

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

CHURCH REPORT 2025

(for Presentation at APCM in 2026)



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 2026

AGENDA

ANNUAL MEETING OF PARISHIONERS 2026

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 2025)

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 of New Deanery Synod Members for the new Deanery Synod members (for the 2023 to 2026 Triennium)
7. Election to the PCC (nominations may still be received at this meeting, but each nominee must be proposed & seconded)
8. Raised matters for the incoming PCC
9. Date of next PCC (at which there will be elections of officers)
10. Rector's Report and Questions
11. Closing Prayer

MINUTES OF ANNUAL MEETING OF PARISHIONERS 2025

37 Parishioners in attendance including the Chair and Secretary

Helen prayerfully welcomed everyone to the meeting.

The minutes of the last AMP had been previously circulated and were proposed by Geoff Ansdell and seconded by Dave Powell to be a true and accurate record, majority vote.

Election of Churchwardens

There are two vacancies for churchwardens and Dave Powell and Lesley Denny have been nominated to stand again. We elect them both.

MINUTES OF THE APCM OF 2025 (PERTAINING TO THE YEAR 2024)

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

Roz Trudgett, Richard and Avril Soanes, Janice and Peter Wood, Douglas and Julie Duke, Abbie Page, Christine and Malcolm Andrews.

Richard Nicholls, Ruth Pawsey, Adrian Ward.

Minutes of last year’s meeting

The minutes of last year’s meeting were circulated prior to the meeting. These were proposed by Lesley Denny, seconded by Ros Waghorn as being a true and accurate record of the meetings. Majority vote.

Matters arising from minutes.

None forthcoming.

Receiving of Reports and any Questions

The reports were previously circulated and were taken as read.

The only questions asked from the reports was from Val Waterman who wanted to know the situation on the heating in St Mark’s church. Dave Powell replied to this stating that we had been having a trial of a heating panel which had proved successful. These will now be

installed (when funding allows) throughout our church in zones. It will then be possible just to heat certain areas of the church in use at the time. These zones will be able to be controlled via a phone app and various members of the team will be able to switch the heating on or off from home.

Treasurer's Report and Approval of Accounts

John went through his previously circulated finance report.

Highlights for St Mark's 2024

Parish share paid in full £55135

Giving was up 9% to £61775

Expenditure from General Fund was maintained at £115000

The clergy do not claim their expenses.

General fund made small surplus of £909

Plus Diocese grant for young persons' work (CPRX) £3804 spent

Charity payments £8046 13% of giving.

Highlights for St Luke's

Parish share paid in full £16804

Giving was up 12% to £13922

Success of Pantry – spent £8364 on food

Back rental for hall from Little Buddies

Deficit for General fund reduced to £486

Plus Main expense was floor treatment £2440 from fabric fund

Now for 2025

Parish share has gone up St Mark's and St Luke's £74225 up 3.2%

Staff costs up 7% in line with min wage

Challenges: St Mark's quinquennial and heating; St Luke's quinquennial; fund raising?

Stewardship

Legacies

Vital statistics

St Mark's general fund costs £115000 per year; reserve is £18000 which would only last 8 weeks.

St Luke's general fund costs £32000 per year; reserve is £15000 which would last 24 weeks.

For St Mark's and St Luke's together, to balance the budgets needs giving of £80000 for 2025 with electoral roll of 108 this equates to £14 per week (£46 per month) Per Er member on average.

John thanks everyone for their generosity for their time treasure and talents.

To event organisers/fund raisers

To all spenders for keeping bills in check

To in-house project teams

And to all who assist with church finances

John opened the floor to any questions. None forthcoming.

John works so hard in the background, and we thank him so much for his work.

Helen says a couple of years in a row now we have had a budget that projected a deficit, and the deficits didn't happen like we thought they would. We are therefore so grateful to our congregations for their generosity and the goodness of God.

We rely on God and he is not letting us down.

Election to the PCC

Richard Soanes, Mandy Marler, Mike Aldred and Alan Zipfel have resigned or come to the end of their 3 years in office. We therefore have 4 vacancies including a vacancy as a Deanery Synod Representative.

The following people have been nominated to join the PCC.

Peta Baker

Jill Mann

Richard Mann

Alan Zipfel

Harvey moves from being a PCC elected member to being a deanery synod representative and therefore we welcome the 4 nominees onto the PCC.

