belonging', I was reflecting on what it means to belong to God's Family and to the Oulton Broad Team Ministry. Ultimately, we belong together as we continue to pursue our vision ...*to be a growing, Christ-centred community, led by the Holy Spirit, worshipping God and making disciples*. May we always keep our eyes on these primary purposes.

With love and prayer,

Helen

During the year ending 2024 the PCC met 6 times in full session, and one extraordinary meeting. All these meetings were under the chairmanship of Rector Rev'd Canon Helen Jary, and all were held in person.

At the beginning of the year the PCC's across the Oulton Broad Team Benefice held an away day at Pakefield church Hall to prayerfully discuss advancing priority areas. It was established that our focus should be on Prayer Life, Mental Health and Wellbeing, Communication and Children, youth and Families.

During every meeting our Safeguarding Action Plan is discussed and the safeguarding officers keep the PCC updated on ongoing matters.

The Treasurer keeps the PCC updated every meeting on the financial situation appertaining to the church accounts.

St Mark's reordering continued with new units being installed at the back of the church and work on the provision of a new website across the benefice started in January and is currently ongoing. We had to review our caretaking requirements due to the reordering of the church layout last year and after discussions with the caretaker at the time, it was evident that a new caretaker was to be sought. The job was advertised and interviews took place and a new caretaker was in situ in September.

Space in the office began to get overcrowded so it was agreed to sort through existing items being stored and to purchase two larger desks to accommodate our administrator and the volunteers who help to weekly.

We were fortunate to have Rev'd Jamie Wyllie join as curate at the end of June, he has proved to be a very welcome addition to our team.

The Green Team work is supported by the PCC and St Mark's received silver status in the Eco Church award scheme.

An Extraordinary meeting was held in August for approval of St Luke's upgrade to their hall floor.

Our fabric team works very hard in the background all year and numerous jobs are carried out including fitting new blinds in St Mark's hall and a new dishwasher. The heating in St Mark's church has been an ongoing decision regarding the trialling of a wall mounted heater with a view to more being added if successful.

A youth worker grant resulted in the youth group starting with a bowling night which proved very enjoyable.

It would be impossible to mention everyone individually and thank them for all they do for St Mark's and St Luke's, but without whom our churches 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 Churchwardens of St Mark's and St Luke's, they work tirelessly in the background for our whole community.

I would like to personally thank Helen and the whole PCC team for the support and patience shown to me at every meeting, my role would be a lot harder without them.

Jane Ward, PCC Secretary

CHURCHWARDENS' REPORTS (INCLUDING ST. LUKE'S COUNCIL)

After the recent Quinquennial report, the fabric team have a lot to review in order to use our resources correctly. We must never forget that as a church outreach and ministry should be our main goal although we do not want our buildings to fall apart. One of our heating boilers has failed and parts are not available, we have already had a repair carried out but this has failed.

Following a consultation with the diocesan heating adviser, we have been looking to fit a different heating system in the church, this will lower the loading on our remaining boiler which will only have to heat the hall. We need to thank our caretaker and the gardening team for their work inside and outside the building. Our brilliant office team are as usual indispensable, always keeping us informed and helping us with paperwork etc.

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

Dave Powell

We had a full year—the Cuppa Cake Chat (3Cs) is a positive outreach part of our regular church life. Our second combined 3Cs and carol service was very well attended and enjoyed by both church and friends from the neighbourhood. The wood floor was resurfaced and is beautiful again and the lighting is now all LED. Thanks to David Powell, Ray Collins and Geoff Ansdell for their work. Ray and Geoff have also upgraded all our electrics. Our thanks to all three for giving us their time. We held our first film night in October. It was good (so was the popcorn and other goodies) and we're already planning for next October! Last but not least, the Light Night on Halloween was very busy and great fun.

