

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARKS FOREST GATE

England & Wales · Charity number 1132240

Details

Status	Registered
Legal form	Previously excepted
Registered	2009-10-21
Register	View on the Charity Commission register

Contact

Address	41a Tylney Road London E7 0LS
Phone	020 8091 5652
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Website	www.stmarksforestgate.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship open to all. Pastoral work, including visiting the sick and the bereaved. Teaching of Christianity through sermons, courses, and small groups. Promoting the whole mission of the Church through provision of activities for senior citizens, parents and toddlers, and other special need groups. Supporting other charities in the UK and abroad.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Newham

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£105,090	£160,893	-	-
2023-12-31	£91,908	£173,260	-	-
2022-12-31	£95,047	£118,839	-	-
2021-12-31	£151,912	£74,053	-	-
2020-12-31	£457,041	£80,240	-	-

Trustees

Name	Role	Appointed
Rev Benjamin William King	Chair	2019-10-07
Adebola Christianah Ogunfowokan		2022-05-15
Ann Louise Arnold		2018-04-22
Bethany-Rose Florence Sarah Yates		2021-11-15
CHARLOTTE LUCY MOUZER		2011-12-02
JANET ROSE BONE		
Leonie Meryl Upson		2022-05-21
Lester Martin Boney		2025-05-18
Michael Gahili Semuguruka		2019-04-28
Mike Richardson		2016-04-24
PETER ARNOLD		
SHARON MARY YATES		

Accounts

St Mark's Church, Forest Gate – Annual Report of the Parochial Church Council for the Year Ended 31 December 2024

Administrative Information

St Mark's Church is situated in Lorne Road, Forest Gate. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is: 41A Tylney Road, Forest Gate, London, E7 0LS.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006) and a charity registered with the Charity Commission as charity number 1132240.

PCC members who have served from 1 January 2024 until the date this report was approved are:

Ex Officio Members

Vicar:	Ben King	Chair
Churchwardens:	Mike Richardson Sharon Yates	Data & Electoral Roll Officer Until 19 May 2024

Elected Members

Ann Arnold	Vice-Chair and Deanery Synod Representative
Peter Arnold	Treasurer
Janet Bone	Deanery Synod Representative and Parish Safeguarding Officer
Bola Ogunfowokan	
Charlotte Mouzer	
Michael Semuguruka	
Leonie Upson	
Bethany Yates	Parish Worker (Co-opted)
Sharon Yates	Elected at APCM 19 May 2024

Charlotte Mouzer served as secretary until 19 May 2024; Sharon Yates served as secretary thereafter.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (vicar), the churchwardens, and members who are elected by those members of the congregation who are on the electoral roll of the church. All members of the congregation who regularly attend St Mark's Church are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the PCC funds are to be spent. The PCC met six times during the year, with an average attendance level of over 95%.

Aims and Purposes

The PCC has the responsibility of co-operating with the vicar in promoting the whole mission of the Church, pastoral, evangelistic, and social, in the parish. The PCC is also responsible for maintenance of the church building of St Mark's, Lorne Road, Forest Gate.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mark's. The PCC maintains an overview of worship, and aims that our worship and services put our faith into practice through prayer, scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the St Mark's church building.

Achievements and Performance

Worship and Prayer

Further to a number of new people joining us in 2023, the Lord placed the importance of discipleship on our hearts. As such, we explored the book of James extensively and launched our new vision and values to help inform the kind of disciples God has called us to be. Our annual motto focused on the theme of the Promised Land (Deuteronomy 30:16) with an accompanying sense of God leading us ever closer to where He wants us to be.

One of the undoubted highlights of the year was Pentecost Sunday when 10 people were either baptised or renewed their baptismal vows. After the service about 100 of us enjoyed a time of food and fellowship in our newly refurbished garden area. Thank you, Lord!

Our shared leadership programme has developed and we continue to encourage people to explore their spiritual gifts and to play their part fully and faithfully within the body of Christ.

Our regular weekly evening prayer meeting continued as did our larger monthly prayer meeting. We also participated in Thy Kingdom Come and invited the church family to dedicate more time and effort to prayer for the 10 days between Ascension and Pentecost. An Advent prayer diary which included every member of the church family was also circulated and we encouraged people to pray daily for fellow brothers and sisters.

Deanery Synod

The Rev. Ben King and two lay members, Ann Arnold and Janet Bone, represented the church at Deanery Synod and reported about Synod at each PCC meeting. This provides the PCC with a link between the parish and the wider structures of the Church of England.

The synod in March had two main items. Becca Rogers shared suggested Parish and Deanery responses to Travellers and Roma people. Jill Duncan, Newham Deanery's Youth Champion also shared some suggested responses to youth, children and their parents or carers by our churches.

At synod in June there were two main items, the first of which came from James Grenfell, Chaplain of University of East London, in which he encouraged the local churches to engage with the students. Archdeacon Chris Burke also gave an update on the current SMIIB bid.

In September, the main item was The Church and the Environment with Ruth Mills, Newham Deanery Environmental Advisor as speaker. In December the main item was Lay Matters in which Janet Bone, Lay Chair and Shirley Biro, Assistant Lay Chair shared their engagement with and support for the laity in the past year. They also introduced a social event planned for February.

The Church Building

Regular inspections of the fabric of the building and its contents have taken place, to ensure the safety of all who use it.

Maintenance and other work undertaken:

- Annual inspection of fire alarm, emergency lighting and fire extinguishers and blankets
- Portable appliance testing and microwave emission test
- Boiler and heating service
- Clearance of items no longer used
- Installation of internet-connected heating controller and thermostat
- Transformation of former car park into garden area with extensive decking, seating, planters and hanging baskets, lighting and raised flower beds, used for outdoor services and events
- Repainting of all fences around perimeter of rear of church
- Maintenance of all garden areas including on north side of building
- Installation of outside taps at side and rear of building
- Re-siting and repainting of gates to Tylney Road to provide extra security to the vicarage and improve privacy and comfort of its occupants
- Repair to pedestrian gate at Tylney Road and provision of ramp at end of path from gate into garden
- Shingle laid in garden at front of building and provision of planters
- Repairs to and repainting of gates at either end of south alley and at the front of north alley, and repainting of gates to Lorne Road
- Repainting of exterior of hall fire doors, door from kitchen into side yard and exterior of boiler room and meter cupboard doors
- Replacement of all guttering fascia boards
- Repairs to baptistry plumbing and drainage
- Replacement of dishwasher in kitchen
- Repairs to radiator covers throughout building
- Repairs to internal doors throughout building and sliding cupboard door in office
- Repair to gents' toilet and sink taps
- Repairs to tiling in ladies' toilets
- Repairs to cupboard doors in flower cubby
- Replacement of a panel of frosted glass in prayer room with clear glass to meet safeguarding requirements
- Provision of portable lectern for preacher
- Installation of internal security cameras for safeguarding purposes
- Reorganisation of and improvements to family area
- Improvement to lounge through disposal of piano and obsolete coffee tables no longer required and provision of further sofas and new coffee tables

Pastoral Care

Pastoral support has continued, mainly through telephone contact and email, but also through house visits and home communions. A pastoral care team was launched, and we trust that God will raise up the right people in due course to help lead and oversee it. Communication across the whole church family has been maintained through email updates (with paper copies made available to those without internet access).

Mission and Evangelism

The year started with Discipleship Explored, an 8-week course to help develop the teaching people had received on Alpha the previous autumn. It also proved instrumental in helping to nurture established relationships.

Our coffee bike is now in its third year and the Pop-Up cafes have seen encouraging numbers. By the end of 2024, we had been in contact with well over 200 families through our weekly Play Café. Both our local schools also invited us to their annual fetes which provided further opportunities to build relationships with our community. Messy Church sessions at various points in the year were well-attended and special one-off events such as our 'Big Treat Handout' (alternative Halloween outreach), also provided opportunities to serve our community with the love of Jesus. We estimate that we had contact with over 700 children and adults at this particular event.

The contract for our parish worker, Bethany Yates, was extended for a further year, albeit on slightly reduced hours as she pursues a 2-year course at St Mellitus, specialising in youth ministry. Her excellent work continued to make a positive impact on our church life and on our mission and outreach.

Ecumenical Relationships

Local churches of different denominations came together to worship during the first three evenings of Holy Week. As in previous years, the Good Friday Walk of Witness was well-attended.

Faith In Schools (FIS) brought people together from different churches to present the Christmas and Easter stories to hundreds of young schoolchildren in the borough.

We continued to serve as a drop-off point for our local Foodbank which is run by the Baptist church in Forest Gate.

Ministers' prayer meetings continued monthly.

Financial Review

Total receipts on unrestricted funds were £81,895, total receipts for designated funds were £9,592, and total receipts for restricted funds were £13,603; restricted funds included a grant of £11,326 from London Over the Border to support our youth and children's work. These are detailed in the financial statements.

£100,188 was spent from the unrestricted funds, £46,185 was spent from the designated funds, and £14,521 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which contributes to the cost of stipends, pensions, training, and housing for clergy in the diocese. These are detailed in the financial statements.

The PCC continued with its agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £7,804 was given to support 16 Christian ministries at home and abroad. In addition, £1,235 which had been given by members and supporters for specific appeals and charities was passed on to those appeals and charities.

The net result was an excess of expenditure over receipts of £55,803. On 31 December 2024 the balance of unrestricted funds carried forward was £4,684; the balance of designated funds carried forward was £103,170; the balance of restricted funds carried forward was £6,036.

Investment assets as at 31 December 2024 were £321,843 in the CCLA Church of England Investment Fund, plus £486 in shares in Banco Santander. Both these investment assets increased in value during the year as a result of financial market conditions.

Reserves Policy

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2024 the PCC had £111,612 invested with the CCLA Church of England Deposit Fund.

Church Attendance

There were 65 people on the electoral roll as of December 2024, of whom 16 live outside the parish. The equivalent figure for December 2023 was 91 people, of whom 36 lived outside the parish. A new electoral roll will be prepared in May 2025 in which many of those having recently joined the church will be eligible for inclusion.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 113, covering 61 households. The equivalent figure for December 2023 was 91, covering 51 households.

Review of the Year

The PCC held six meetings during 2024, all of which meetings were held face to face plus a PCC Day Together to pray and discuss Vision and Values.

Items discussed by the PCC included the following:

- The annual accounts for 2023.
- The budget for 2024.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- A Stewardship appeal; launching the 'Harvest 30' initiative to increase income.
- The increase in Parish Share for 2025.
- The continued work of the weekly Pop-up cafes and taking the Coffee bike to serve the community at local school events and outreach events at Christmas in the community.
- Lent and Easter provision of services and events including Lent study groups, ecumenical services during Holy Week along with a Walk of Witness on Good Friday in Forest Gate and a Community Pick-up of Easter eggs.
- Organising a Thy Kingdom Come initiative of prayer for ten days including open church times for prayer and Prayer Walks around the parish.
- How we commit as leaders to praying together and seeking God's will.
- Safeguarding compliance; safer recruitment, training and a Safeguarding Sunday service highlighting the requirements of Safeguarding and how the whole church have responsibilities in this area.
- Regular reports on income and expenditure and budget forecasts.
- Discipleship, Spiritual gifts and Shared leadership.
- A project to create a garden space in the decommissioned carpark and it's use for church barbecues, afternoon teas and outdoor services.
- Extensive works to replace the fascia boards as stated in the Quinquennial inspection of 2023.
- Plans for Pentecost baptisms.
- Discussion on our practice of sharing the Peace during Holy Communion service.
- Participation in the Deanery Listening Exercise.
- Agreement to support one of our congregation to begin ordination training in September 2024.
- A review of our policies.
- Extending the parish worker's contract until September 2025 with adjustments to contracted hours to accommodate her studying for a Diploma in Youth Ministry.
- Planning for Advent and Christmas 2024 including services and outreach events within our parish

Safeguarding

This last year St Mark's and its PCC have taken due regard to safe-guarding guidance issued by The House of Bishops.

In this last year Janet Bone was the Parish Safeguarding Officer. We have continued to embed safeguarding in the life of St Mark's using the Safer Recruitment Procedure. A safeguarding report is an element of PCC agendas.

- A Whistleblowing Policy was agreed on by the PCC.
- Lone Working and Small Groups Policies are being developed.
- DBS required and safeguarding training has been kept up to date.
- All roles are safely recruited according to the type of role.
- The Annual Safeguarding Service was held in November.
- A folder has been started of safeguarding documents that can be accessed by church members themselves.
- Advice was sought from The Diocese regarding safeguarding issues involved in taking public photos or videos at church.