Raised Matters for the incoming PCC

Nothing forthcoming

Date of next PCC (at which there will be an election of officers)

6th May, 2025 7 pm.

Rector's Report and Questions

Helen started her report by showing a video of photos of all the events from the last year.

Helen went through a huge list of thanks to all the people (and there are many) who help out at various groups and all the ministry team.

Our vision is to be

A growing Christ centred community, lead by the Holy Spirit, worshipping God and making disciples.”

Hello – Know – Grow – Sow

We are working hard on our communications, mental health and wellbeing, family, children and youth work, strategic prayer, going out, not just waiting for people to come in.

A recent polling by the Bible Society and YouGov points to a quiet resurgence in church attendance across the UK. The figures go against the long-held assumption that secularity is on the rise, especially among the young. (The Guardian Online 26/4/25)

A quiet revival? We need to be ready, there are particular signs of stirring amongst the young. We've had our youth grant which we could get a possible extension for. We are planning to initiate a Youth Café in the year ahead/possibly making a weekly family friendly congregation.

Helen then read out Hebrews 12:1-3

Helen finished in thanking everyone, she is enjoying being here and is looking forward to the year ahead, she thanked everyone for their personal support, prayer, kindness, gifts, encouragements and love.

Jane thanked Helen for all the work she does for us all.

Lesley expressed her thanks from St Luke's to Dave Ray and Geoff for all their help with the fabric

Marilyn closed the meeting in prayer

For a Rector's Report, I usually list off the events and activities that have taken place in the year in question and give thanks for all that was achieved.

I feel inclined to take a different approach this year. As always, I'm thankful for everything that has been achieved: for all the Services that were held; for the social and mission focussed events that took place; and for our ongoing engagement with schools and the wider community. I'm encouraged by new faces in our congregations and, even more than that, for new followers of Jesus who encourage and challenge those of us who have been Christians for many years. I'm saddened by the loss of friends who have gone home before us, but I am thankful for their faithfulness, and for the privilege of having known them.

A logo which was designed for our Oulton Broad Team Ministry Website, which I hope will be live very soon, states that we are 1 Team, 2 Parishes and 3 Churches.

As I look across our team, I see so many individuals who give of their time so selflessly, using their gifts in so many different ways. I see kindness, generosity, mutual support, fellowship and fun. I see hard-working teams and gifted individuals. I am particularly thankful for those who minister on Sunday mornings, or giving pastoral leadership midweek, and for our wonderfully committed Churchwardens. I see the diversity of our buildings and the varied locations in which they are placed. Each of our Churches has something unique to offer and it's exciting to see the field at St Michael's being used for mission once again. I'm thankful for my stipendiary colleagues, Andy and Jamie, and their commitment. We are so blessed with all the resources we have!



So, what next, as we move further into 2026 and beyond? Well, I feel that we are entering a whole new season, a new season of churchgoing and discipleship. And I believe that this means we will need to be prepared and ready to make changes.

At a recent church leadership conference, an Anglican church leader from Oxford reported how, every Sunday, they were seeing several new people saying that they'd encountered God in some kind of unusual way (e.g. in a dream) and had come to Church to find out more! Just to repeat that: they reported several people every single week! In short, I believe that

God is on the move in our nation and we need to be prayerful and ready for how this might impact us. It's an exciting time!

We are 1 Team of 2 Parishes and 3 Churches, but we need to position ourselves for God's purposes in this changing situation. This will mean taking some time to ask ourselves what is most important and allowing God to define our priorities and shape how we use our time.

Not long after I arrived in these Parishes, I felt that God was saying that he was giving us 'new shoes'. What emerged was a new pattern of worship and some strategic goals. Once again, I feel that he is going to give us 'new shoes'. I don't think this will necessarily affect our pattern of worship, but I do feel that we may need to be prepared to make changes, perhaps stopping some of what we already do in order to make space for what may come.

See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland. (Isaiah 43:19)

Thank you for being part of our family of Churches. May you continue to grow in discipleship and faith.

With love and prayer,

Helen

PCC REPORT

During the past year the PCC met on six occasions in full session and twice on exceptional occasions to move some urgent matters forward as necessary

Our meetings always begin with a Biblical thought and prayer to seek God's guidance and we also pause halfway through for a short time of prayer. During 2025 the PCC Agenda always included reports from both Churchwardens, the Treasurer's report, Safeguarding, and The Rector's Roundups.