Lesley Denny

ELECTORAL ROLL OFFICER

This year is a year that the CoE requires a new Electoral roll to be created. It will occur again in 2031. The reasons for this can be seen in the new roll. At the point of closure the old roll stood at 152, the new roll is 108. In the intervening six years

people have dropped away or moved, but cannot be removed unless the ER officer is informed in writing that they wish to be. If someone on the list dies, they are automatically removed (so long as the ER officer is informed). Should you wish to be added to the list, this can be done by filling out a form, which can be found in a wallet in the book case at the rear of church and handed in to the office.

Gerald Williams

DEANERY SYNOD

The Lothingland Deanery Synod is a useful forum where representatives from local churches can gather on a regular basis to discuss future plans, highlight local successes and hear guest speakers.

In April a getting-to-know-you session and buffet was held at the Bloodmoor Community Centre. In August a BBQ was held at St. Mark's Vicarage, which, unfortunately was poorly attended. In November at St. Michael's our guest speaker was Tim Sweeting the CEO of the Norwich Diocese, who gave an interesting talk about his role and his ambitions for the life of the church.

Michael Aldred (Synod Treasurer & Lay Member)

TREASURER'S REPORT

St. Mark's and St. Luke's financial statements for 2024, 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 2024 we can again be thankful that we were able to pay the Parish Share for both St Mark's and St Luke's in full; £55135 and £16804 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 were welcome increases overall in direct giving at both churches. Hall rental income increased at St Luke's where there was a back payment from Little Buddies. Events income increased at St Luke's but reduced at St Mark's in 2024; poor weather on summer fete day contributed to this. Online giving at St Mark's is increasing with time, particularly from the card reader; online giving is available for both churches via the website.

Expenditure at both churches was kept in reasonable check, despite increased staff costs including redundancy expenses at St Mark's. The main buildings expense at St Mark's was a replacement dishwasher and at St Luke's, electrical work, led lamps and boiler work.

The net effect of income and expenditure from the General Funds was a surplus of £909 at St Mark's and a much reduced deficit (compared to 2023) of -£486 at St Luke's. As a result, the General Fund reserves brought forward as at 1 January 2025 were £17802 for St Mark's and £15231 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 25 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 2024 our two churches together paid about £8800 to charities, including Casa Hogar Vida, Foodbank, Barnabas Aid, Lowestoft Signing Choir, Suffolk Historic Churches, Christian Aid, Crisis, the Children's Society, Macmillan and other charitable causes. The total donated was equivalent to about 11% of direct regular giving. This is before mention of the Whitton Pantry (see below).

Other funds than the General Funds support specific needs. The benefice received a grant of £10,000 in 2024 for youth work, and this has supported activities with young people and relieved the parishes' general funds. At St Luke's the Whitton Pantry continues, in 2024 spending £8364 on food; we are especially grateful to Richard Mann and Jo Fowler and others for their work in obtaining grants from the Lowestoft Town Council and Grantscape to further the work of this highly successful enterprise.

Looking forward, Parish Share will continue to be a challenge; it is increased by 3.2% at both churches for 2025, to a total of £74225. 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, and further increased staff costs, balancing the books will be a continuing struggle. In 2025 we face additional expenditure due to the results of the quinquennial churches' inspections which have revealed some costly needs (particularly the high-level windows at St Mark's and roofing at St Luke's) and we need to plan for replacement heating at St Mark's. Please review giving in the current situation of pretty-well everything having increased in price so that we can continue to fund the Lord's work.

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

The year of works has comprised small projects and essential repairs including: replacement of Hall blinds, car park hole repair, replacement of East window backlight and a main car park light, replacement of dishwasher, installation of a kitchen boiler. However, the major current problem is the imminent need to replace the heating gas boiler system. To this end, we have been trialling a wall mounted far infrared heater. We have also visited 2 other churches in Norfolk where this type of system has been successfully installed. Our many thanks must go to all members of our ad hoc team with their wide range of expertise which has enabled us to tackle many jobs without the need for contractors from outside. With costs for materials only and none for labour, they have saved the church a great deal of money.