No serious safeguarding incidents relating to St Marks Church have been reported this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch with church members and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

**Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2024**

Receipts & Payments Account

RECEIPTS	UNRESTRICTED FUNDS £	DESIGNATED FUNDS £	Other £	RESTRICTED FUNDS			TOTAL FUNDS	
				Specific Causes £	Youth Work	Maintenance £	2024 £	2023 £
Voluntary Receipts								
Gift Aided Giving	46,265.91						46,265.91	40,175.78
Gift Aid tax recovered	12,721.09						12,721.09	12,273.86
Collections at Services	3,249.85						3,249.85	3,631.13
Contactless card reader (gross amount)	1,350.00	2,248.00		645.00			4,243.00	5,242.38
Other planned giving	3,808.95						3,808.95	5,646.68
Giving for Specific Causes			380.00	642.15	610.00		1,632.15	4,775.39
	<u>67,395.80</u>	<u>2,248.00</u>	<u>380.00</u>	<u>1,287.15</u>	<u>610.00</u>	<u>0.00</u>	<u>71,920.95</u>	<u>71,745.22</u>
Grants & Legacies								
LOB Grant for youth work					11,326.00		11,326.00	0.00
LBN Grant for King's Coronation							0.00	500.00
Diocese of Chelmsford Grant for Energy Costs							0.00	1,045.00
Legacy (Val Adkins)							0.00	50.00
Legacy (Daphne Farrow)							0.00	500.00
Legacy (Joan Houghton)							0.00	295.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>11,326.00</u>	<u>0.00</u>	<u>11,326.00</u>	<u>2,390.00</u>
Church Activities:								
Wedding & Funeral Fees	456.00						456.00	1,338.00
Parish magazine	656.00						656.00	598.00
Use of building	3,250.00						3,250.00	0.00
Banner Group							0.00	5.00
	<u>4,362.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,362.00</u>	<u>1,941.00</u>
Activities for Generating Funds								
Ebay Sales	207.00						207.00	0.00
	<u>207.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>207.00</u>	<u>0.00</u>
Investment Income								
Banco Santander dividends	16.82						16.82	12.58
CCLA (investment account)	1,390.30	7,343.84					8,734.14	8,600.50
CCLA (deposit account)	8,273.30						8,273.30	6,860.14
	<u>9,680.42</u>	<u>7,343.84</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>17,024.26</u>	<u>15,473.22</u>
Other Receipts								
Photocopier rental refund							0.00	238.89
Total Energy (gas) refund	60.78						60.78	0.00
Other refunds	76.17						76.17	0.00
Payments for printing & photocopying	112.80						112.80	119.65
	<u>249.75</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>249.75</u>	<u>358.54</u>
TOTAL RECEIPTS	<u>81,894.97</u>	<u>9,591.84</u>	<u>380.00</u>	<u>1,287.15</u>	<u>11,936.00</u>	<u>0.00</u>	<u>105,089.96</u>	<u>91,907.98</u>

PAYMENTS	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Specific Causes	Youth Work	Maintenance	2024	2023
	£	£	£	£		£	£	
Church Activities:								
Planned Giving								
Asha Trust						0.00	600.00	
Asian Friendship Centre	600.00					600.00	600.00	
Christian Solidarity Worldwide	750.00					750.00	750.00	
Elim Missions (Rachel & John McDonough)	450.00					450.00	0.00	
Faith in Schools	900.00					900.00	900.00	
London City Mission	450.00					450.00	0.00	
Open Doors	600.00					600.00	600.00	
OneLife	450.00					450.00	0.00	
Adhoc Giving								
Bishop's Lent Appeal	624.00					624.00	0.00	
Christian Solidarity Worldwide	100.00					100.00	0.00	
DEC Middle East Appeal	1,000.00			10.00		1,010.00	0.00	
DEC Turkey/Syria Earthquake Appeal						0.00	2,596.00	
Discretionary	445.16					445.16	108.19	
Elwin's Retirement Gift	200.00					200.00	0.00	
Evangelical Alliance	120.00					120.00	120.00	
Godwin Pupils Holiday Support						0.00	115.09	
Great Lakes Outreach	500.00					500.00	0.00	
London City Mission	500.00					500.00	0.00	
Red Cross Libya Flood Appeal						0.00	905.00	
Red Cross Morocco Appeal						0.00	1,196.42	
SSF Plaistow	100.00					100.00	30.00	
Tear Fund (Ethiopia Appeal)						0.00	500.00	
Tear Fund (Middle East Appeal)						0.00	850.00	
Children's Society				24.00		24.00	0.00	
Dalit Freedom Network (education)				33.00		33.00	18.61	
Dementia UK						0.00	230.80	
Godwin Junior Christmas Fair						0.00	130.00	
Godwin School Summer Fete				122.15		122.15	0.00	
King Family New Baby	15.00			485.00		500.00	0.00	
Link to Hope (Shoebboxes)				259.34		259.34	213.66	
Woodgrange School PTA				302.00		302.00	122.00	
	<u>7,804.16</u>	<u>0.00</u>	<u>0.00</u>	<u>1,235.49</u>	<u>0.00</u>	<u>9,039.65</u>	<u>11,335.77</u>	

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Specific Causes	Youth Work	Maintenance	2024	2023
	£	£	£	£		£	£	
Church Activities:								
Ministry:								
Diocesan parish share	51,575.04					51,575.04	53,783.76	
Deanery	86.56					86.56	0.00	
Vicar's expenses	817.52					817.52	821.44	
Mission & outreach:								
Advent & Christmas	1,618.92					1,618.92	1,268.17	
Alpha Course						0.00	2,986.16	
Baptismal Shell						0.00	61.95	
Big Treat Handout	512.38					512.38	0.00	
Books						0.00	97.50	
Café Church	183.86					183.86	0.00	
Children	33.98					33.98	87.84	
Community Cupboard						0.00	119.50	
Coronation Party						0.00	868.73	
Evangelistic Materials & Posters						0.00	28.00	
Fees & Subscriptions	775.37					775.37	851.16	
Flowers						0.00	208.47	
Harvest	23.26					23.26	0.00	
Jumble Trail	59.67					59.67	390.35	
Leaving & Thank You Gifts	357.49					357.49	164.98	
Lent and Easter	1,110.05					1,110.05	384.05	
Light Party & Big Treat						0.00	363.23	
Magazine	1,147.49					1,147.49	1,216.99	
Men's Group	342.82		100.00			442.82	0.00	
Messy Church & Messy Mondays	1,122.09		200.00		110.20	1,432.29	803.47	
Mothering Sunday	90.00					90.00	80.00	
New Bibles						0.00	467.45	
Music Group	21.35					21.35	0.00	
PCC Day	114.28					114.28	120.70	
Pentecost	341.45					341.45	0.00	
Pink Bin Project & Food Bank						0.00	50.97	
Prayer Booklets	110.00					110.00	0.00	
Shared Lunch	70.27					70.27	25.74	
Services	167.69					167.69	516.24	
Thy Kingdom Come	304.73					304.73	135.25	
Training	44.71					44.71	0.00	
Transform Newham	138.58					138.58	0.00	
Baptisms	701.38					701.38	0.00	
Communion Linen		173.59				173.59	0.00	
Discipleship Course, BBQ & Group	285.66					285.66	0.00	
Forest Gate Festival	500.55					500.55	237.39	
Together	482.47					482.47	0.00	
Welcome Teas & Open Gardens		364.68				364.68	0.00	
Pop Up Café Running Costs			3,457.85			3,457.85	3,886.01	
Youth Work	1,279.53				9,416.97	10,696.50	10,435.50	
Wedding & Funeral Fees	352.00					352.00	1,115.00	
Carried forward to next page	64,771.15	538.27	3,757.85	0.00	9,527.17	0.00	78,594.44	
							81,576.00	

	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	Specific Causes	Youth Work	Maintenance	2024	2023
	£	£	£	£		£	£	
Brought forward from previous page	64,771.15	538.27	3,757.85	0.00	9,527.17	0.00	78,594.44	81,576.00
Church Running Expenses:								
Electricity	2,804.40						2,804.40	2,350.14
Gas	2,207.59						2,207.59	2,764.05
Water	592.63						592.63	518.17
Insurance	1,410.55						1,410.55	1,379.58
Refuse Collection	1,009.34						1,009.34	976.96
Major Works: Fascia Boards & Gutters		7,487.00					7,487.00	0.00
Major Works: Outdoor Area		10,000.35					10,000.35	0.00
Major Works: Resite Tylney Road Gates		1,943.00					1,943.00	0.00
Audio-Visual & PA	8.29						8.29	37,991.50
Boiler & Heating	936.80						936.80	1,501.92
Chairs		170.00					170.00	0.00
Cleaning & PPE	348.42						348.42	322.54
Cupboards	150.00						150.00	0.00
Dishwasher	584.99						584.99	464.15
Doors, Keys & Locks	1,744.99						1,744.99	154.97
Electrical & PAT	476.24						476.24	620.22
Fencing, Gates & Garden	2,827.98						2,827.98	1,015.41
Fire Alarms, Extinguishers & Fire Signs	1,059.64						1,059.64	988.11
Health & Safety: External	960.00						960.00	360.00
Ladder & Tools							0.00	223.84
Movawalls							0.00	509.97
Quinquennial Preparation							0.00	1441.45
Removing Rubbish	380.00						380.00	0.00
Security	239.99						239.99	207.47
Sign at front of Church	122.40						122.40	0.00
Toilets & Water	490.00						490.00	26.00
Vicarage	132.00						132.00	139.20
Windows	200.00						200.00	0.00
Miscellaneous	5.01						5.01	0.00
Staff	1,450.00	26,046.71					27,496.71	19,941.69
Catering and Sunday Tea Coffee Milk	203.24						203.24	78.98
	<u>85,115.65</u>	<u>46,185.33</u>	<u>3,757.85</u>	<u>0.00</u>	<u>9,527.17</u>	<u>0.00</u>	<u>144,586.00</u>	<u>155,552.32</u>
Church Activities:								
Church management & administration								
Photocopying	2,359.71						2,359.71	2,760.03
Stationery	646.87						646.87	303.73
Contactless Card Reader Fees	67.39						67.39	85.06
Web Site, Internet & IT	1,575.75						1,575.75	1,065.08
Phones	1,998.43						1,998.43	1,951.31
Accountant's & Examiner's Fees	400.00						400.00	0.00
Bank charges	219.56						219.56	206.63
	<u>7,267.71</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>7,267.71</u>	<u>6,371.84</u>
TOTAL PAYMENTS	<u>100,187.52</u>	<u>46,185.33</u>	<u>3,757.85</u>	<u>1,235.49</u>	<u>9,527.17</u>	<u>0.00</u>	<u>160,893.36</u>	<u>173,259.93</u>

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	£	£		£	Specific Causes	Youth Work	Maintenance	2024
				£		£	£	£
TOTAL RECEIPTS	81,894.97	9,591.84	380.00	1,287.15	11,936.00	0.00	105,089.96	91,907.98
TOTAL PAYMENTS	100,187.52	46,185.33	3,757.85	1,235.49	9,527.17	0.00	160,893.36	173,259.93
EXCESS OF RECEIPTS OVER PAYMENTS / EXCESS OF PAYMENTS OVER RECEIPTS	-18,292.55	-36,593.49	-3,377.85	51.66	2,408.83	0.00	-55,803.40	-81,351.95
CASH AT BANK & CCLA AT 1ST JANUARY	24,769.67	137,970.07	7,004.87	-51.66	0.00	0.00	169,692.95	251,044.90
Transfer from Unrestricted to Designated Funds *	-1,793.00	1,793.00					0.00	0.00
CASH AT BANK & CCLA AT 31ST DECEMBER	4,684.12	103,169.58	3,627.02	0.00	2,408.83	0.00	113,889.55	169,692.95

* During 2024 the PCC agreed to that Pop Up Café receipts via the card reader should be treated as Designated Funds
Thus £1,793.00 Pop Up Café receipts via card reader received in 2023 have been transferred from Unrestricted to Designated Funds.

Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2024

Statement of Assets and Liabilities

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Specific Causes	Youth Work	Maintenance	2024	2023
	£	£	£	£		£	£	
Cash funds								
NatWest bank current account	2,278.05	0.00	0.00	0.00	0.00	0.00	2,278.05	-645.25
Transfer from Unrestricted to Designated Funds	-1,793.00	1,793.00						
CCLA Central Board of Finance Deposit Fund	4,199.07	101,376.58	3,627.02	0.00	2,408.83	0.00	111,611.50	170,338.20
	<u>4,684.12</u>	<u>103,169.58</u>	<u>3,627.02</u>	<u>0.00</u>	<u>2,408.83</u>	<u>0.00</u>	<u>113,889.55</u>	<u>169,692.95</u>
<hr style="border-top: 1px dashed black;"/>								
Other monetary assets								
Income tax recoverable	1,611.88						1,611.88	2,279.50
Investment assets								
Shares in Banco Santander	486.36						486.36	425.32
CCLA Investment Account	51,494.89	270,348.12					321,843.01	314,641.36
	<u>51,981.25</u>	<u>270,348.12</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>322,329.37</u>	<u>315,066.68</u>

84% of the money in the CCLA Investment Account is from Helen Rigby's legacy (designated fund); the remaining 16% is general fund.

Note 1 Funds held

General Fund	4,684.12						4,684.12	24,769.67
Designated Funds								
Pop Up Café Receipts via card reader		4,041.00					4,041.00	0.00
Val Adkins' legacy		0.00					0.00	50.00
Daphne Farrow's legacy		0.00					0.00	78.05
Joan Houghton's legacy		79.46					79.46	295.00
Elizabeth Palmer's legacy		16,146.82					16,146.82	24,198.50
Helen Rigby's legacy		82,902.30					82,902.30	113,348.52
Designated Funds Total		<u>103,169.58</u>					<u>103,169.58</u>	<u>137,970.07</u>

Restricted Funds

Flowers			80.00				80.00	0.00
LOB Grant for Pop Up Café Running Costs			3,547.02				3,547.02	7,004.87
LOB Grant for Youth Work					2,408.83		2,408.83	0.00
Specific Causes						0.00	0.00	-51.66
Restricted Funds Total			<u>3,627.02</u>	<u>0.00</u>	<u>2,408.83</u>	<u>0.00</u>	<u>6,035.85</u>	<u>6,953.21</u>

Note 2 Investments Held

(Value as at 4 November 2024)								
126 shares in Banco Santander	486.36						486.36	292.32
(Values as at 31st December 2024)								
13918.92 shares in CCLA Investment account	51,494.89	270,348.12					321,843.01	287,584.37
(84% is Designated Fund from Helen Rigby's legacy)								

Jagdeep Ghataore ACMA CGMA
69 Highwood Gardens
Ilford
Essex, IG5 0AY

Independent examiner's report to the trustees of The Parochial Church Council of St Marks, Forest Gate

I report to the trustees on my examination of the accounts of the Parochial Church Council of St. Marks, Forest Gate (the 'charity') for the year to 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'): You consider that the audit requirements of the Regulation and s.43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7) (b) of the Act and to be found in the Church guidance 2006 Edition. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the finance statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence on the view given by the accounts.

Independent examiner's statement

I have completed my examination and I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept as required by section 130 of the Charities Act 2011
2. The accounts do not accord with those records; or
3. The accounts do 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.

Signed:



Jagdeep Ghataore ACMA CGMA

Date: 3/6/2025

Accounts

St Mark's Church, Forest Gate – Annual Report of the Parochial Church Council for the Year Ended 31 December 2023

Administrative Information

St Mark's Church is situated in Lorne Road, Forest Gate. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is: 41A Tylney Road, Forest Gate, London, E7 0LS.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006) and a charity registered with the Charity Commission as charity number 1132240.

PCC members who have served from 1 January 2023 until the date this report was approved are:

Ex Officio Members

Vicar:	Ben King	Chair
Churchwardens:	Mike Richardson Sharon Yates	Data & Electoral Roll Officer

Elected Members

Ann Arnold	Vice-Chair, also Deanery Synod Representative wef 21 May 2023
Peter Arnold	Treasurer
Janet Bone	Deanery Synod Representative, Parish Safeguarding Officer
Bola Ogunfowokan	
Charlotte Mouzer	Secretary wef. 21 May 2023
Jane Ridout	Secretary weu 21 May 2023. Resigned 13 Nov 2023
Michael Semuguruka	
Leonie Upson	Elected at APCM 21 May 2023
Bethany Yates	Parish Worker (Co-opted)

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (vicar), the churchwardens, and members who are elected by those members of the congregation who are on the electoral roll of the church. All members of the congregation who regularly attend St Mark's Church are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the PCC funds are to be spent. The PCC met seven times during the year, with an average attendance level of over 90%. The January and February meetings were face to face, but thereafter meetings were held online due to the pandemic.

