

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	Data & Electoral Roll Officer
	Sharon Yates	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	DESIGNATED	RESTRICTED FUNDS				TOTAL FUNDS	
	FUNDS	FUNDS	Other	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 (Shoeboxes)				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>0.00</u>	<u>9,039.65</u>	<u>11,335.77</u>

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	Other	RESTRICTED FUNDS			TOTAL 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 FUNDS	DESIGNATED FUNDS	Other	RESTRICTED FUNDS			TOTAL FUNDS	
	£	£	£	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 £	2023 £
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 FUNDS £	DESIGNATED FUNDS £	Other £	RESTRICTED FUNDS			TOTAL FUNDS 2024 £	2023 £
				Specific Causes £	Youth Work	Maintenance £		
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/>								
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	-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