Geoff Ansdell

SAFEGUARDING OFFICER'S REPORT

St Marks 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 two 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 and young people's work. One person to work with adults/ Under eighteens and 16 people who are DBS'd Working with children, young people and vulnerable adults.

Gemma Eglington and Harry Waterman

ANNA CHAPLAIN REPORT

'Yet, not I but through Christ in me'

It has been a privilege to draw alongside residents and carers in Care Homes and visit people within their homes as part of my role as an Anna Chaplain.

With props and prompts, I lead and take a service each month in three care homes: Oulton Park, The Dell and Blyford House. These are theme based: one example recently was St David, when I took in a daffodil and leek which were handled by the residents. We talked about the life, faith and humility of St David and his love to care for the little things. To see the smile on the face of one of the residents as she looked at the daffodil and said "how beautiful" was to see the radiance of God on her face. She joined in the singing 'For All the Saints' and recited the Lord's Prayer. It is a delight and blessing to witness this spiritual connection. I have shared prayers

and bible readings within residents' rooms and listened to their stories, their anxieties and their joys.

I have also been to Harleston House where we made up a Chringle together and also had a 'fun' nativity where relative and residents enjoyed seeing me in various guises of characters.

Dell Care home requested items for their activities and thank you to those who contributed in supplying wool and buttons. I have also taken in coloured paper and card for their craft afternoons. I hope we will be able to continue this practical support in the future.

I do supply other Care Homes with wool and small needles and card making materials on a regular basis.

I appreciate your continued prayer support for this ministry in Care Homes and for ways to reach out and show God's love.

Over the past year I have given talks to Ladies Groups and went to Sheringham to promote and talk about Anna Chaplaincy. I continue to be an active member of the Anna Chaplaincy Network UK and have been asked to give examples of multisensory worship in Care Homes at a UK wide Zoom at the end of April. I have recently co-led the pastoral Care Course with our Rector, Helen. To be pastoral, to care and nurture God's people is at the heart of the role of an Anna Chaplain.

Lis Hayden



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 2024

Rev. Canon Helen Jary, Team Rector

Rev. Andy Bunter, Team Vicar

Rev. Jamie Wyllie, Curate

David Powell }
 } Churchwardens
Lesley Denny }

John Hunt, Treasurer

Registered Charity No. 1131698

Independent Examiners Certificate

Report to the trustees/ members of:	St. MARK'S & St. LUKE'S PCC
On accounts for the year ended:	31 DECEMBER 2024
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 31/12/2024.

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.~~

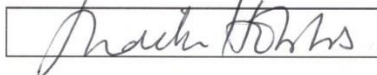
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- the accounts did not accord with the accounting records; or
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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this 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:

3 March 2025

Name:

JUDITH HOBBS

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

N/A

Address:

NETHER END COTTAGE
BLACKSMITH'S LOKE, LOUND
SUFFOLK NR32 5LS

Section B

Disclosure

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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 2024

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 2024

	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)	CPRX Youth Grant (Restr)(a)	Project Fund (Designat ed)	Youth Ministry Fund (Desig)	Additional Ministry Fund (Desig)	Total 2024	Total 2023
		£													
Incoming resources															
Voluntary income		89209	958	80	0	0	0	334	0	0	0	1325	0	91906	89286
Church activities		26348	0	0	0	0	0	0	0	10000	0	0	0	36348	33004
Bank interest		298	9	2	35	42	2	13	9	38	177	300	54	979	672
Insurance claims		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total incoming resources		115855	967	82	35	42	2	347	9	10038	177	1625	54	129233	122962
Use of resources															
Church Ministry		76095	0	0	0	33	100	0	0	3804	0	0	0	80032	77994
Church buildings/contents		29234	7	0	0	0	0	0	0	0	594	0	0	29835	28051
Administration		9617	0	0	0	0	0	0	0	0	0	0	0	9617	11681
Depreciation		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total resources used		114946	7	0	0	33	100	0	0	3804	594	0	0	119484	117726
Net movement in funds		909	960	82	35	9	-98	347	9	6234	-417	1625	54	9749	5236
Reconciliation of funds														Totals	Totals
Funds brought forward from 2023		16893	0	140	1990	2395	195	668	505	0	10288	16680	3095	52849	47613
Funds carried forward to 2025		17802	960	222	2025	2404	97	1015	514	6234	9871	18305	3149	62598	52849
Note															
(a) For 2004-5 we are receiving instalments of a grant from the Diocese entitled "Church Planting and Revitalisation Extra" to be used for youth work.															