Aims and Purposes

The PCC has the responsibility of co-operating with the vicar in promoting the whole mission of the Church, pastoral, evangelistic, and social, in the parish. The PCC is also responsible for maintenance of the church building of St Mark's, Lorne Road, Forest Gate.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mark's. The PCC maintains an overview of worship, and aims that our worship and services put our faith into practice through prayer, scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the St Mark's church building.

Achievements and Performance

Worship and Prayer

Our annual motto focused on the theme of harvest (see John 4:35) and was wonderfully fulfilled in the latter half of the year with over 20 new people joining us. In particular, the number of young people rose considerably. As well as growing numerically, we also grew spiritually, with people embracing God's vision for us in this new season. Quarterly shared lunches also provided opportunities for fellowship.

The common cup was reintroduced alongside communion by intinction. We held a monthly afternoon communion service and continued to sign the peace.

Our shared leadership programme encouraged people to play their part within the life of the church, serving God and one another with the gifts He has blessed us with.

Morning Prayer three times a week on Zoom, a weekly in-person evening prayer meeting (in addition to a larger monthly prayer gathering), all continue. We held weekly prayer walks during Lent.

Deanery Synod

The Rev. Ben King and two lay members, Ann Arnold and Janet Bone represented the church at Deanery Synod and reported about Synod at each PCC meeting. This provides the PCC with a link between the parish and the wider structures of the Church of England.

The March meeting introduced the Diocesan commitment to the well-being of all lay and ordained who lead churches, Diocesan staff and youth leaders etc. At the June meeting, Michaela Southworth (Diocesan Secretary) explained the process in assessing the Parish Share. In September the keynote topic was 'Developing Leadership in Churches through Community- Organising Principles.' In December the key-note topic was 'Newham Deanery Lay Training. What next?' There was an opportunity to attend workshops led by those who run the present training options.

The Church Building

Regular inspections of the fabric of the building and its contents have taken place, to ensure the safety of all who use it.

Maintenance and other work undertaken:

- Annual inspection of fire alarm, emergency lighting and fire extinguishers and blankets
- Clearance of items no longer used
- Extension of wifi provision to cover the whole building
- Upgrading security cameras around the outside of the building
- Renewal of photocopier
- Installation of a new AV system
- Portable appliance testing and microwave emission test
- Boiler and heating service
- Extensive clearance of outside garden and courtyard spaces
- Quinquennial inspection

Pastoral Care

Pastoral support has continued, mainly through telephone contact and email, but also through house visits and home communions. Communication across the whole church family has been maintained through email updates (with paper copies made available to those without internet access).

Mission and Evangelism

We hosted a very encouraging Alpha course in the autumn to which 25-30 guests attended. Two people came to faith in Christ and others are continuing to explore the Christian faith with us.

Our coffee bike is now in its second year and the Pop-Up cafes have seen encouraging numbers. By the end of 2023, we had been in contact with well over 100 families through our weekly Play Café. Both our local schools also invited us to their annual fetes which provided further opportunities to build relationships with our community. Messy Church sessions at various points in the year were well-attended and special one-off events e.g. alternative Halloween party and Coronation street party, also provided opportunities to serve our community with the love of Jesus.

Bethany Yates' contract as our parish worker (she became full-time in the autumn) was extended for a further year. Her excellent work continued to make a positive impact on our church life and on our mission and outreach.

Ecumenical Relationships

We hosted one of three ecumenical reflections in Holy Week. The Good Friday Walk of Witness was well-attended by people from a number of other Forest Gate churches.

Faith In Schools (FIS) brought together people from different churches to present the Christmas and Easter stories to hundreds of young schoolchildren in the borough.

We continued to serve as a drop-off point for our local Foodbank which is run by the Baptist church in Forest Gate.

Ministers' prayer meetings continued monthly.

Financial Review

Total receipts on unrestricted funds were £83,714, and total receipts for restricted funds were £8,194, including a grant of £1,045 from the Diocese of Chelmsford to assist with our energy costs. These are detailed in the financial statements.

£159,489 was spent from the unrestricted funds, and £13,717 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which contributes to the cost of stipends, pensions, training, and housing for clergy in the diocese. These are detailed in the financial statements.

The PCC continued with its agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £7,173 was given to support 15 Christian ministries at home and abroad. In addition, £4,162 was given by members and supporters for specific appeals and charities, and this was passed on to those appeals and charities.

The net result was an excess of expenditure over receipts of £81,352. On 31 December 2023 the balance of unrestricted funds carried forward was £24,770; the balance of restricted funds carried forward was £6,953; and the balance of the legacy designated fund carried forward was £137,970.

Investment assets as at 31 December 2023 were £314,641 in the CCLA Church of England Investment Fund, plus £425 in shares in Banco Santander. Both these investment assets increased in value during the year as a result of financial market conditions.

Reserves Policy

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2023 the PCC had £170,338 invested with the CCLA Church of England Deposit Fund.

Church Attendance

There were 91 people on the electoral roll as of December 2023, of whom 36 live outside the parish. The equivalent figure for December 2022 was 103 people, of whom 53 lived outside the parish.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 91, covering 51 households. The equivalent figure for December 2022 was 115 people, covering 67 households.

Review of the Year

The PCC held six meetings during 2023, all of which meetings were held face to face.

Items discussed by the PCC included the following:

- The annual accounts for 2022.
- The budget for 2023.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- The continued work of the weekly Pop-up cafes and taking the Coffee bike to serve the community at local school events and outreach events at Christmas in the community.
- The on-going Pink Bin project and its use to attract donations of items for local charities working with the homeless and needy in our community.
- Committing to three Saturday 'PCC Days Together' where there was discussion about shared leadership and the establishing of two new teams for Welcome & Hospitality and Children & Youth ministry being co-ordinated by PCC members and drawing in members of the wider church family.
- The extending of children & youth ministry providing Messy Mondays, Youth hangouts and youth Alpha course.
- Lent and Easter provision of services and events including Lent study groups, three ecumenical services during Holy Week along with a Walk of Witness on Good Friday in Forest Gate.
- Organising a Thy Kingdom Come initiative of prayer for ten days and co-ordinating the church to be open for this each day.
- Safeguarding compliance; safer recruitment, training and a Safeguarding Sunday service highlighting the requirements of Safeguarding and how the whole church have responsibilities in this area.
- Regular reports on income and expenditure and budget forecasts and the agreeing of a policy on the Purpose and Use of legacies we have received.
- Discipleship and future provision.
- General Synod's resolution on blessing same sex unions resulting in use organising a 6 week LLF discussion course and forum including a visit from our area bishop to speak on the subject.
- The setting up of a Community Cupboard containing food and household basics in response to the cost of living crisis.
- Agreement for quarterly Shared Lunches for the church family and a Coronation Street Party for the community.
- Extensive clearance works to the outside of the building, the installation of a new AV system, a review of building security and upgrading our security system, arranging a new photocopier contract and the arrangements for the Quinquennial inspection.
- A review of our policies.
- An autumn Alpha course.
- Extending the parish worker's contract until September 2024 and increasing the role to full-time.
- Planning for Advent and Christmas 2023.

Safeguarding

This last year St Mark's and its PCC have taken due regard to safe-guarding guidance issued by the House of Bishops.

In this last year Janet Bone was the Parish Safeguarding Officer. We have continued to embed safeguarding in the life of St Mark's using the Safer Recruitment Procedure. A safeguarding report is an element of PCC agendas.

- An annual Safe-guarding Service was initiated.
- The PSO has completed PSO training.
- The PSO and Mike Richardson have kept up to date the record of DBS checks and training required.
- Designated drivers have been introduced.

No safeguarding incidents relating to St Mark's Church have been reported this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch with church members and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2023

Receipts & Payments Account

RECEIPTS	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	Specific Gifts	Youth Work	Maintenance	2023	2022
	£	£	£	£		£	£	
Voluntary Receipts								
Gift Aided Giving	40,175.78						40,175.78	39,708.93
Gift Aid tax recovered	12,193.52			80.34			12,273.86	10,692.78
Collections at Services	3,631.13						3,631.13	4,047.31
Contactless card reader (gross amount)	3,449.50			1,792.88			5,242.38	347.00
Other planned giving	5,646.68						5,646.68	5,115.70
Giving for Specific Gifts			1,957.44	2,317.95	500.00		4,775.39	4,144.42
	<u>65,096.61</u>	<u>0.00</u>	<u>1,957.44</u>	<u>4,191.17</u>	<u>500.00</u>	<u>0.00</u>	<u>71,745.22</u>	<u>64,056.14</u>
Grants & Legacies								
LOB Grant for youth work							0.00	3,240.00
LOB Grant for Pop Up Café							0.00	12,500.00
LBN Grant for Queen's Jubilee							0.00	500.00
LBN Grant for King's Coronation			500.00				500.00	0.00
Diocese of Chelmsford Grant for Energy Costs			1,045.00				1,045.00	0.00
Legacy (Val Adkins)		50.00					50.00	0.00
Legacy (Daphne Farrow)		500.00					500.00	0.00
Legacy (Joan Houghton)		295.00					295.00	0.00
	<u>0.00</u>	<u>845.00</u>	<u>1,545.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,390.00</u>	<u>16,240.00</u>
Activities for Generating Funds								
Ebay Sales & Jumble Trail							0.00	356.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>356.00</u>
Investment Income								
Banco Santander dividends	12.58						12.58	9.59
CCLA (investment account)	1,376.08	7,224.42					8,600.50	8,553.17
CCLA (deposit account)	6,860.14						6,860.14	3,238.53
	<u>8,248.80</u>	<u>7,224.42</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>15,473.22</u>	<u>11,801.29</u>
Church Activities:								
Wedding & Funeral Fees	1,338.00						1,338.00	30.00
Parish magazine	598.00						598.00	657.30
Use of building							0.00	1,250.00
Wreath Kits							0.00	80.00
Banner Group	5.00						5.00	0.00
Jubilee Street Party & Tea Party							0.00	220.00
	<u>1,941.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,941.00</u>	<u>2,237.30</u>
Other Receipts								
TV Licence refund							0.00	132.50
Photocopier rental refund	238.89						238.89	0.00
Pop Up Café ticket refund							0.00	91.00
Payments for printing & photocopying	119.65						119.65	132.70
	<u>358.54</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>358.54</u>	<u>356.20</u>
TOTAL RECEIPTS	<u>75,644.95</u>	<u>8,069.42</u>	<u>3,502.44</u>	<u>4,191.17</u>	<u>500.00</u>	<u>0.00</u>	<u>91,907.98</u>	<u>95,046.93</u>

PAYMENTS	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Specific Gifts	Youth Work	Maintenance	2023	2022
	£	£	£	£		£	£	
Church Activities:								
Planned Giving								
Asha Trust	600.00					600.00	600.00	
Asian Friendship Centre	600.00					600.00	600.00	
Christian Solidarity Worldwide	750.00					750.00	600.00	
Faith in Schools	900.00					900.00	778.99	
Newham Youth for Christ	750.00					750.00	750.00	
Open Doors	600.00					600.00	600.00	
Adhoc Giving								
Asha Trust						0.00	500.00	
Churches Foodbank						0.00	250.00	
DEC Turkey/Syria Earthquake Appeal	600.00			1,996.00		2,596.00	0.00	
DEC Ukraine Appeal						0.00	2,905.00	
Discretionary / Hardship Fund	108.19					108.19	204.00	
Evangelical Alliance	120.00					120.00	120.00	
Godwin Pupils Holiday Support	115.09					115.09	0.00	
Red Cross Libya Flood Appeal	500.00			405.00		905.00	0.00	
Red Cross Morocco Appeal	500.00			696.42		1,196.42	0.00	
Release International						0.00	50.00	
SSF Plaistow	30.00					30.00	0.00	
Tear Fund (Ethiopia Appeal)	500.00					500.00	0.00	
Tear Fund (Middle East Appeal)	500.00			350.00		850.00	0.00	
Tear Fund (Pakistan Appeal)						0.00	1,862.36	
Wennington Hardship Appeal						0.00	500.00	
Blue Cross (coffee morning)						0.00	100.00	
Cancer Research UK						0.00	280.00	
Canine Partners						0.00	72.50	
Dalit Freedom Network (education)				18.61		18.61	16.00	
Dementia UK				230.80		230.80	0.00	
Godwin Junior Christmas Fair				130.00		130.00	0.00	
Link to Hope				213.66		213.66	190.00	
London Air Ambulance						0.00	72.50	
Macmillan Cancer Support (coffee morning)						0.00	239.42	
Newham Talking Newspaper						0.00	72.50	
Pancreatic Cancer Uk						0.00	100.00	
Poppy Appeal (Royal British Legion)						0.00	24.00	
Richard House						0.00	72.50	
Woodgrange School PTA				122.00		122.00	0.00	
	<u>7,173.28</u>	<u>0.00</u>	<u>0.00</u>	<u>4,162.49</u>	<u>0.00</u>	<u>0.00</u>	<u>11,335.77</u>	<u>11,759.77</u>

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Specific Gifts	Youth Work	Maintenance	2023	2022
	£	£	£	£		£	£	
Church Activities:								
Ministry:								
Diocesan parish share	53,783.76					53,783.76	38,253.60	
Vicar's expenses	821.44					821.44	512.96	
Mission & outreach:								
Advent & Christmas	1,268.17					1,268.17	867.33	
Alpha Course	1,213.22		1,772.94			2,986.16	0.00	
Ash Wednesday						0.00	82.67	
Banner Group						0.00	30.00	
Baptismal Shell		61.95				61.95	0.00	
Books	97.50					97.50	0.00	
Children	87.84					87.84	191.95	
Community Cupboard	119.50					119.50	0.00	
Coronation Party	368.73		500.00			868.73	0.00	
Evangelistic Materials & Posters	28.00					28.00	79.47	
Fees & Subscriptions	851.16					851.16	833.17	
Firepit Fridays	0.00					0.00	60.48	
Flowers	23.97		184.50			208.47	338.67	
Forest Gate Festival	237.39					237.39	43.20	
Jumble Trail	390.35					390.35	0.00	
Leaving & Thank You Gifts	164.98					164.98	0.00	
Lent and Easter	384.05					384.05	750.69	
Light Party & Big Treat	363.23					363.23	62.97	
Magazine	1,216.99					1,216.99	957.99	
Messy Church & Messy Mondays	803.47					803.47	651.12	
Mothering Sunday	80.00					80.00	80.00	
New Bibles		467.45				467.45	991.36	
Other Events						0.00	71.99	
Pancake Pickup						0.00	182.15	
PCC Day	120.70					120.70	0.00	
Pink Bin Project & Food Bank	50.97					50.97	0.00	
Platinum Jubilee Parties						0.00	1,737.48	
Pop Up Café Start Up						0.00	12,614.16	
Pop Up Café Running Costs			3,886.01			3,886.01	1,609.12	
Shared Lunch	25.74					25.74	0.00	
Services	516.24					516.24	225.27	
Thy Kingdom Come	135.25					135.25	55.35	
Youth Work	4,570.38	3,699.43			2,165.69	10,435.50	8,431.94	
Wedding & Funeral Fees	1,115.00					1,115.00	142.00	
Carried forward to next page	68,838.03	4,228.83	6,343.45	0.00	2,165.69	0.00	81,576.00	69,857.09