Our Agendas have also included (as appropriate) Mobile Phones for the Clergy, Caretaking Issues, Annual review of Hiring Rents, Church Heating (in the light of Gas Boiler problems) and the procurement and installation of the new electric Church heaters, refurbishment of the St. Luke's Toilets, seeking Grants for major fabric issues, ECO Church and progress towards a Gold Award, Altar candles, re-roofing of two external small buildings, Budgets. There is always constructive discussion on such matters and the PCC remains very aware that we are doing God's work and spending church finance wisely.

As Secretary since September 2025 I would like to take this opportunity to thank our Chairman and all the Members for their support, encouragement and understanding during this time.

Richard Soanes, PCC Secretary

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

The fabric of the church is in good repair, mainly due to the on going work of our multitalented fabric team. The gardening team are also doing a brilliant job outside in the surrounding area.

We must also thank our office team, who keep us in order.

The church heating has been replaced and the new system is working well, thanks are due to our treasurer John for his help obtaining a substantial grant from the National Lottery.

We still have to put up a plaque advising of their assistance which they gave as one of the conditions.

The Quinquennial report has been done and there is nothing in it of any concern.

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

Dave Powell

We have had a busy year with the complete re-furnishment of all three of our toilets.

Cuppa, cake, Chat continues to be a time of good fellowship with a great mix of people.

The Pantry has a growing number of those who need the help we can offer and thanks to Jo Fowler for her dedicated organising skills and compassion in running The Pantry.

My thanks to Richard Mann for his great help and perseverance in seeking various grants - we could not have been financially successful with our toilet project or Pantry without his help.

We have had two Movie Nights which were great fun – my thanks to Fi Usher for her hard work in this venture and our other attempts at out-reach to our neighbours in the Whitton area. My grateful thanks to all who make St. Luke's what it is and does so well.

Lesley Denny

ELECTORAL ROLL OFFICER

At the point of reopening the roll after last year's APCM, the roll stood at 108. When the roll closed in March the number stood at 117. In the intervening year I received one written request to be removed from the roll and there were two deaths. It has been a great encouragement to see the number of people who have recently decided to be added to the electoral roll. Being on the roll not only gives you the right to vote at the APCM, and, therefore be a part of the ongoing life of the church, but also a sense of belonging. 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 at the rear of church and handed in to the office.

Gerald Williams

TREASURER'S REPORT

St. Mark's and St. Luke's financial statements for 2025, 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 2025 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; £57357 and £17337 respectively. On the income side, there was a welcome increase at St Mark's in direct giving. Hall rental income at both churches was lower; at St Luke's this income had been enhanced in 2024 due to a back payment from Little Buddies. Events income increased at both churches in 2025. Online giving at St Mark's, particularly from the card reader was lower in 2025; online giving is also available for both churches via the website and QR codes.

Expenditure at both churches was kept in reasonable check and was less than in 2024 for both churches. Buildings only incurred routine expenses at both churches.

The net effect of income and expenditure from the General Funds was a surplus of £4265 at St Mark's and a deficit of £1821 at St Luke's. As a result, the General Fund reserves brought forward as at 1 January 2026 were £22067 for St Mark's and £13410 for St Luke's. The St Mark's reserves are equivalent to only about 10 weeks of average expenditure. At St Luke's there are about 23 weeks in reserve due to the smaller 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 £7600 to charities, including Casa Hogar Vida, Foodbank, Barnabas Aid, Deaf Society, Suffolk Historic Churches, the Children's Society, Macmillan and other charitable causes. The total donated was

equivalent to about 10% 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 £15,000 in 2025 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 2025 spending £8612 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 4% for the benefice for 2026. 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, as well as the projects for heating at St Mark's, toilets at St Luke's, balancing the books will be a continuing struggle. In 2026 and following years we face additional expenditure due to the results of the quinquennial churches' inspections which have revealed some costly needs (particularly the roofing at St Luke'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, grant applicants 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

SAFEGUARDING OFFICER'S REPORT

This last year has been challenging, mostly due to bouts of eye surgery that have curtailed some of my activities. However many things were attended to. I completed 12 DBS entries of which 7 were from St Mark's. Attention was given regarding the behaviors of some persons, which was resolved over a short period of time. Prospects for the future have been given a boost as I am now a voluntary trainer for the Basic Awareness course and the Foundation of

Safeguarding course. This should be a great help for those who find the online route more difficult. Both Gemma and myself are keen to make the church a safe place for all.