St Mark's PCC, Oulton Broad

Balance sheet as at 31 December 2024

	Notes	2024	2023
		£	£
Fixed Assets		0	0
Current Assets			
Debtors		0	0
Current account		20913	14585
Uncredited payins		0	0
Deposit account		16084	15917
Charity account	(a)	25728	24916
Standing imprest	(b)	0	100
Cash in hand	(c)	100	0
Total Assets		62825	55518
Current liabilities			
Parish share paid following year		186	1651
Qtr4 fees to Diocese paid following year		41	1018
Unpresented cheques		0	0
Assets less liabilities		<u>62598</u>	<u>52849</u>
Funds			
General Fund (unrestricted)		17802	16893
Organ Fund (restricted)		960	0
Band Fund (restricted)		222	140
Piano Fund (restricted)		2025	1990
Choir Fund (restricted)		2404	2395
Clergy Discretionary Fund (restricted)		97	195
WSS Scholarship Fund (restricted)		1015	668
Deanery Synod (restricted)		514	505
CPRX Youth Grant (restricted)	(d)	6234	0
Project Fund (designated)		9871	10288
Youth Ministry Fund (designated)		18305	16680
Additional Ministry Fund (designated)		3149	3095
Total funds		<u>62598</u>	<u>52849</u>
Notes:			
(a) Account held with Charity Bank Ltd.			
(b) In 2023 held by a church employee for purchase of groceries and church centre consumables			
(c) Held as float money for events.			
(d) See note (a) of SOFA			

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2024									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2024	2023				2024	2023	
<u>Voluntary income</u>	£				<u>Church ministry</u>	£			
Standing orders		55958	50342		Parish share		54000	50000	
FWO envelopes		1562	2260		Parish share payable (c)		186	1651	
Plate collections		1893	2513		Clergy expenses		2283	0	
Online giving		2362	1570		Fees paid		6364	8014	
Donations		7638	4826		Fees payable (c)		41	1018	
Grant for heating		0	4807		Worship expenses		1847	1682	
For charities(a)		4599	5142		Young persons inc FISH		48	765	
Grant for FISH (b)		0	668		Paid to charities(d)		8046	10059	
Gift Aid claimed		15197	13612		Musicians		3280	3158	
Subtot 2024	89209				Subtot 2024	76095			
<u>Church activities</u>									
Fees received		10167	12406		<u>Buildings and contents</u>				
Hall rental		12224	12902		Church		1001	675	
Events		2830	6884		Church centre		5151	2496	
Sales		178	111		Insurance		1826	1794	
Donations for refreshments		949	701		Utilities		9732	14179	
Subtot 2024	26348				Cleaning/caretaking		11524	7948	
					Subtot 2024	29234			
<u>Bank interest</u>		298	184		<u>Administration</u>				
					Staff		7184	6703	
<u>Insurance claims</u>		0	0		Stationery		399	664	
					Telephone		502	461	
					Copying		736	1031	
					Events		514	2585	
					Refreshments		282	237	
					Petty Cash		0	0	
					Subtot 2023	9617			
					<u>Depreciation</u>		0	0	
Total		115855	118928				114946	115120	
Movement in funds		909	3808						

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2024									
(a) Collected for specific charities.									
(b) Food in the School Holidays: grant from East Suffolk Council, in 2004 paid via Lowestoft Community Church.									
(c) Payments accrued in one year and made in the next.									
(d) In 2024 included Casa Hogar Vida £2794; Foodbank £2169; Barnabas Aid £1257; Lowestoft Signing Choir £500; Christian Aid £393; Children's Society £295; Crisis £275; Bishop's Lent Appeal £138; Leprosy Mission £133.									
(e) In 2021 the PCC undertook safekeeping of funds of Deanery Synod to use under latter's direction.									
(f) Regular returns of items of expenditure are submitted to the Diocese in justification for the grant.									