	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	Specific Gifts	Youth Work	Maintenance	2023	2022
	£	£	£	£		£	£	
Brought forward from previous page	68,838.03	4,228.83	6,343.45	0.00	2,165.69	0.00	81,576.00	69,857.09
Church Running Expenses:								
Electricity	2,350.14						2,350.14	1,234.26
Gas	1,719.05		1,045.00				2,764.05	1,663.44
Water	518.17						518.17	319.92
Insurance	1,379.58						1,379.58	1,303.45
Refuse Collection	976.96						976.96	950.40
Audio-Visual & PA		37,991.50					37,991.50	0.00
Boiler & Heating	1,447.12					54.80	1,501.92	3,355.58
Cleaning & PPE	322.54						322.54	320.66
Computer	464.15						464.15	7.99
Crockery		360.00					360.00	0.00
Doors, Keys & Locks	154.97						154.97	0.00
Electrical & PAT	620.22						620.22	346.48
Fans							0.00	187.96
Fire Alarms, Extinguishers & Fire Signs	988.11						988.11	379.61
First Aid	0.00						0.00	36.49
Gardening	1,015.41						1,015.41	1,349.92
Garden Furniture							0.00	2,473.20
Ladder & Tools	223.84						223.84	0.00
Movawalls	509.97						509.97	0.00
Quinquennial Preparation	1,441.45						1,441.45	0.00
Repair Materials							0.00	68.25
Removing Rubbish							0.00	428.00
Security Cameras	207.47						207.47	268.97
Toilets & Water	26.00						26.00	0.00
Vicarage	139.20						139.20	108.00
Miscellaneous							0.00	105.95
Staff	960.00	18,981.69					19,941.69	16,473.19
Catering and Sunday Tea Coffee Milk	78.98						78.98	124.80
	<u>84,381.36</u>	<u>61,562.02</u>	<u>7,388.45</u>	<u>0.00</u>	<u>2,165.69</u>	<u>54.80</u>	<u>155,552.32</u>	<u>101,363.61</u>
Church Activities:								
Church management & administration								
Photocopying	2,760.03						2,760.03	1,608.92
Stationery	303.73						303.73	648.13
Contactless Card Reader Purchase							0.00	333.90
Contactless Card Reader Fees	85.06						85.06	5.55
Web Site, Internet & IT	1,065.08						1,065.08	1,047.33
Phones	1,951.31						1,951.31	1,642.96
Accountant's & Examiner's Fees	0.00						0.00	200.00
Bank charges	206.63						206.63	228.54
	<u>6,371.84</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,371.84</u>	<u>5,715.33</u>
TOTAL PAYMENTS	<u>97,926.48</u>	<u>61,562.02</u>	<u>7,388.45</u>	<u>4,162.49</u>	<u>2,165.69</u>	<u>54.80</u>	<u>173,259.93</u>	<u>118,838.71</u>
EXCESS OF RECEIPTS OVER PAYMENTS /								
EXCESS OF PAYMENTS OVER RECEIPTS	-22,281.53	-53,492.60	-3,886.01	28.68	-1,665.69	-54.80	-81,351.95	-23,791.78
CASH AT BANK & CCLA AT 1ST JANUARY	47,051.20	191,462.67	10,890.88	-80.34	1,665.69	54.80	251,044.90	274,836.68
CASH AT BANK & CCLA AT 31ST DECEMBER	24,769.67	137,970.07	7,004.87	-51.66	0.00	0.00	169,692.95	251,044.90

Approved following independent examination.

Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2023

Statement of Assets and Liabilities

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Specific Gifts	Youth Work	Maintenance	2023	2022
	£	£	£	£		£	£	
Cash funds								
NatWest bank current account	-593.59	0.00	0.00	-51.66	0.00	0.00	-645.25	4,566.84
CCLA Central Board of Finance Deposit Fund	25,363.26	137,970.07	7,004.87	0.00	0.00	0.00	170,338.20	246,478.06
	<u>24,769.67</u>	<u>137,970.07</u>	<u>7,004.87</u>	<u>-51.66</u>	<u>0.00</u>	<u>0.00</u>	<u>169,692.95</u>	<u>251,044.90</u>
<hr style="border-top: 1px dashed black;"/>								
Other monetary assets								
Income tax recoverable	2,279.50						2,279.50	2,821.00
Investment assets								
Shares in Banco Santander	425.32						425.32	292.32
CCLA Investment Account	50,342.62	264,298.74					314,641.36	287,584.37
	<u>50,767.94</u>	<u>264,298.74</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>315,066.68</u>	<u>287,876.69</u>

84% of the money in the CCLA Investment Account is from Helen Rigby's legacy (designated fund); the remaining 16% is general fund.

Note 1 Funds held

General Fund	24,769.67						24,769.67	47,051.20
Designated Funds								
Val Adkin's legacy		50.00					50.00	0.00
Daphne Farrow's legacy		78.05					78.05	0.00
Joan Houghton's legacy		295.00					295.00	0.00
Elizabeth Palmer's legacy		24,198.50					24,198.50	62,190.00
Helen Rigby's legacy		113,348.52					113,348.52	125,573.24
Vi Woollard's legacy							0.00	3,699.43
Legacy Total		<u>137,970.07</u>					<u>137,970.07</u>	<u>191,462.67</u>
Restricted Funds								
Flowers			0.00				0.00	0.00
LOB Grant for Pop Up Café Running Costs			7,004.87				7,004.87	10,890.88
Specific Gifts				-51.66			-51.66	-80.34
Maintenance						0.00	0.00	54.80
Youth Work					0.00		0.00	1,665.69
Restricted Funds Total							<u>6,953.21</u>	<u>1,640.15</u>

Note 2 Investments Held

(Values as at 31st December 2023)

126 shares in Banco Santander	425.32						425.32	292.32
13918.92 shares in CCLA Investment account	50,342.62	264,298.74					314,641.36	287,584.37

Jagdeep Ghataore ACMA CGMA

69 Highwood Gardens

Ilford

Essex, IG5 0AY

Independent examiner's report to the trustees of The Parochial Church Council of St Marks, Forest Gate

I report to the trustees on my examination of the accounts of the Parochial Church Council of St. Marks, Forest Gate (the 'charity') for the year to 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'): You consider that the audit requirements of the Regulation and s.43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7) (b) of the Act and to be found in the Church guidance 2006 Edition. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the finance statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence on the view given by the accounts.

Independent examiner's statement

I have completed my examination and I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept as required by section 130 of the Charities Act 2011
2. The accounts do not accord with those records; or
3. The accounts do 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.

Signed:



Jagdeep Ghataore ACMA CGMA

Date: 2/4/2024

Accounts

St Mark's Church, Forest Gate – Annual Report of the Parochial Church Council for the Year Ended 31 December 2022

Administrative Information

St Mark's Church is situated in Lorne Road, Forest Gate. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is: 41A Tylney Road, Forest Gate, London, E7 0LS.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006) and a charity registered with the Charity Commission as charity number 1132240.

PCC members who have served from 1 January 2022 until the date this report was approved are:

Ex Officio Members

Vicar:	Ben King	Chair
Churchwardens:	Mike Richardson Sharon Yates	

Elected Members

Ann Arnold	Vice-Chair
Peter Arnold	Treasurer
Janet Bone	Deanery Synod Representative, Parish Safeguarding Officer
David Dale	Resigned 11 April 2022
Ellen Kemp	Parish Safeguarding Officer, Deanery Synod Representative; resigned 14 Nov 2022
Bola Ogunfowokan	Elected APCM 15 May 2022
Charlotte Mouzer	
Judith Nyabango	Elected APCM 17 May 2021; resigned 15 May 2022.
Jackie Randall	Until APCM 15 May 2022
Jane Ridout	Secretary
Michael Semuguruka	
Yvonne Tiley	Deanery Synod Representative; resigned 13 Sep 2022
Bethany Yates	Parish Worker (Co-opted)

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (vicar), the churchwardens, and members who are elected by those members of the congregation who are on the electoral roll of the church. All members of the congregation who regularly attend St Mark's Church are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the PCC funds are to be spent. The PCC met seven times during the year, with an average attendance level of over 90%. The January and February meetings were face to face, but thereafter meetings were held online due to the pandemic.

Aims and Purposes

The PCC has the responsibility of co-operating with the vicar in promoting the whole mission of the Church, pastoral, evangelistic, and social, in the parish. The PCC is also responsible for maintenance of the church building of St Mark's, Lorne Road, Forest Gate.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mark's. The PCC maintains an overview of worship, and aims that our worship and services put our faith into practice through prayer, scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the St Mark's church building.

Achievements and Performance

Worship and Prayer

Normal services resumed with a gradual reduction in Covid restrictions, though measures were still in place to keep everyone safe. The common cup was not reintroduced and we opted for intinction instead. Afternoon communion services resumed when there had been no provision for communion in the morning. Due to falling viewing numbers, pre-recorded services were discontinued after the summer.

Morning Prayer three mornings a week via Zoom replaced Evening Prayer five days a week via the same medium. The in-person weekly prayer meeting continued and, further to a prayer survey in September, we launched a new monthly in-person prayer meeting.

Deanery Synod

The vicar and up to three lay members of the PCC sit on the Newham Deanery Synod and provide a report on Deanery Synod meetings to PCC meetings. This provides the PCC with a link between the parish and the wider structures of the Church of England.

The March meeting welcomed Bishop Guli including a question and answer session. The June meeting looked at possible financial challenges for the deanery with a deficit budget and Rev. Chigor explained why the Bishops' Council for Racial Justice needed to be set up. The November meeting had a report on the Parish Share Assessment, a presentation on Hopeful Futures working with young people with autism, and introduction to our Newham Youth Champion. The meetings also had reports from Diocesan and General Synods.

The Church Building

Regular inspections of the fabric of the building and its contents have taken place, to ensure the safety of all who use it.

Maintenance and other work undertaken:

- Annual inspection of fire alarm, emergency lighting and fire extinguishers and blankets
- Clearance of items no longer used
- Extension of wifi provision to cover the whole building
- Installation of security cameras
- Beginning of work to re-purpose the former car park to the rear of the building to an outdoor seating and garden space
- Renewal of photocopier
- Portable appliance testing and microwave emission test
- Boiler and heating service

Pastoral Care

Pastoral support has continued, mainly through telephone contact and email, though also through home communions, especially with the elderly and housebound. Communication across the whole church family has been maintained through email updates (with paper copies delivered to those without internet access).

Mission and Evangelism

Ministry to our children and youth was delivered primarily through regular Sunday groups, special social events (Hangouts) and Youth Alpha.

We continued a series of community 'pick-ups' – a simple means of reaching out to the parish and of raising the profile of Jesus and of His church.

In line with our annual motto 'Launch out into the deep and let down your nets for a catch', we invested in a coffee bike and started two new groups at the tail end of 2022 – Coffee and Chat (a seniors' group) and a Play Café (for young families). They were very well-received and the latter continues to be over-subscribed. We also made it out into the community to engage the parish with coffee and conversation.

Bethany Yates continued her employment as our part time parish worker. Her excellent work continued to make a positive impact on our church life and on our mission and outreach.

Ecumenical Relationships

After three years, it was finally possible to hold the Good Friday March of Witness in conjunction with other Forest Gate churches.

In person monthly ministers' prayer meetings also resumed.

Financial Review

Total receipts on unrestricted funds were £74,002, and total receipts for restricted funds were £21,045, including a grant of £12,500 from London Over the Border to support the Pop Up Café running costs in this and subsequent years. These are detailed in the financial statements.

£103,450 was spent from the unrestricted funds, and £15,389 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which contributes to the cost of stipends, pensions, training, and housing for clergy in the diocese. These are detailed in the financial statements.

The PCC continued with its agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £7,553 was given to support 15 Christian ministries at home and abroad. In addition, £4,207 was given by members for specific appeals and charities, and this was passed on to those appeals and charities.

The net result was an excess of expenditure over receipts of £23,792. On 31 December 2022 the balance of unrestricted funds carried forward was £47,051; the balance of restricted funds carried forward was £12,531; and the balance of the legacy designated fund carried forward was £191,463.

Investment assets as at 31 December 2022 were £287,584 in the CCLA Church of England Investment Fund, plus £292 in shares in Banco Santander. Both these investment assets decreased in value during the year as a result of financial market conditions.

Reserves Policy

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2022 the PCC had £246,478 invested with the CCLA Church of England Deposit Fund.

Church Attendance

There were 103 people on the electoral roll as of December 2022, of whom 53 live outside the parish. The equivalent figure for December 2021 was 107 people, of whom 53 lived outside the parish.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 115 covering 67 households. The equivalent figure for December 2021 was 164 people, covering 79 households.

Review of the Year

The PCC met held seven meetings during 2022, all of which meetings were held face to face.

Items discussed by the PCC included the following:

- The annual accounts for 2021.
- The budget for 2022.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- The proposal for a Pop up Cafe using an electric cargo bike, and application to London Over the Border for a grant to support this project.
- The use of the church building as a polling station and the difficulty of securing the council payment.
- The on-going Pink Bin project.
- The terms of reference for the Safeguarding team.
- Worship patterns and possible changes to service formats.
- New Safeguarding regulations about recruitment of all roles in the church.
- Purchase of garden furniture for use in the summer and autumn months.
- Regular reports on income and expenditure and budget forecasts.
- Purchase of a contactless card reader for donations.
- The current cost of living crisis and ideas for supporting those affected by this.
- Purchasing a number of 6-hour parking permits to be used at the discretion of the churchwardens in view of the changed use of the former car park area.
- Extending the parish worker's contract until September 2023.
- Planning for Christmas.