Harry Waterman

ANNA CHAPLAIN REPORT

‘Even to your old age and grey hairs, I am He, I am He who will sustain you’. Isaiah 46:4

It has been a privilege once again to be in this pastoral and supportive ministry with older people both in their own homes and in care homes. To be an outreach chaplain, getting alongside carers and residents, hearing stories of younger days, of present fears and hopes. To pray with, and help support people in their spiritual journey, particularly when dementia seems to have taken over. It is a special and quiet ministry with those who have lost the words of everyday life but can sing ‘The Lord’s my shepherd’ without faltering.

I lead worship in Care homes using a multi-sensory approach, with prompts and a theme for each service. Themes I’ve used recently include Hydration and Lent, Doors, Nets and Sand. I include hymns that might be familiar and also listen to CD with an appropriate track.’ Be still for the presence of the Lord’ was very popular and touched those who were listening, including a carer. In December, Harleston House residents and some relatives enjoyed a Christingle service and the Dell Care home residents and carers had fun joining together with a nativity. It was a time to celebrate Jesus, Emmanuel, God with us.

And this is important. God with us. The people I come into contact with need to know that God is indeed with them. Through the difficulties, physical and mental pain, isolation and loneliness, uncertainty, disorientation, yes, God is there with them. What a wonderful reassurance to be able to give.

As I write this report, we are preparing to give out Bags of Blessings to Care homes as part of our Lent time. Thank you to everyone who has contributed to this project.

Challenges to pray for: when familiar faces have died in recent months who were faithful worshippers. For Oulton Park Care home where staff changes, shortages and lack of support have curtailed our presence there. Please pray for a future meeting with the manager and for the residents there.

I was asked to take part in Anna Chaplaincy online training recently, giving examples of my ministry and sharing with others my experiences to encourage more people to value this important role within the life of a church community.

Yes, the Lord has sustained and directed me and continues to do so. There's blessings abound with smiling faces and the Lord's prayer recited with gusto. Thank you for your continued prayers and support in this ministry.

Lis Hayden

DEANERY SYNOD REPORT

There were three Synod meetings in 2025, which was the third year of the current Triennium. The March Synod meeting, held at Christchurch involved discussing our plans for a Saints Trail in October '25. The Summer Synod, held at Pakefield included a presentation from Revd Richard Lamey, Director of Mission and Ministry, explaining the Diocesan Mission Strategy process. There was a chance to input into that process and a helpful discussion ensued. In October, a number of Churches in the Deanery, including the three of our Team, joined together to participate in the Saints Trail. The November Synod, held at Carlton Colville was an Eco Roadshow presented by the Diocesan Support Team. It was a helpful and engaging presentation.

Deanery Synod Representative



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

Financial Statements for the year ended 31 December 2025

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 and St. Luke's PCC
On accounts for the year ended:	31 December 2025
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 31/12/2025

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

~~I~~ 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:

14/02/2026

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

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 2025

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 2025

	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)	Heating Fund (Desig)(b)	Youth Ministry Fund (Desig)	Additional Ministry Fund (Desig)	Total 2025	Total 2024
	£															
Incoming resources																
Voluntary income		91066	0	100	100	0	388	0	0	0	0	1144	1474	0	94272	91906
Church activities		25302	0	0	0	0	0	0	0	15000	0	11000	0	0	51302	36348
Bank interest		275	10	4	35	40	2	17	7	183	165	36	315	53	1142	979
Insurance claims		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total incoming resources		116643	10	104	135	40	390	17	7	15183	165	12180	1789	53	146716	129233
Use of resources																
Church Ministry		75325	0	0	0	14	233	0	135	5811	0	0	0	0	81518	80032
Church buildings/contents		24560	400	0	0	0	0	0	0	0	0	8102	0	0	33062	29835
Administration		12493	0	0	0	0	0	0	0	0	0	0	0	0	12493	9617
Depreciation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total resources used		112378	400	0	0	14	233	0	135	5811	0	8102	0	0	127073	119484
Net movement in funds		4265	-390	104	135	26	157	17	-128	9372	165	4078	1789	53	19643	9749
Reconciliation of funds															Totals	Totals
Funds brought forward from 2024		17802	960	222	2025	2404	97	1015	514	6234	9871	0	18305	3149	62598	52849
Funds carried forward to 2026		22067	570	326	2160	2430	254	1032	386	15606	10036	4078	20094	3202	82241	62598

Notes

(a) For 2004-5 we received instalments of a grant from the Diocese entitled "Church Planting and Revitalisation Extra" to be used for youth work.