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2024 - continued									
Incoming resources					Resources expended				
	2024		2023			2024		2023	
<u>Band fund (Restricted) (e)</u>									
Fees	80		0		Expenses	0		0	
Bank interest	2		0						
Total	82		0						
Movement in funds	82		0						
<u>Organ Restoration Fund (Restricted)</u>									
Donations and fees	958		199		Expenses	7		401	
Bank interest	9		0						
Total	967		199						
Movement in funds	960		-202						
<u>Piano Fund (Restricted)</u>									
Donations	0		50		Cost of Piano	0		0	
Gift Aid	0		620		Cost of moving	0		0	
Grant (I)	0		0		"A" frame	0		462	
Bank interest	35		28		Plaque	0		54	
Total	35		698		Total	0		516	
Movement in funds	35		182						
<u>Choir fund (Restricted)</u>									
Fees etc	0		0		Expenses	33		0	
Bank interest	42		33						
Total	42		33						
Movement in funds	9		33						
<u>Clergy Discretionary Fund (Restricted)</u>									
Donations inc gift aid	0		0		Grants made	100		240	
Bank interest	2		4						
Total	2		4						
Movement in funds	-98		-236						
<u>W.S.Stewart Scholarship Fund (Restricted)</u>									
Donations inc. gift aid	334		150		Grants made	0		150	
Bank interest	13		9						
Total	347		159						
Movement in funds	347		9						
<u>Deanery Synod (Restricted)(e)</u>									
Donation	0		0		Expenditure	0		0	
Bank Interest	9		7						
Total	9		7						
Movement in funds	9		7						
<u>CPRX Youth Grant (Restricted)</u>									
Grant	10000				Expenditure (f)	3804		0	
Bank interest	38								
Total	10038								
Movement in funds	6234								
<u>Project Fund (Designated)</u>									
Donations inc. gift aid	0		80		Electric heating panel	594		0	
Bank interest	177		135						
Total	177		215						
Movement in funds	-417		215						
<u>Youth Ministry Fund (Designated)</u>									
Donations inc. gift aid	1325		1447		Expenditure	0		0	
Bank interest	300		229						
Total	1625		1676						
Movement in funds	1625		1676						
<u>Additional Ministry Fund (Designated)</u>									
Grants and donations	0		0		Expenditure	0		0	
Bank Interest	54		43						
Total	54		43						
Movement in funds	54		43						
Total inc res this page	13378		4034		Total use of res this page	4505		2606	
Total with general fund	129233		119889		Total with general fund	119451		119995	

St Luke's Church, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2024

	General (Unrestricted)	Fabric Fund (Restricted)	Whitton Pantry Fund (Restricted)	Total 2024
	£	£		
Incoming resources				
Voluntary income	18757	0	3949	22706
Church activities	12405	0	0	12405
Bank interest	232	18	66	316
Insurance claims	0	0	0	0
Grants and Legacies	0	500 (a)	2800 (b)	3300
Total incoming resources	31394	518	6815	38727
Use of resources				
Church Ministry	20579	0	8364	28943
Buildings	11301	2440	0	13741
Cost of fund raising	0	0	0	0
Depreciation	0	0	0	0
Total resources used	31880	2440	8364	42684
Net movement in funds	-486	-1922	-1549	-3957
Reconciliation of funds				
Funds brought forward from 2023	15717	2067	5649	23433
Funds carried forward to 2025	15231	145	4100	19476