Safeguarding

This last year, St Mark's and its PCC have taken due regard to safeguarding guidance issued by the House of Bishops (including both practice and policy).

Ellen Kemp was the PCC's safeguarding officer until her resignation from the PCC on 14 November 2022. Ellen had kept record keeping inc. DBS checks up to date. Janet Bone was appointed as PCC safeguarding officer with effect from 14 November 2022, and will be trained at the required leadership level.

The church has started some new groups which are staffed by volunteers. The Church of England has a new procedure of safer recruitment for all volunteer roles, and the leaders of groups have been trained in this procedure. A Volunteer Recruitment Pack has been compiled with paperwork available to download for future roles. It has been recognised that Prayer Ministers have not been through this procedure, so it is planned to provide some training in early 2023.

No safeguarding incidents relating to St Mark's church were reported this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch with church members and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

**Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2022**

Receipts & Payments Account

RECEIPTS	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2022	2021
	£	£	£	£		£	£	
Voluntary Receipts								
Gift Aided Giving	39,708.93					39,708.93	43,821.24	
Gift Aid tax recovered	10,575.28			117.50		10,692.78	11,412.91	
Collections at Services	4,047.31					4,047.31	2,530.53	
Contactless card reader (gross amount)	327.00			20.00		347.00	0.00	
Other planned giving	5,115.70					5,115.70	7,163.91	
Giving for Specific Causes			100.00	3,894.42	150.00	4,144.42	1,709.56	
	<u>59,774.22</u>	<u>0.00</u>	<u>100.00</u>	<u>4,031.92</u>	<u>150.00</u>	<u>64,056.14</u>	<u>66,638.15</u>	
Grants & Legacies								
LOB Grant for youth work					3,240.00	3,240.00	5,000.00	
LOB Grant for Pop Up Café			12,500.00			12,500.00	0.00	
LBN Grant for Queen's Jubilee			500.00			500.00	0.00	
Legacy (Elizabeth Palmer)						0.00	63,000.00	
Legacy (Helen Rigby)						0.00	7,022.27	
	<u>0.00</u>	<u>0.00</u>	<u>13,000.00</u>	<u>0.00</u>	<u>3,240.00</u>	<u>16,240.00</u>	<u>75,022.27</u>	
Activities for Generating Funds								
Ebay Sales & Jumble Trail	143.64			212.36		356.00	335.95	
	<u>143.64</u>	<u>0.00</u>	<u>0.00</u>	<u>212.36</u>	<u>0.00</u>	<u>356.00</u>	<u>335.95</u>	
Investment Income								
Banco Santander dividends	9.59					9.59	7.23	
CCLA (investment account)	1,368.51	7,184.66				8,553.17	6,536.93	
CCLA (deposit account)	3,238.53					3,238.53	158.05	
	<u>4,616.63</u>	<u>7,184.66</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>11,801.29</u>	<u>6,702.21</u>	
Church Activities:								
Wedding & Funeral Fees	30.00					30.00	1,256.00	
Parish magazine	657.30					657.30	667.00	
Use of building	1,250.00					1,250.00	1,200.00	
Wreath Kits	80.00					80.00	0.00	
Jubilee Street Party & Tea Party			220.00			220.00	0.00	
	<u>2,017.30</u>	<u>0.00</u>	<u>220.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,237.30</u>	<u>3,123.00</u>	
Other Receipts								
TV Licence refund	132.50					132.50	1.00	
Pop Up Café ticket refund			91.00			91.00	2.00	
Payments for printing & photocopying	132.70					132.70	90.60	
	<u>265.20</u>	<u>0.00</u>	<u>91.00</u>	<u>0.00</u>	<u>0.00</u>	<u>356.20</u>	<u>90.60</u>	
TOTAL RECEIPTS	<u>66,816.99</u>	<u>7,184.66</u>	<u>13,411.00</u>	<u>4,244.28</u>	<u>3,390.00</u>	<u>95,046.93</u>	<u>151,912.18</u>	

PAYMENTS	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2022	2021
	£	£	£	£		£	£	
Church Activities:								
Planned Giving								
Asha Trust	600.00					600.00	600.00	
Asian Friendship Centre	600.00					600.00	1,150.00	
Christian Solidarity Worldwide	600.00					600.00	600.00	
Faith in Schools	750.00					750.00	1,150.00	
Newham Youth for Christ	750.00					750.00	1,150.00	
Open Doors	600.00					600.00	600.00	
Adhoc Giving								
Afghan Refugees						0.00	1,117.50	
Asha Trust	500.00					500.00	500.00	
Bishop's Lent Appeal						0.00	100.00	
Bishop Peter's Farewell						0.00	200.00	
Care 4 Calais						0.00	150.00	
Churches Foodbank	250.00					250.00	0.00	
DEC Ukraine Appeal	1,000.00			1,905.00		2,905.00	0.00	
Discretionary / Hardship Fund	204.00					204.00	700.00	
Evangelical Alliance	120.00					120.00	120.00	
Faith in Schools	28.99					28.99	0.00	
Godwin Children Computers						0.00	1,000.00	
Release International	50.00					50.00	50.00	
SSF Plaistow	0.00					0.00	50.00	
Tear Fund (Pakistan Appeal)	1,000.00			862.36		1,862.36	0.00	
Wennington Hardship Appeal	500.00					500.00	0.00	
Action Aid (coffee morning)				100.00		100.00	0.00	
Asthma Lung UK (coffee morning)				100.00		100.00	0.00	
Alzheimer's Society (coffee morning)						0.00	50.00	
Battersea Dogs Home (coffee morning)						0.00	75.00	
Blue Cross (coffee morning)				100.00		100.00	0.00	
Cancer Research UK				280.00		280.00	0.00	
Canine Partners				72.50		72.50	0.00	
Children's Air Ambulance (coffee morning)						0.00	50.00	
Cystic Fibrosis (coffee morning)						0.00	75.00	
Dalit Freedom Network (education)				16.00		16.00	16.00	
Link to Hope				190.00		190.00	0.00	
London Air Ambulance				72.50		72.50	0.00	
Macmillan Cancer Support (coffee morning)				239.42		239.42	208.56	
Multiple Sclerosis (coffee morning)						0.00	85.00	
Newham Talking Newspaper				72.50		72.50	0.00	
Pancreatic Cancer Uk				100.00		100.00	0.00	
Poppy Appeal (Royal British Legion)				24.00		24.00	0.00	
Richard House				72.50		72.50	0.00	
St Joseph's Hospice (coffee morning)						0.00	75.00	
SPANAN (coffee morning)						0.00	75.00	
Urostomy Association (coffee morning)						0.00	50.00	
	<u>7,552.99</u>	<u>0.00</u>	<u>0.00</u>	<u>4,206.78</u>	<u>0.00</u>	<u>0.00</u>	<u>11,759.77</u>	<u>9,997.06</u>

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2022	2021
	£	£	£	£		£	£	
Church Activities:								
Ministry:								
Diocesan parish share	38,253.60					38,253.60	36,358.20	
Vicar's expenses	512.96					512.96	708.98	
Mission & outreach:								
Advent & Christmas	867.33					867.33	481.09	
Ash Wednesday	82.67					82.67	0.00	
Bags of Joy						0.00	125.95	
Banner Group	30.00					30.00	0.00	
Children	191.95					191.95	583.38	
Daffodil Pickup						0.00	560.00	
Evangelistic Materials & Posters	79.47					79.47	0.00	
Fees & Subscriptions	833.17					833.17	794.41	
Firepit Fridays	60.48					60.48	273.31	
Flowers	108.67		230.00			338.67	0.00	
Forest Gate Festival	43.20					43.20	0.00	
Fruit Pickup						0.00	35.46	
Harvest						0.00	527.06	
Adult Holy Week Boxes						0.00	254.10	
Lent and Easter	750.69					750.69	468.16	
Light Party & Halloween Pick Up	62.97					62.97	213.84	
Magazine	957.99					957.99	982.00	
Messy Church	507.20					507.20	566.20	
Messy Mondays	143.92					143.92	0.00	
Mothering Sunday	80.00					80.00	0.00	
New Bibles		991.36				991.36	0.00	
Other Events	71.99					71.99	0.00	
Pancake Pickup	182.15					182.15	0.00	
Pink Bin Project						0.00	59.98	
Platinum Jubilee Parties	1,017.48		720.00			1,737.48	0.00	
Pop Up Café Start Up		12,423.16	191.00			12,614.16	0.00	
Pop Up Café Running Costs			1,609.12			1,609.12	0.00	
Schools						0.00	30.89	
Services	225.27					225.27	127.93	
Summer Programme						0.00	603.93	
Thy Kingdom Come	55.35					55.35	0.00	
Wedding & Funeral Fees	142.00					142.00	1,234.00	
Youth Work					8,431.94	8,431.94	487.24	
Carried forward to next page	45,260.51	13,414.52	2,750.12	0.00	8,431.94	69,857.09	45,476.11	

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	0.00	RESTRICTED FUNDS			TOTAL FUNDS	
	£	£	£	£	0.00	0.00	2022	2021
	£	£	£	£	0.00	0.00	£	£
Brought forward from previous page	45,260.51	13,414.52	2,750.12	0.00	8,431.94	0.00	69,857.09	45,476.11
Church Running Expenses:								
Electricity	1,234.26						1,234.26	796.01
Gas	1,663.44						1,663.44	1,823.29
Water	319.92						319.92	189.74
Insurance	1,303.45						1,303.45	1,252.65
Refuse Collection	950.40						950.40	849.06
Audio-Visual, Computer & PA	7.99						7.99	0.00
Boiler & Heating	3,355.58						3,355.58	568.68
Cleaning & PPE	320.66						320.66	0.00
Electrical & PAT	346.48						346.48	236.48
Fans	187.96						187.96	0.00
Fire Alarms, Extinguishers & Fire Signs	379.61						379.61	821.26
First Aid	36.49						36.49	0.00
Gardening	1,349.92						1,349.92	53.33
Garden Furniture	2,473.20						2,473.20	0.00
Repair Materials	68.25						68.25	0.00
Removing Rubbish	428.00						428.00	624.00
Security Cameras	268.97						268.97	0.00
Vicarage	108.00						108.00	101.00
Other repairs	0.00						0.00	21.99
Miscellaneous	105.95						105.95	30.00
Staff	1,330.00	15,143.19					16,473.19	5,520.00
Catering and Sunday Tea Coffee Milk	124.80						124.80	128.82
	<u>61,623.84</u>	<u>28,557.71</u>	<u>2,750.12</u>	<u>0.00</u>	<u>8,431.94</u>	<u>0.00</u>	<u>101,363.61</u>	<u>58,492.42</u>
Church Activities:								
Church management & administration								
Printing & stationery	2,257.05						2,257.05	2,205.99
Contactless Card Reader	333.90						333.90	0.00
Contactless card reader fees	5.21			0.34			5.55	0.00
Web Site, Internet & IT	1,047.33						1,047.33	258.35
Phones	1,642.96						1,642.96	1,604.19
Accountant's & Examiner's Fees	200.00						200.00	1,277.00
Bank charges	228.54						228.54	217.65
	<u>5,714.99</u>	<u>0.00</u>	<u>0.00</u>	<u>0.34</u>	<u>0.00</u>	<u>0.00</u>	<u>5,715.33</u>	<u>5,563.18</u>
TOTAL PAYMENTS	<u>74,891.82</u>	<u>28,557.71</u>	<u>2,750.12</u>	<u>4,207.12</u>	<u>8,431.94</u>	<u>0.00</u>	<u>118,838.71</u>	<u>74,052.66</u>
EXCESS OF RECEIPTS OVER PAYMENTS /								
EXCESS OF PAYMENTS OVER RECEIPTS	-8,074.83	-21,373.05	10,660.88	37.16	-5,041.94	0.00	-23,791.78	77,859.52
CASH AT BANK & CCLA AT 1ST JANUARY	55,126.03	212,835.72	230.00	-117.50	6,707.63	54.80	274,836.68	274,836.68
CASH AT BANK & CCLA AT 31ST DECEMBER	47,051.20	191,462.67	10,890.88	-80.34	1,665.69	54.80	251,044.90	274,836.68

**Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2022**

Statement of Assets and Liabilities

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2022	2021
	£	£	£	£		£	£	
Cash funds								
NatWest bank current account	2,926.69	0.00	0.00	-80.34	1,665.69	54.80	4,566.84	23,597.15
CCLA Central Board of Finance Deposit Fund	44,124.51	191,462.67	10,890.88	0.00	0.00	0.00	246,478.06	251,239.53
	<u>47,051.20</u>	<u>191,462.67</u>	<u>10,890.88</u>	<u>-80.34</u>	<u>1,665.69</u>	<u>54.80</u>	<u>251,044.90</u>	<u>274,836.68</u>
<hr style="border-top: 1px dashed black;"/>								
Other monetary assets								
Income tax recoverable	2,740.66			80.34			2,821.00	3,016.00
Investment assets								
Shares in Banco Santander	292.32						292.32	351.54
CCLA Investment Account	56,672.21	230,912.16					287,584.37	325,954.66
	<u>56,964.53</u>	<u>230,912.16</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>287,876.69</u>	<u>326,306.20</u>

84% of the money in the CCLA Investment Account is from Helen Rigby's legacy (designated fund); the remaining 16% is general fund.

Note 1 Funds held

General Fund	47,051.20						47,051.20	55,126.03
Designated Funds								
Elizabeth Palmer's legacy		62,190.00					62,190.00	62,190.00
Helen Rigby's legacy		125,573.24					125,573.24	135,859.47
Vi Woollard's legacy		3,699.43					3,699.43	14,786.25
Legacy Total		<u>191,462.67</u>					<u>191,462.67</u>	<u>212,835.72</u>

Helen Rigby's legacy was held in General Fund as at 1st January 2021; during 2021 £240,000 plus £5,491 interest was invested in CCLA Investment Account, and the balance held in designated Fund

Restricted Funds

Flowers							0.00	230.00
LOB Grant for Pop Up Café Running Costs			10,890.88					
Special Collections (Gift Aid on Afghan Refugees donations)				-80.34			-80.34	-117.50
Maintenance (Chairs)						54.80	54.80	54.80
Youth Work					1,665.69		1,665.69	6,707.63
Restricted Funds Total							<u>1,640.15</u>	<u>6,874.93</u>

Note 2 Investments Held

(Values as at 31st December 2022)

126 shares in Banco Santander	292.32						292.32	351.54
13918.92 shares in CCLA Investment account	287,584.37						287,584.37	325,954.66

Jagdeep Ghataore ACMA CGMA

69 Highwood Gardens

Ilford

Essex, IG5 0AY

Independent examiner's report to the trustees of The Parochial Church Council of St Marks, Forest Gate

I report to the trustees on my examination of the accounts of the Parochial Church Council of St. Marks, Forest Gate (the 'charity') for the year to 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'): You consider that the audit requirements of the Regulation and s.43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7) (b) of the Act and to be found in the Church guidance 2006 Edition. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the finance statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence on the view given by the accounts.