(b) Fund opened in 2025 by PCC resolution.

St Mark's PCC, Oulton Broad					
Balance sheet as at 31 December 2025					
		Notes	2025	2024	
			£	£	
Fixed Assets			0	0	
Current Assets					
Debtors			0	0	
Current account			14548	20913	
Uncredited payins			0	0	
Deposit account			31251	16084	
Charity account		(a)	36703	25728	
Cash in hand		(b)	100	100	
Total Assets			82602	62825	
Current liabilities					
Parish share paid following year			0	186	
Qtr4 fees to Diocese paid following year			361	41	
Unpresented cheques			0	0	
Assets less liabilities			<u>82241</u>	<u>62598</u>	
Funds					
General Fund (unrestricted)			22067	17802	
Organ Fund (restricted)			570	960	
Band Fund (restricted)			326	222	
Piano Fund (restricted)			2160	2025	
Choir Fund (restricted)			2430	2404	
Clergy Discretionary Fund (restricted)			254	97	
WSS Scholarship Fund (restricted)			1032	1015	
Deanery Synod (restricted)			386	514	
CPRX Youth Grant (restricted)	(c)		15606	6234	
Project Fund (designated)			10036	9871	
Heating Fund (designated)			4078	0	
Youth Ministry Fund (designated)			20094	18305	
Additional Ministry Fund (designated)			3202	3149	
Total funds			<u>82241</u>	<u>62598</u>	
Notes:					
(a) Account held with Charity Bank Ltd.					
(b) Held as float money for events.					
(c) See note (a) of SOFA					

St Mark's PCC, Oulton Broad									
Income and Expenditure account for the year ended 31 December 2025									
Incoming resources					Resources expended				
General Fund (Unrestricted)									
		2025	2024				2025	2024	
<u>Voluntary income</u>	£				<u>Church ministry</u>	£			
Standing orders		58578	55958		Parish share		57357	54000	
FWO envelopes		2949	1562		Parish share payable (c)		0	186	
Plate collections		1534	1893		Clergy expenses		100	2283	
Online giving		1972	2362		Fees paid		5511	6364	
Donations		6651	7638		Fees payable (c)		361	41	
Grant for heating		0	0		Worship expenses		1520	1847	
For charities(a)		3059	4599		FISH (b)		293	48	
Refund for FISH (b)		293	0		Paid to charities(d)		6903	8046	
Gift Aid claimed		16030	15197		Musicians		3280	3280	
Subtot 2025	91066				Subtot 2025	75325			
<u>Church activities</u>									
Fees received		8324	10167		<u>Buildings and contents</u>				
Hall rental		11736	12224		Church		2230	1001	
Events		3894	2830		Church centre		3332	5151	
Sales		147	178		Insurance		2000	1826	
Donations for refreshments		1201	949		Utilities		7195	9732	
Subtot 2025	25302				Cleaning/caretaking		9803	11524	
					Subtot 2025	24560			
<u>Bank interest</u>		275	298		<u>Administration</u>				
					Staff		9602	7184	
<u>Insurance claims</u>		0	0		Stationery		702	399	
					Telephone		625	502	
					Copying		1041	736	
					Events		207	514	
					Refreshments		316	282	
					Petty Cash		0	0	
					Subtot 2025	12493			
					<u>Depreciation</u>		0	0	
Total		116643	115855				112378	114946	
Movement in funds		4265	909						