Balance sheet as at 31 December 2024

	Notes	2024	2023
		£	£
Fixed Assets			
Current Assets			
Debtors		0	0
Current account		6217	7494
Uncredited cheques		0	0
Deposit account (c)		5021	2984
Charity account (d)		8215	12936
Cash in hand		23	19
Total Assets		19476	23433
Current liabilities			
Creditors		0	0
Unpresented cheques		0	0
Assets less liabilities		<u>19476</u>	<u>23433</u>
Funds			
General fund (unrestricted)		15231	15717
Fabric Fund (restricted)		145	2067
Whitton Pantry Fund (restricted)		4100	5649
Total funds		<u>19476</u>	<u>23433</u>

Notes:

(a) From Diocesan youth grant to make good some of floor wear.

(b) From Lowestoft Town Council (£2000) and Hornsea 3 Community Fund via Grantscape (£800).

(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 2024

Incoming resources

Resources expended

General Fund (Unrestricted)

	2024	2023		2024	2023
<u>Voluntary income</u>	£		<u>Church Ministry</u>	£	
Standing orders	7332	6625	Parish share	16804	16000
FWO envelopes	4375	3215	Clergy expenses	0	0
Plate collections	2215	2600	Fees outwards	0	0
Online giving	0	0	Worship expenses	96	87
Donations	260	419	To charities (b)	778	892
For charities	0	166	Musicians	120	100
Grants	0 (a)	1543	Young persons exps	25	307
Gift Aid + GASDS claimed	4575	2100	Share of admin costs	2756	2416
subtotal 2024	18757		Subtotal 2023	20579	
<u>Church activities</u>					
Hall rental	11197	8052			
Events	1208	619	<u>Buildings and contents</u>		
Subtotal 2024	12405		Buildings (c)	3483	5240
			Insurance	672	667
			Utilities	3448	5197
<u>Bank interest</u>	232	265	Cleaning and mowing	3399	2405
			Sundries (d)	299	767
			Subtotal 2023	11301	
<u>Insurance claims</u>	0	0			
			<u>Depreciation</u>	0	0
Total	31394	25604		31880	34078
Movement in funds	-486	-8474			

St Luke's fabric fund (restricted)

Fund raising	0	0	Floor treatment	2440	0
Grant (e)	500	0			
Bank interest	18	27			
Total	518	27		2440	0
Movement in funds	-1922	27			

Whitton Pantry Fund (restricted)

Subs and donations	3949	4850	Food purchases	8364	8006
Grants (f)	2800	6500			
Bank interest	66	49			
Total	6815	11399		8364	8006
Movement in funds	-1549	3393			

Total incoming resources	38727	37030	Total use of resources	42684	42084
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Notes:

(a) Energy grant from Diocese (2023 only).

(b) In 2024 to Casa Hogar (£633) and Bishops Lent Appeal (£145); donation to Macmillan (£215) paid separately.

(c) In 2024 included payment for electrical report (£576); Boiler repair (£335); LED lamps (£522).

(d) Includes running expenses, food for events etc.

(e) In 2024 from Diocesan youth grant to make good some of floor wear.

(f) In 2024 from Lowestoft Town Council (£2000) and Hornsea 3 Community Fund via Grantscape (£800).

Independent Examiners Certificate

Report to the trustees/ members of:

St. MARK'S & St. LUKE'S PCC

On accounts for the year ended:

31 DECEMBER 2024

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 31/12/2024.

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.~~

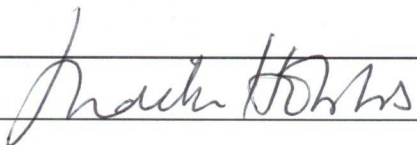
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* Please delete the words in the brackets if they do not apply.

Signed:



Date:

3 March 2025

Name:

JUDITH HOBBS

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

N/A

Address:

NETHER END COTTAGE
BLACKSMITH'S LOKE, LOUND
SUFFOLK NR32 5LS

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