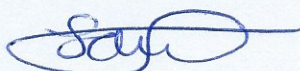
Independent examiner's statement

I have completed my examination and I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept as required by section 130 of the Charities Act 2011
2. The accounts do not accord with those records; or
3. The accounts do 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.

Signed:



13/6/23

Jagdeep Ghataore ACMA CGMA

Accounts

St Mark's Church, Forest Gate – Annual Report of the Parochial Church Council for the Year Ended 31 December 2021

Administrative Information

St Mark's Church is situated in Lorne Road, Forest Gate. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is: 41A Tylney Road, Forest Gate, London, E7 0LS.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006) and a charity registered with the Charity Commission as charity number 1132240.

PCC members who have served from 1 January 2021 until the date this report was approved are:

Ex Officio Members

Vicar:	Ben King	Chair
Churchwardens:	Mike Richardson Sharon Yates	

Elected Members

Ann Arnold	Vice-Chair
Peter Arnold	Treasurer
Janet Bone	Deanery Synod Representative
David Dale	Resigned 11 April 2022
Ellen Kemp	Parish Safeguarding Officer, Deanery Synod Representative
Barbara Lumsden	Resigned 13 September 2021
Charlotte Mouzer	
Judith Nyabango	Elected 17 May 2021
Jackie Randall	
Jane Ridout	Secretary
Michael Semuguruka	
Yvonne Tiley	Deanery Synod Representative
Bethany Yates	Parish Worker Co-opted 15 November 2021

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (vicar), the churchwardens, and members who are elected by those members of the congregation who are on the electoral roll of the church. All members of the congregation who regularly attend St Mark's Church are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the PCC funds are to be spent. The PCC met seven times during the year, with an average attendance level of over 90%. The January and February meetings were face to face, but thereafter meetings were held online due to the pandemic.

Aims and Purposes

The PCC has the responsibility of co-operating with the vicar in promoting the whole mission of the Church, pastoral, evangelistic, and social, in the parish. The PCC is also responsible for maintenance of the church building of St Mark's, Lorne Road, Forest Gate.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mark's. The PCC maintains an overview of worship, and aims that our worship and services put our faith into practice through prayer, scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the St Mark's church building.

Achievements and Performance

Worship and Prayer

Whilst the church building remained closed, we continued to provide pre-recorded weekly services via our YouTube channel. When the church re-opened, distancing, sanitising, and face covering measures were put in place as before. Congregational singing was limited to two songs and initially took place in the church car park. When the weather cooled, we sang inside but ensured services did not exceed 75 minutes.

'Zoom' additionally provided opportunities for us to host Monday to Friday evening prayer, a mid-week prayer gathering, and a weekly coffee morning. After some weeks of prayer walking in the summer, the mid-week prayer gathering returned to church in the autumn.

Deanery Synod

The vicar and three lay members of the PCC sit on the Newham Deanery Synod and provide a report on Deanery Synod meetings to PCC meetings. This provides the PCC with a link between the parish and the wider structures of the Church of England.

The Church Building

Since resuming services and activities in the building in April 2021 the safety and wellbeing of those using it have been our highest priority. We have achieved this by:

- Ensuring everyone wears face masks over their mouth and nose in the building at all times
- Distancing measures
- Increased ventilation in all areas
- Enhanced cleaning and sanitisation of areas used
- Quarantining of equipment used prior to cleaning and sanitisation
- Safe maximum numbers of people allowed in small areas at any one time
- Limiting the amount of time people can spend in the building to 90 minutes

Regular inspections of the fabric of the building and its contents have taken place, including after the storms of February 2022.

Maintenance and other work undertaken:

- Annual inspection of fire alarm, emergency lighting and fire extinguishers and blankets
- Clearance of items no longer used
- Re-purposing of noticeboard on outside front wall of building
- Replacement of seals around skylights on south-facing roof pitch
- Electrical work regarding interior and exterior lights
- Portable appliance testing and microwave emission test
- Boiler and heating service

Pastoral Care

Pastoral support has continued, mainly through telephone contact and email. Communication across the whole church family has been maintained through regular email updates (with paper copies delivered to those without internet access).

Two PCC members underwent Pastoral training during the year.

Mission and Evangelism

Ministry to the children and youth continued through telephone calls, letters, texts, and specific services including Messy Church.

Easter and Christmas were celebrated with services in church when possible and also online. Community engagement also formed part of our worship at Christmas and Easter and as well as the Nativity Float, the Advent Trail and Easter Egg hunt were well-received.

We also started a series of community 'pick-ups' – a simple means of reaching out to the parish and of raising the profile of Jesus and of His church. Over the summer, we involved a number of church members in our outreach programme to help engage our community further.

From 1st October Bethany Yates was employed as part time parish worker. This has had a positive impact on our church life and on our mission and outreach.

Ecumenical Relationships

Due to the pandemic it was not possible to hold the usual Good Friday March of Witness in conjunction with the other Forest Gate churches.

Financial Review

Total receipts on ordinary unrestricted funds were £145,203, and total receipts for restricted funds were £6,710. These are detailed in the financial statements.

Annual income in 2020 was much higher than usual due to receipt of a large legacy; consequently income in 2021 was significantly down compared to 2020, despite the receipt of two more legacies totalling £70,022 this year. Whilst the annual accounts for 2020 had to be compiled using accruals accounting, total income in 2021 was well below the £250,000 threshold above which the Charity Commission requires charities to use accruals accounting. The 2021 annual accounts therefore use the receipts and payments format, as the diocesan office confirmed that this was permissible as annual income was below the £250,000 threshold.

£69,932 was spent from the ordinary unrestricted funds, and £3,514 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which contributes to the cost of stipends, pensions, training, and housing for clergy in the diocese.

The PCC continued with its agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £8,170 was given to support 16 Christian ministries at home and abroad. In addition, £1,827 was given by members for specific causes and charities, and this was passed on to those causes and charities.

The net result was an excess of receipts over expenditure of £77,860. On 31 December 2021 the balance of ordinary unrestricted funds carried forward was £55,126; the balance of restricted funds carried forward was £6,875; and the balance of the legacy designated fund carried forward was £212,836.

During the year £240,000 was added to our investment in the CCLA Church of England Investment Fund.

Investment assets as at 31 December 2021 were £304,089 in the CCLA Church of England Investment Fund, plus £352 in shares in Banco Santander.

A Stewardship Sunday was held in May to encourage personal revision of church giving.

Reserves Policy

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2021 the PCC had £251,240 invested with the CCLA Church of England Deposit Fund.

In previous years the PCC has invested part of some legacies received in the CCLA Church of England Investment Fund, and as at 31st December 2021 the PCC had £304,089 invested with the CCLA Church of England Investment Fund.

Church Attendance

There were 107 people on the electoral roll as of December 2021, of whom 53 live outside the parish. The equivalent figure for December 2020 was 108 people, of whom 51 lived outside the parish.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 164, covering 79 households.

Review of the Year

Until July 2021 PCC meetings were conducted over 'Zoom', as was the APCM in May. The September and November PCC meetings were held face to face.

Items discussed by the PCC included the following:

- The annual accounts for 2020. Kim Lee was appointed to compile the accrual accounts for 2020.
- The budget for 2021.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- Reports from the Race Steering Group covering Representation, Leadership, Worship Style and Belonging. It was mentioned that Diversity may now be a better term to use than Bame.
- How the roadmap out of lockdown might proceed, whilst obviously there was uncertainty throughout the whole year. Ideas were presented as to how the building might be used in future as restrictions eased.
- Community outreach: a daffodil drop was discussed in March 2021 and implemented in April at various points throughout the parish, then later followed by a lolly hand out in July, a fruit hand out at Harvest and a Christmas Bag of Joy in December. Lent boxes were also given out to church family members at Easter time.
- The Summer Programme of events.
- Planning for Christmas, including Bags of Joy, the Nativity float, the Slate Yard carols, the Knitvity service on 24th Dec and the Christmas Day service.
- The PCC members voted to employ Bethany Yates as a Parish Worker from October 2021 until September 2022 when the post will be reviewed.
- Peter Arnold presented the completed Energy Audit.
- Restarting the Guide unit and a possible Eco Group.

Safeguarding

Ellen Kemp, the PCC's safeguarding officer, is assisted by a local parish safeguarding advisory group.

As required, the PCC and all church members who work with children and vulnerable adults have up to date DBS checks, in line with current renewal times, and the majority have undertaken appropriate training.

The PCC ensure that all on-line activities comply to the House of Bishop's safeguarding guidance.

The Parish Safeguarding Officer has informed PCC members of the new guidance which was published in 2021 and the requirement to undertake the relevant level(s) of online training. In order to implement the new guidance and online training, a three-month plan representing the first steps to be completed to further embed safeguarding into the culture of St Marks, has been approved by the PCC.

There were no safeguarding incidents relating to St Marks church, reported this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch with church members and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

**Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2021**

Receipts & Payments Account

RECEIPTS	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	Sp Collections	Youth Work	Maintenance	2021	2020
	£	£	£	£		£	£	
Voluntary Receipts								
Gift Aided Giving	43,821.24						43,821.24	47,580.34
Gift Aid tax recovered	11,412.91						11,412.91	15,903.97
Collections at Services	2,530.53						2,530.53	4,688.77
Other planned giving	7,163.91						7,163.91	6,833.12
Giving for Specific Causes				1,709.56			1,709.56	1,179.37
	<u>64,928.59</u>	<u>0.00</u>	<u>0.00</u>	<u>1,709.56</u>	<u>0.00</u>	<u>0.00</u>	<u>66,638.15</u>	<u>76,185.57</u>
Grants & Legacies								
Grant for youth work					5,000.00		5,000.00	5,000.00
Legacy (Elizabeth Palmer)		63,000.00					63,000.00	0.00
Legacy (Helen Rigby)		7,022.27					7,022.27	369,647.20
	<u>0.00</u>	<u>70,022.27</u>	<u>0.00</u>	<u>0.00</u>	<u>5,000.00</u>	<u>0.00</u>	<u>75,022.27</u>	<u>374,647.20</u>
Activities for Generating Funds								
Jumble Sales	335.95						335.95	401.60
	<u>335.95</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>335.95</u>	<u>401.60</u>
Investment Income								
Banco Santander dividends	7.23						7.23	0.54
CCLA (investment account)	6,536.93						6,536.93	1,223.30
CCLA (deposit account)	158.05						158.05	292.63
	<u>6,702.21</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,702.21</u>	<u>1,516.47</u>
Church Activities:								
Wedding & Funeral Fees	1,256.00						1,256.00	646.00
Parish magazine	667.00						667.00	709.70
Use of building	1,200.00						1,200.00	1,245.00
Sunday Tea & Coffee	0.00						0.00	6.40
Flowers	0.00						0.00	110.00
Nifty-Fifties	0.00						0.00	400.00
Miscellaneous	0.00						0.00	37.96
	<u>3,123.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,123.00</u>	<u>3,155.06</u>
Other Receipts								
Spring Harvest Refunds	0.00						0.00	4,769.00
Other Refunds	0.00						0.00	411.86
Payments for printing & photocopying	90.60						90.60	30.00
	<u>90.60</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>90.60</u>	<u>5,210.86</u>
TOTAL RECEIPTS	<u>75,180.35</u>	<u>70,022.27</u>	<u>0.00</u>	<u>1,709.56</u>	<u>5,000.00</u>	<u>0.00</u>	<u>151,912.18</u>	<u>461,116.76</u>

PAYMENTS	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2021	2020
	£	£	£	£	£	£	£	
Church Activities:								
Planned Giving								
Asha Trust	420.00	180.00				600.00	600.00	
Asian Friendship Centre	790.00	360.00				1,150.00	1,150.00	
Christian Solidarity Worldwide	420.00	180.00				600.00	600.00	
Faith in Schools	790.00	360.00				1,150.00	1,150.00	
Newham Youth for Christ	790.00	360.00				1,150.00	1,150.00	
Open Doors	420.00	180.00				600.00	600.00	
Adhoc Giving								
Afghan Refugees	50.00			1,067.50		1,117.50	0.00	
Asha Trust	500.00					500.00	0.00	
Bishop's Lent Appeal	100.00					100.00	20.00	
Bishop Peter's Farewell	200.00					200.00	0.00	
Bishop Stephen's Farewell	0.00					0.00	200.00	
Care 4 Calais	150.00					150.00	0.00	
Churches Foodbank	0.00					0.00	255.00	
Covid Support	0.00					0.00	893.77	
Essex Clergy Charity	0.00					0.00	100.00	
Evangelical Alliance	120.00					120.00	120.00	
Godwin Children Computers		1,000.00				1,000.00	0.00	
Godwin Children Holiday Support	0.00					0.00	140.24	
Just Homes	0.00					0.00	250.00	
London City Mission	0.00					0.00	400.00	
NEW Way Project	0.00					0.00	250.00	
Refugee & Migrant Project	0.00					0.00	250.00	
Release International	50.00					50.00	0.00	
SSF Plaistow	50.00					50.00	0.00	
Tear Fund	0.00					0.00	200.00	
Time to Share (Newham Deanery Synod)	0.00					0.00	100.00	
Alzheimer's Society (coffee morning)				50.00		50.00	0.00	
Battersea Dogs Home (coffee morning)				75.00		75.00	0.00	
Children's Air Ambulance (coffee morning)				50.00		50.00	0.00	
Children's Society						0.00	14.13	
Cystic Fibrosis (coffee morning)				75.00		75.00	0.00	
Dalit Freedom Network (education)				16.00		16.00	42.49	
Macmillan Cancer Support (coffee morning)				208.56		208.56	120.00	
Multiple Sclerosis (coffee morning)				85.00		85.00	0.00	
Pussycat Lodge Trust (coffee morning)						0.00	156.00	
RNLI Tower Lifeboat (coffee morning)						0.00	115.00	
St Joseph's Hospice (coffee morning)	0.00			75.00		75.00	357.75	
SPANNA (coffee morning)				75.00		75.00	0.00	
Urostomy Association (coffee morning)				50.00		50.00	0.00	
Discretionary / Hardship Fund	700.00					700.00	230.13	
	<u>5,550.00</u>	<u>2,620.00</u>	<u>0.00</u>	<u>1,827.06</u>	<u>0.00</u>	<u>9,997.06</u>	<u>9,564.51</u>	