Notes to St Mark's Income and Expenditure account for the year ended 31 December 2025									
(a) Collected for specific charities.									
(b) Food in the School Holidays: in 2025 refunded from Rob Clarke Community Trust via Lowestoft Community Church.									
(c) Payments accrued in one year and made in the next.									
(d) In 2025 included Casa Hogar Vida £2970; Foodbank £1538; Barnabas Aid £1267; Deaf Society £103; Children's Society £295; Suffolk Historic Churches Trust £360 and other charities.									
(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 2025 - continued							
Incoming resources	2025	2024		Resources expended	2025	2024	
<u>Band fund (Restricted)</u>							
Fees	100	80		Expenses	0	0	
Bank interest	4	2					
Total	104	82					
Movement in funds	104	82					
<u>Organ Restoration Fund (Restricted)</u>							
Donations and fees	0	958		Expenses	400	7	
Bank interest	10	9					
Total	10	967					
Movement in funds	-390	960					
<u>Piano Fund (Restricted)</u>							
Donations	80	0		Expenses	0	0	
Gift Aid	20	0					
Bank interest	35	35					
Total	135	35					
Movement in funds	135	35					
<u>Choir fund (Restricted)</u>							
Fees etc	0	0		Expenses	14	33	
Bank interest	40	42					
Total	40	42					
Movement in funds	26	9					
<u>Clergy Discretionary Fund (Restricted)</u>							
Donations inc gift aid	388	0		Grants made	233	100	
Bank interest	2	2					
Total	390	2					
Movement in funds	157	-98					
<u>W.S.Stewart Scholarship Fund (Restricted)</u>							
Donations inc. gift aid	0	334		Grants made	0	0	
Bank interest	17	13					
Total	17	347					
Movement in funds	17	347					
<u>Deanery Synod (Restricted)(e)</u>							
Donation	0	0		Expenditure	135	0	
Bank Interest	7	9					
Total	7	9					
Movement in funds	-128	9					
<u>CPRX Youth Grant (Restricted)</u>							
Grant	15000	10000		Expenditure (f)	5811	3804	
Bank interest	183	38					
Total	15183	10038					
Movement in funds	9372	6234					
<u>Project Fund (Designated)</u>							
Donations inc. gift aid	0	0		Expenditure	0	594	
Bank interest	165	177					
Total	165	177					
Movement in funds	165	-417					
<u>Heating Fund (Designated)</u>							
Dons, events & Gift Aid	1144	0		Heating Panels	8085	0	
Lottery Fund Grant	11000			Paint	17	0	
Bank interest	36			Total	8102		
Total	12180						
Movement in funds	4078						
<u>Youth Ministry Fund (Designated)</u>							
Donations inc. gift aid	1474	1325		Expenditure	0	0	
Bank interest	315	300					
Total	1789	1625					
Movement in funds	1789	1625					
<u>Additional Ministry Fund (Designated)</u>							
Grants and donations	0	0		Expenditure	0	0	
Bank Interest	53	54					
Total	53	54					
Movement in funds	53	54					
<u>Total inc res this page</u>	<u>30073</u>	<u>13378</u>		<u>Total use of res this page</u>	<u>14695</u>	<u>4538</u>	
<u>Total with general fund</u>	<u>146716</u>	<u>129233</u>		<u>Total with general fund</u>	<u>127073</u>	<u>119484</u>	

St Luke's Church, Oulton Broad

Statement of Financial Activities (SOFA) for the year ended 31 December 2025

	General (Unrestricted)	Fabric Fund (Restricted)	Quinquennial Fund (Restricted)	Whitton Pantry Fund (Restricted)	Total 2025	Total 2024
	£	£				
Incoming resources						
Voluntary income	17981	0	4798	3605	26384	22706
Church activities	9836	0	0	0	9836	12405
Bank interest	200	3	35	80	318	316
Insurance claims	0	0	0	0	0	0
Grants and Legacies	0	0	0	9700 (a)	9700	3300
Total incoming resources	28017	3	4833	13385	46238	38727
Use of resources						
Church Ministry	20754	0	0	8612	29366	28943
Buildings	9084	0	0	0	9084	13741
Cost of fund raising	0	0	0	0	0	0
Depreciation	0	0	0	0	0	0
Total resources used	29838	0	0	8612	38450	42684
Net movement in funds	-1821	3	4833	4773	7788	-3957
Reconciliation of funds						
Funds brought forward from 2024	15231	145	0	4100	19476	23433
Funds carried forward to 2026	13410	148	4833	8873	27264	19476

