

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.

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**



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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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.

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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

		2020	2019
	Notes	£	£
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

Church Activities

e. Assets

2. Incoming Resources

[illegible]

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

3. Resources Expended

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	288	43,670

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	43,958	41,151
	43,958	41,151

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)
	481,067	3,680	484,747

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