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2021	2020
	£	£	£	£		£	£	
Church Activities:								
Ministry:								
Diocesan parish share	36,358.20					36,358.20	36,435.96	
Deanery	0.00					0.00	30.00	
Vicar's expenses	708.98					708.98	476.54	
Mission & outreach:								
Advent & Christmas	481.09					481.09	1,396.23	
Alpha Course						0.00	95.00	
Bags of Joy	125.95					125.95	0.00	
Ben's Institution & Welcome Lunch (2019)						0.00	100.00	
Books						0.00	31.00	
Children	583.38					583.38	414.82	
Daffodil Pickup	560.00					560.00	0.00	
Evangelistic Publicity & Posters						0.00	52.77	
Fees & Subscriptions	794.41					794.41	638.08	
Firepit Fridays	273.31					273.31	0.00	
Fruit Pickup	35.46					35.46	0.00	
Harvest	527.06					527.06	0.00	
Inspirations Booklet						0.00	256.00	
Adult Holy Week Boxes	254.10					254.10	0.00	
Lent and Easter	468.16					468.16	160.13	
Light Party	213.84					213.84	0.00	
Magazine	982.00					982.00	1,199.26	
Messy Church	566.20					566.20	0.00	
Music Group						0.00	125.00	
Pink Bin Project	59.98					59.98	0.00	
Prayer Day						0.00	110.61	
Schools	30.89					30.89	0.00	
Services	127.93					127.93	1,669.66	
Spring Harvest Refunds						0.00	4,769.00	
Summer Programme	603.93					603.93	0.00	
Youth Work					287.24	487.24	1,805.13	
Wedding & Funeral Fees	1,234.00		200.00			1,234.00	471.00	
Carried forward to next page	44,988.87	0.00	200.00	0.00	287.24	0.00	45,476.11	50,236.19

	UNRESTRICTED	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	0.00	0.00	0.00	0.00	2021	2020
	£	£	£	£		£	£	
Brought forward from previous page	44,988.87	0.00	200.00	0.00	287.24	0.00	45,476.11	50,236.19
Church Running Expenses:								
Electricity	796.01						796.01	783.34
Gas	1,823.29						1,823.29	2,163.03
Water	189.74						189.74	252.04
Insurance	1,252.65						1,252.65	1,227.88
Refuse Collection	849.06						849.06	684.54
Boiler & Heating	568.68						568.68	568.68
Cleaning & PPE							0.00	160.21
Doors, Keys & Locks							0.00	15.99
Electrical & PAT	236.48						236.48	280.68
Energy Audit							0.00	294.00
Fire Alarms, Extinguishers & Fire Signs	821.26						821.26	889.56
Gardening	53.33						53.33	256.00
Movawalls							0.00	7,554.00
Skip Hire	624.00						624.00	0.00
Toilets							0.00	97.00
Vicarage	101.00						101.00	70.00
Other repairs	21.99						21.99	0.00
Miscellaneous	30.00						30.00	100.00
Staff	1,920.00	2,400.00			1,200.00		5,520.00	1,946.00
Catering and Sunday Tea Coffee Milk	128.82						128.82	33.75
	<u>54,405.18</u>	<u>2,400.00</u>	<u>200.00</u>	<u>0.00</u>	<u>1,487.24</u>	<u>0.00</u>	<u>58,492.42</u>	<u>67,612.89</u>
Church Activities:								
Church management & administration								
Printing & stationery	2,205.99						2,205.99	1,875.28
Web Site, Internet & IT	258.35						258.35	315.89
Phones	1,604.19						1,604.19	1,537.12
Accountant's & Examiner's Fees	1,277.00						1,277.00	0.00
Bank charges	217.65						217.65	272.83
	<u>5,563.18</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>5,563.18</u>	<u>4,001.12</u>
TOTAL PAYMENTS	<u>65,518.36</u>	<u>5,020.00</u>	<u>200.00</u>	<u>1,827.06</u>	<u>1,487.24</u>	<u>0.00</u>	<u>74,052.66</u>	<u>81,178.52</u>
EXCESS OF RECEIPTS OVER PAYMENTS	9,661.99	65,002.27	-200.00	-117.50	3,512.76	0.00	77,859.52	379,938.24
CASH AT BANK & CCLA AT 1ST JANUARY	415,111.24	18,186.25	430.00	0.00	3,194.87	54.80	436,977.16	57,038.92
CASH AT BANK & CCLA AT 31ST DECEMBER	55,126.03	212,835.72	230.00	-117.50	6,707.63	54.80	274,836.68	436,977.16

Parochial Church Council of St Marks, Forest Gate
Financial Statement for the Year Ended 31st December 2021

Statement of Assets and Liabilities

	UNRESTRICTED	DESIGNATED	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	FUNDS	FUNDS		Sp Collections	Youth Work	Maintenance	2021	2020
	£	£	£	£	£	£	£	
Cash funds								
NatWest bank current account	16,722.22	0.00	230.00	-117.50	6,707.63	54.80	23,597.15	8,895.68
CCLA Central Board of Finance Deposit Fund	38,403.81	212,835.72	0.00	0.00	0.00	0.00	251,239.53	428,081.48
	<u>55,126.03</u>	<u>212,835.72</u>	<u>230.00</u>	<u>-117.50</u>	<u>6,707.63</u>	<u>54.80</u>	<u>274,836.68</u>	<u>436,977.16</u>
<hr style="border-top: 1px dashed black;"/>								
Other monetary assets								
Income tax recoverable	2,898.50			117.50			3,016.00	3,344.50
Investment assets								
Shares in Banco Santander	351.54						351.54	288.10
CCLA Investment Account	62,811.46	263,143.20					325,954.66	43,669.91
	<u>63,163.00</u>	<u>263,143.20</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>326,306.20</u>	<u>43,958.01</u>

Note 1 Funds held

General Fund	55,126.03						55,126.03	415,111.24
Designated Fund								
Elizabeth Palmer's legacy		62,190.00					62,190.00	0.00
Helen Rigby's legacy		135,859.47					135,859.47	0.00
Vi Woollard's legacy		14,786.25					14,786.25	18,186.25
Legacy Total		<u>212,835.72</u>					<u>212,835.72</u>	<u>18,186.25</u>

Helen Rigby's legacy was held in General Fund as at 1st January 2021; during 2021 £240,000 plus £5,491 interest was invested in CCLA Investment Account, and the balance held in designated Fund

Restricted Funds								
Flowers			230.00				230.00	230.00
Parent & Toddler							0.00	200.00
Special Collections (Gift Aid on Afghan Refugees donations)				-117.50			-117.50	0.00
Maintenance (Chairs)						54.80	54.80	54.80
Youth Work					6,707.63		6,707.63	3,194.87
Restricted Funds Total							<u>6,874.93</u>	<u>3,679.67</u>

Note 2 Investments Held

(Values as at 31st December 2021)

121 shares in Banco Santander	351.54						351.54	288.10
13918.92 shares in CCLA Investment account	325,954.66						325,954.66	43,669.91

Independent Examiner's Report for the Year to 31st December 2021

This report is to certify the Independent Examiner's Review of the financial statements of the PCC for the year ending 31st December 2021 in accordance with the Church Accounts regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('The Act')

Respective Responsibilities of the PCC and the Independent Examiner

It is the responsibility of the members of the PCC to prepare the financial statements; it is your understanding the audit requirements of the regulations and s.43(2) of the Act do not apply.

As the independent Examiner; it is my responsibility to issue this report on the financial statements in accordance with the terms of the Regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charities Commission under section 43(7)(b) of the Act and to be found in the Church guidance 2006 edition.

The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items of disclosure in the financial statements, and seeking explanations from the trustees of the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in a financial audit, and consequently I do not express an audit opinion on the view of the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect of the requirements:
 - a. To keep accounting records in accordance with section 41 of the Act and;
 - b. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met.
2. That in my opinion, attention should be drawn to in order to enable a proper understanding of the accounts to be reached

 28/7/2022

Jagdeep Ghataore ACMA CGMA

69 Highwod Gardens, Ilford, Essex, IG5 0AY

Accounts

St Mark's Church, Forest Gate – Annual Report of the Parochial Church Council for the Year Ended 31 December 2020

Administrative Information

St Mark's Church is situated in Lorne Road, Forest Gate. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is: 41A Tylney Road, Forest Gate, London, E7 0LS.

The Parochial Church Council (PCC) is a body corporate (PCC Powers Measure 1956 and Church Representation Rules 2006) and a charity registered with the Charity Commission as charity number 1132240.

PCC members who have served from 1 January 2020 until the date this report was approved are:

Ex Officio Members

Vicar:	Ben King	Chair
Churchwardens:	Mike Richardson Sharon Yates	

Elected Members

Ann Arnold	Vice-Chair
Peter Arnold	Treasurer, Deanery Synod Representative
Janet Bone	Deanery Synod Representative
David Dale	
Ellen Kemp	Parish Safeguarding Officer, Deanery Synod Representative
Barbara Lumsden	
Charlotte Mouzer	
Judith Nyabango	WEF APCM 17 May 2021
Jackie Randall	
Jane Ridout	Secretary
Michael Semuguraka	
Yvonne Tiley	Deanery Synod Representative
Miranda Vincent	Resigned 1 July 2020

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mark's the membership of the PCC consists of the incumbent (vicar), the churchwardens, and members who are elected by those members of the congregation who are on the electoral roll of the church. All members of the congregation who regularly attend St Mark's Church are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how the PCC funds are to be spent. The PCC met six times during the year, with an average attendance level of over 90%. The January and February meetings were face to face, but thereafter meetings were held online due to the pandemic.

Aims and Purposes

The PCC has the responsibility of co-operating with the vicar in promoting the whole mission of the Church, pastoral, evangelistic, and social, in the parish. The PCC is also responsible for maintenance of the church building of St Mark's, Lorne Road, Forest Gate.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St Mark's. The PCC maintains an overview of worship, and aims that our worship and services put our faith into practice through prayer, scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the St Mark's church building.

Achievements and Performance

Worship and Prayer

Despite the restrictions placed upon us since March 2020 in the pandemic where we have been unable to gather in our building for worship, we have continued to provide weekly Sunday worship online. This provision has been very well received by the church family and has attracted others from further afield to join with us. Holy Communion has been received sacramentally during this time online, and when we have been able to meet in church building it has been received in 'one kind' due to the suspension of the shared communion cup.

'Zoom' has additionally provided opportunity for us to host Monday to Friday evening prayer, a mid-week prayer gathering, and a weekly coffee morning.

When restrictions were eased, we followed the diocesan guidance: putting in place distancing, sanitising, and mask wearing to open for Saturday private prayer and Sunday worship in the building.

Deanery Synod

The vicar and three lay members of the PCC sit on the Newham Deanery Synod and provide a report on Deanery Synod meetings to PCC meetings. This provides the PCC with a link between the parish and the wider structures of the Church of England.

The Church Building

We have been mindful to ensure regular checks of our building during this time of extended closure, both for security purposes and to ensure that the building remains in a safe condition.

Regrettably we have not been able to undertake any maintenance other than the required safety checks to the alarm, fire and heating systems, but hope that the programme of maintenance can resume as soon as restrictions allow.

Pastoral Care

Pastoral support has continued, mainly through telephone contact and email. Communication across the whole church family has been maintained through regular email updates (with paper copies delivered to those without internet access).

Mission and Evangelism

Ministry to the children and youth continued through telephone calls, letters, texts, and specific online services including Messy Church.

Easter and Christmas were celebrated with additional services in church when possible and also online.

In the lead up to Christmas a card containing a short Christmas message and details of St Mark's' online services was delivered to every home in the parish. The online Nativity Play and Carol Service were especially successful.

Ecumenical Relationships

Due to the pandemic it was not possible to hold the usual Good Friday March of Witness in conjunction with the other Forest Gate churches.

Financial Review

Total receipts on ordinary unrestricted funds were £450,552 and total receipts for restricted funds were £6,489. These are detailed in the financial statements.

Income in 2020 was much higher than normal due to receipt of a large legacy, amounting to £369,647, from a church member who died in December 2019. This means that the annual accounts for 2020 need to be compiled using accruals accounting, as the annual income exceeded the £250,000 threshold above which the Charity Commission requires charities to use accruals accounting. The PCC has engaged a qualified accountant to compile the annual accounts using accruals accounting.

£7,554 was spent from the legacy left by a church member to St Mark's in 2018 on replacing the movable walls between the church and the hall.

£69,701 was spent from the ordinary unrestricted funds, and £3,504 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which provides stipends and housing for clergy.

The PCC continued with the previously agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £5,250 planned giving and £3,134 adhoc giving was given to support 18 Christian ministries at home and abroad. In addition, £1,180 was given by members for specific causes and charities, and this was passed on to those causes and charities.

The net result was an excess of receipts over expenditure of £376,801. The balance of ordinary unrestricted funds carried forward on 31 December 2020 was £418,923; the balance of restricted funds carried forward on 31 December 2020 was £3,680; and the balance of the legacy designated fund carried forward on 31 December 2020 was £17,892.

Investment assets as at this date were £43,670 in the CCLA Church of England Investment Fund, plus £288 in shares in Banco Santander.

Reserves Policy

In 2019 the PCC invested £40,000 in the CCLA Church of England Investment Fund; the value of this investment increased from £40,768 on 31 December 2019 to £43,670 on 31 December 2020.

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2020, following receipt of the large legacy (q.v.), the PCC had £428,081 invested with the CCLA Church of England Deposit Fund.

Church Attendance

There were 108 people on the electoral roll as at December 2020, of which 51 live outside the parish. The equivalent figures for December 2019 were 112 people on the electoral roll, of which 51 lived outside the parish.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 182, covering 93 households.

Review of the Year

Since March 2020 PCC meetings have been conducted over 'Zoom' as was our APCM in October.

Items discussed by the PCC included the following:

- The annual accounts for 2019.
- The budget for 2020.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- Further strategies for improving the church's financial position, including a Stewardship Campaign in February 2020.
- Encouraging the church family to undertake to read the Bible in one year in 2020.
- Arrangements for Christmas and spending to support those arrangements.
- A Race Steering Group was set up, following the murder of George Floyd, to look at how to develop wider participation within the church family, and to report to the PCC.