Balance sheet as at 31 December 2025

	Notes	2025	2024
		£	£
Fixed Assets			
Current Assets			
Debtors		0	0
Current account		11809	6217
Uncredited cheques		0	0
Deposit account (b)		5072	5021
Charity account (c)		10282	8215
Cash in hand		101	23
Total Assets		27264	19476
Current liabilities			
Creditors		0	0
Unpresented cheques		0	0
Assets less liabilities		<u>27264</u>	<u>19476</u>
Funds			
General fund (unrestricted)		13410	15231
Fabric Fund (restricted)		148	145
Quinquennial Fund (restricted)		4833	
Whitton Pantry Fund (restricted)		8873	4100
Total funds		<u>27264</u>	<u>19476</u>

Notes:

(a) See note (f) of income and expenditure account.

(b) With Santander plc.

(c) With Charity Bank Ltd.

St Luke's Church, Oulton Broad							
Income and Expenditure account for the year ended 31 December 2025							
Incoming resources				Resources expended			
General Fund (Unrestricted)							
	2025	2024			2025	2024	
<u>Voluntary income</u>	£			<u>Church Ministry</u>	£		
Standing orders	7255	7332		Parish share	17337	16804	
FWO envelopes	3294	4375		Clergy expenses	0	0	
Plate collections	2591	2215		Fees outwards	0	0	
Online giving	0	0		Worship expenses	260	96	
Donations	1469	260		To charities (b)	703	778	
For charities	0	0		Musicians	100	120	
Grants	0 (a)	0		Young persons exps	0	25	
Gift Aid + GASDS claimed	3372	4575		Share of admin costs	2354	2756	
Subtotal 2025	17981			Subtotal 2025	20754		
<u>Church activities</u>							
Hall rental	8385	11197					
Events	1451	1208		<u>Buildings and contents</u>			
Subtotal 2025	9836			Buildings (c)	2413	3483	
				Insurance	711	672	
<u>Bank interest</u>	200	232		Utilities	2468	3448	
				Cleaning and mowing	2944	3399	
				Sundries (d)	548	299	
<u>Insurance claims</u>	0	0		Subtotal 2025	9084		
				<u>Depreciation</u>	0	0	
Total	28017	31394			29838	31880	
Movement in funds	-1821	-486					
<u>St Luke's fabric fund (restricted)</u>							
Fund raising	0	0		Floor treatment	0	2440	
Grant (e)	0	500					
Bank interest	3	18					
Total	3	518			0	2440	
Movement in funds	3	-1922					
<u>St Luke's quinquennial fund (restricted)</u>							
Donations	4500	0		Expenses	0	0	
Fund raising	298	0					
Bank interest	35	0					
Total	4833	0		Total	0	0	
Movement in Funds	4833	0					
<u>Whitton Pantry Fund (restricted)</u>							
Subs and donations	3605	3949		Food purchases	8612	8364	
Grants (f)	9700	2800					
Bank interest	80	66					
Total	13385	6815		Total	8612	8364	
Movement in funds	4773	-1549					
Total incoming resources	46238	38727		Total use of resources	38450	42684	
Notes:							
(a) See detail in footnotes (e) and (f).							
(b) In 2025 to Casa Hogar (£703); donations to Macmillan and Suffolk Historic Churches paid separately.							
(c) In 2025 included payment for boiler and plumbing (£638); fire extinguisher maintenance (£319); extra cleaning (£150).							
(d) Includes running expenses, food for events etc.							
(e) In 2024 from Diocesan youth grant to make good some of floor wear.							
(f) In 2025 from Lowestoft Town Council (£6000) and Hornsea 3 Community Fund via Grantscape (£3700).							

Independent Examiners Certificate

Report to the trustees/ members of:	St. Mark's and St Luke's PCC
On accounts for the year ended:	31 December 2025
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 31/12/2025

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.~~

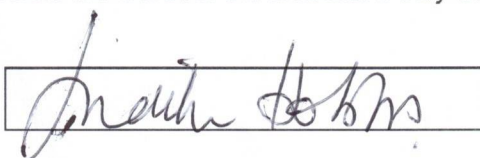
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below *~~) which gives me cause to believe that in, any material respect:

- 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:

14/02/2026

Name:

JUDITH HOBBS

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

N/A

Address:

NETHER END COTTAGE

BLACKSMITH'S LOKE

LOUND, SUFFOLK NR B2 SLS

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