Safeguarding

Ellen Kemp is the PCC's safeguarding officer, assisted by Ian Thomson, Jane Ridout, and Barbara Lumsden. The PCC requires church members who work with children and vulnerable adults to be DBS checked and to undertake appropriate training. The PCC ensured that all on-line communications complied to the House of Bishop's safeguarding guidance.

The Safeguarding Officer oversaw PCC members undertaking the relevant level(s) of online and face to face training during 2020 and ensured that DBS checks were in place where required. All DBS checks have been kept up to date, and there were no reportable incidents this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

**THE PAROCHIAL CHURCH COUNCIL OF
ST MARKS, FOREST GATE**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

St Mark's
Forest Gate

PAROCHIAL CHURCH COUNCIL OF ST MARKS, FOREST GATE
(Charity Registration No: 1132240)

Incumbent	Rev Ben King
Honorary Treasurer	Mr Peter Arnold
Parish Office	Lorne Road Forest Gate London E7 0LJ info@stmarksforestgate.org.uk 020 8091 5652
Bank	Natwest Stratford Braodway (A) Gredley House 1-11 Broadway Stratford E15 4DX
Independent Examiner	Mr Jagdeep Ghataore, ACMA 69 Highwood Gardens Ilford IG5 0AY

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David Dale	
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Due to the pandemic it was not possible to hold the usual Good Friday March of Witness in conjunction with the other Forest Gate churches.

Financial Review

Total receipts on ordinary unrestricted funds were £450,552 and total receipts for restricted funds were £6,489. These are detailed in the financial statements.

Income in 2020 was much higher than normal due to receipt of a large legacy, amounting to £369,647, from a church member who died in December 2019. This means that the annual accounts for 2020 need to be compiled using accruals accounting, as the annual income exceeded the £250,000 threshold above which the Charity Commission requires charities to use accruals accounting. The PCC has engaged a qualified accountant to compile the annual accounts using accruals accounting.

£7,554 was spent from the legacy left by a church member to St Mark's in 2018 on replacing the movable walls between the church and the hall.

£69,701 was spent from the ordinary unrestricted funds, and £3,504 from the restricted funds, to provide the Christian ministry from St Mark's Church. This includes the PCC's contribution to the Chelmsford diocesan parish share, which provides stipends and housing for clergy.

The PCC continued with the previously agreed policy to give away 10% of its net income (i.e. income excluding grants and money given for specific causes) each year to support Christian ministry at home and overseas. A total of £5,250 planned giving and £3,134 adhoc giving was given to support 18 Christian ministries at home and abroad. In addition, £1,180 was given by members for specific causes and charities, and this was passed on to those causes and charities.

The net result was an excess of receipts over expenditure of £376,801. The balance of ordinary unrestricted funds carried forward on 31 December 2020 was £418,923; the balance of restricted funds carried forward on 31 December 2020 was £3,680; and the balance of the legacy designated fund carried forward on 31 December 2020 was £17,892.

Investment assets as at this date were £43,670 in the CCLA Church of England Investment Fund, plus £288 in shares in Banco Santander.

Reserves Policy

In 2019 the PCC invested £40,000 in the CCLA Church of England Investment Fund; the value of this investment increased from £40,768 on 31 December 2019 to £43,670 on 31 December 2020.

It is the PCC's policy to invest short term funds balances in the CCLA Church of England Deposit Fund. This is used to smooth out fluctuations in cash flow and to meet emergencies. As at 31st December 2020, following receipt of the large legacy (q.v.), the PCC had £428,081 invested with the CCLA Church of England Deposit Fund.

Church Attendance

There were 108 people on the electoral roll as at December 2020, of which 51 live outside the parish. The equivalent figures for December 2019 were 112 people on the electoral roll, of which 51 lived outside the parish.

The number of people of any age worshipping regularly at St Mark's (not necessarily on the electoral roll) is currently 182, covering 93 households.

Review of the Year

Since March 2020 PCC meetings have been conducted over 'Zoom' as was our APCM in October.

Items discussed by the PCC included the following:

- The annual accounts for 2019.
- The budget for 2020.
- Our planned and adhoc financial giving to support God's work at home and abroad.
- Further strategies for improving the church's financial position, including a Stewardship Campaign in February 2020.
- Encouraging the church family to undertake to read the Bible in one year in 2020.
- Arrangements for Christmas and spending to support those arrangements.
- A Race Steering Group was set up, following the murder of George Floyd, to look at how to develop wider participation within the church family, and to report to the PCC.

Safeguarding

Ellen Kemp is the PCC's safeguarding officer, assisted by Ian Thomson, Jane Ridout, and Barbara Lumsden. The PCC requires church members who work with children and vulnerable adults to be DBS checked and to undertake appropriate training. The PCC ensured that all on-line communications complied to the House of Bishop's safeguarding guidance.

The Safeguarding Officer oversaw PCC members undertaking the relevant level(s) of online and face to face training during 2020 and ensured that DBS checks were in place where required. All DBS checks have been kept up to date, and there were no reportable incidents this year.

Data Protection

All names and contact details are held securely. They are used solely to keep in touch and are never shared with third parties.

Signed on behalf of the PCC

Rev'd Ben King (Vicar and PCC Chair)

INDEPENDENT EXAMINERS REPORT TO BE INSERTED HERE

STATEMENT OF FINANCIAL ACTIVITIES
For the Year ended 31 December 2020

		General Funds	Designated Funds	Restricted Funds	Total 2020	Total 2019
		£	£	£	£	£
Incoming Resources						
Voluntary income	2a	441,251	-	6,379	447,630	76,036
Activities for generating funds	2b	-	-	-	-	2,174
Income from investments	2c	1,516	-	-	1,516	934
Church activities	2d	2,574	-	110	2,684	4,288
Other incoming resources	2e	5,211	-	-	5,211	1,001
		450,552	-	6,489	457,041	84,432
Resources expended						
Church Activities	3a	69,701	7,554	2,986	80,240	109,192
		69,701	7,554	2,986	80,240	109,192
Net incoming/ (outgoing) resources		380,851	- 7,554	3,504	376,801	- 24,760
Transfers between funds		-	-	-	-	-
Net movement in funds		380,851	- 7,554	3,504	376,801	- 24,760

BALANCE SHEET
as at 31 December 2020

	Notes	2020 £	2019 £
Tangible fixed assets	5	-	-
Investments		43,958	41,151
		43,958	41,151
Current Assets			
Debtors and Prepayments	6	4,275	6,949
Short-term deposits	6	428,081	49,789
Cash at bank and in hand	6	8,896	7,250
		441,252	63,988
Creditors: amounts falling due within one year	7	463	-
Net current assets/(liabilities)		440,789	63,988
Total assets less current liabilities		484,747	105,139
Parish Funds			
Unrestricted funds	8	418,923	38,072
Designated funds	8	18,186	25,740
Investment funds	8	43,958	41,151
Restricted funds	8	3,680	176
		484,747	105,139

Notes to the Financial Statements for the year ended 31 December 2020

1. Accounting Policies

a. Accounting Convention

The PCC is a public entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs and with the Regulations' "true and fair view" provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

b. Fund accounting

Funds held by the PCC are:

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Restricted funds comprise (a) income from trusts or endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted, and the PCC will move any surplus to other general funds.

c. Incoming Resources

Voluntary Income

Collections are recognised when received.

Planned giving receiving is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grants and legacies are recognised when the PCC is legally entitled to the amount due.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

All Other Income

All other income is recognised when it is receivable.

d. Resources Used

Liabilities are recognised as soon as there is a legal or constructive obligation and settlement is probable and quantifiable.

Church Activities

The diocesan parish contribution is accounted for when paid. Any parish contribution unpaid as at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

e. Assets

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishing

Moveable church furnishings are not included in the accounts unless sufficient cost information is available, but all items are included in the Church's inventory.

Tangible Fixed Assets used by Charity,

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts in kind, at a reasonable estimate of their open market value on receipt.

All expenditure on consecrated or benefice buildings and other fixed assets costing under £1,000 are written off in the year they are incurred.

Investments

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc.) are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Short Term Deposits

These are the cash held on deposit either with the CCLA or at the bank.

2. Incoming Resources

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a. Voluntary income					
Gift Aided Giving	47,580	-	-	47,580	43,987
Other planned giving	6,633	-	1,379	8,012	7,300
Collections at Services	4,689	-	-	4,689	7,371
Gift Aid tax recovered	12,299	-	-	12,299	12,378
Donations	402	-	-	402	-
Legacies	369,647	-	-	369,647	-
Grants for youth work	-	-	5,000	5,000	5,000
	441,251	-	6,379	447,630	76,036
b. Activities for generating funds					
Banner Group	-	-	-	-	145
Jumble Sales	-	-	-	-	1,430
Christmas Fayre	-	-	-	-	599
	-	-	-	-	2,174
c. Income from investments					
Banco Santander dividends	1	-	-	1	19
CCLA Investment Dividends	1,223	-	-	1,223	296
CCLA Deposit Interest	293	-	-	293	619
	1,516	-	-	1,516	934
d. Income from charitable activities					
Wedding & Funeral Fees	175	-	-	175	123
Parish magazine	710	-	-	710	820
Use of building	1,245	-	-	1,245	2,396
Sunday Tea & Coffee	6	-	-	6	43
Debden Camp	-	-	-	-	633
Flowers	-	-	110	110	110
Nifty-Fifties	400	-	-	400	-
Miscellaneous	38	-	-	38	162
	2,574	-	110	2,684	4,288
e. Other incoming resources					
Refunds	412	-	-	412	942
Spring Harvest Refunds	4,769	-	-	4,769	-
Payments for photocopying	30	-	-	30	59
	5,211	-	-	5,211	1,001
	450,552	-	6,489	457,041	84,432

3. Resources Expended

	General Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a. Church Activities					
Missionary & charitable giving - planned	5,250	-	-	5,250	4,340
Missionary & charitable giving - ad hoc	3,134	-	689	3,824	5,078
Missionary & charitable giving - raised from coffee mornings	-	-	491	491	1,228
Home mission	4,923	-	1,805	6,728	15,168
Home mission - Spring Harvest Refunds	4,769	-	-	4,769	-
Parish Share	36,466	-	-	36,466	30,505
Other ministry costs	610	-	-	610	760
Salaries and pension costs	1,946	-	-	1,946	1,992
Church utilities	4,739	-	-	4,739	6,045
Church maintenance and cleaning	2,632	-	-	2,632	27,661
Major repairs to church building	-	7,554	-	7,554	8,568
Parish magazine costs	1,199	-	-	1,199	1,745
Printing and stationery	1,875	-	-	1,875	2,336
Website, internet and IT	280	-	-	280	1,183
Telephone costs	1,586	-	-	1,586	1,378
Bank charges	290	-	-	290	360
Vicarage costs	-	-	-	-	845
	69,701	7,554	2,986	80,240	109,192
	69,701	7,554	2,986	80,240	109,192

4. Staff costs and related party transactions

a. Staff costs and numbers

	2020	2019
Wages, salaries, social security & pensions.	1,946	1,992
Average number of employees	1	1

b. Related parties' transactions.

Donations without conditions from related parties (PCC members) amounted to £24,880 during the year made up of regular giving.

Mr P Arnold, who is a member of the PCC was paid £84 for items purchased from the fair trade stall.

The incumbent was reimbursed for working expenses, it is considered that no material part of this relates to his duties as trustee.

5. Fixed Assets

a. Tangible

The church is insured for £1,834,734. It is not shown in the financial statements of the PCC as it is consecrated and benefice property.

There were no other tangible fixed assets owned by the PCC.

b. Investments

	Banco Santander Shares £	CCLA Investment Fund £
Market value at 1 January 2020	383	40,768
Disposal	-	-
Purchase at cost	-	-
Net gains / (loss)	- 95	2,902
Market value at 31 December 2020	<u>288</u>	<u>43,670</u>

The holding at 31 December 2020 was 121 Shares in Banco Santander and 2,131.56 Shares in the CCLA Investment Fund. The market value represents investments for:

	2020 £	2019
Unrestricted funds	<u>43,958</u>	<u>41,151</u>
	<u>43,958</u>	<u>41,151</u>

6. Current Assets

	2020	2019
	£	£
Income tax recoverable	3,345	6,949
Prepayments	-	-
Other debtors	-	-
	3,345	6,949

7. Creditors: amounts falling due within one year

	2020	2020
	£	£
Accruals	463	-
Independent Examination fee	-	-
Other creditors	-	-
	463	-

8. Statement of funds

	Bal b/fwd.	Income	Expenditure	Transfers	Bal c/fwd.
	01/01/2020			Other gains	31/12/2020
	£	£	£	& losses	£
Unrestricted Funds					
PCC General fund	38,072	450,552	- 69,701	-	418,923
	38,072	450,552	- 69,701	-	418,923
Investment assets					
Shares in Banco Santander	383	-	-	- 95	288
CCLA Investment Account	40,768	-	-	2,902	43,670
	41,151	-	-	2,807	43,958
Designated Funds					
Vi Woollard's Legacy	25,740	-	- 7,554	-	18,186
	25,740	-	- 7,554	-	18,186
Fixed Assets Funds					
Church FF&E	-	-	-	-	-
Buildings Capital	-	-	-	-	-
	-	-	-	-	-
Restricted Funds					
Flowers	120	110	-	-	230
Parent & Toddler	-	200	-	-	200
Special Collections (Dalit Education)	1	1,179	- 1,180	-	-
Maintenance (Chairs)	55	-	-	-	55
Youth Work	-	5,000	- 1,805	-	3,195
	176	6,489	- 2,986	-	3,680
	105,139	457,041	- 80,240	2,807	484,747

9. Summary of assets by fund

	Unrestricted funds	Restricted funds	Total 2020
	£	£	£
Investment fixed assets	43,958		43,958
Current assets	437,572	3,680	441,252
Liabilities - amounts falling due within one year	(463)		(463)
	<u>481,067</u>	<u>3,680</u>	<u>484,747</u>

Independent examiner's report to the trustees of The Parochial Church Council of St Marks, Forest Gate

I report to the trustees on my examination of the accounts of the Parochial Church Council of St. Marks, Forest Gate (the 'charity') for the year to 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

The charity's gross income has exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management accountants.

I report in respect of my examination of the Charity'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 have completed my examination and I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept as required by section 130 of the Charities Act 2011
2. The accounts do not accord with those records; or
3. The accounts do 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.

Signed:



Jagdeep Ghataore ACMA CGMA

Date: 10/08/21