CARMEL MAR THOMA CHURCH,LIVERPOOL

England & Wales · Charity number 1137808

Details

Status	Registered
Legal form	Other
Registered	2010-09-06
Register	View on the Charity Commission register

Contact

Address	14 Petunia Close Liverpool L14 2EN
Phone	0151 378 3595
Email	tijumphilip@gmail.com
Website	www.carmelmtc.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ("THE OBJECTS") ARE TO ADVANCE THE CHRISTIAN RELIGION PROVIDE ITS MEMBERS WITH REGULAR CHRISTIAN WORSHIP SERVICES IN ACCORDANCE WITH THE TRADITIONS OF THE MARI THOMA SYRIAN CHURCH OF MALABAR,PROVIDE PASTORAL CARE AND ORGANISE ACTIVITIES TO PROMOTE THE SPIRITUAL LIFE OF ITS MEMBERS MAKE VOLUNTARY CONTRIBUTIONS FOR EVANGELISTIC AND CHARITABLE WORK IN THE UNITED KINGDOM AND ABROAD ESPECIALLY INDIA.THE CHARITY MAY PARTICIPATE IN COLLABORATIVE PROGRAMMES WITH OTHER CHURCHES WITH WHICH IT HAS COMMUNAL RELATIONSHIPS AND ALSO PARTICIPATE IN ALL ACCEPTABLE ECUMENICAL RELATIONSHIPS AS A FULL MEMBER OF THE WORLD COUNCIL OF CHURCHES (WCC) CHURCHES TOGETHER IN ENGLAND (CTE) AND CHURCHES TOGETHER IN BRITAIN AND IRELAND (CTBI)

Activities: Regular church services, youth league and womens group meetings.Supporting local charities in the community and charities in India.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- **Area of benefit:** UNITED KINGDOM AND ABROAD ESPECIALLY INDIA.
- Liverpool City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£184,614	£124,529	-	-
2024-03-31	£125,800	£109,800	-	-
2023-03-31	£140,854	£112,565	-	-
2022-03-31	£165,906	£143,676	-	-
2021-03-31	£157,844	£151,342	-	-

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Trustees

Name	Role	Appointed
ASISH VARGHESE		2018-10-29
BIJU MATHEW		2023-03-03
BINU THOMAS		2018-10-29
DR JEENA BINU MATHEW		2021-02-20
Dr DIVYA MARY SAMUEL		2023-03-20
Elcy varughese		2020-02-20
JIJO VARUGHESE		2024-03-03
JIJO VILAGUPARAKAL KURUVILA KURUVILLA		2024-03-03
MOBY MATHEW		2020-02-20
PRAKASH PHILIP		2016-02-21
Philip VARUGHESE		2020-02-20
RINCY MARY CHERIAN		2024-03-03
Raji john		2018-10-28
SHERLY VARUGHESE		2020-02-22
SURESH CHERIYAN GEORGE		2018-10-29
THOMAS EDAYADIYIL VARGHESE		2020-02-22
V S VARGHESE		2018-02-20
VARGHESE MATHEW		2023-02-20

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CARMEL MAR THOMA CHURCH,LIVERPOOL

England & Wales - Charity number 1137808

Accounts

Carmel Mar Thoma Church

Liverpool

www.carmelmtc.org.uk
Charity Registration No. 1137808

LIGHTED
TO
LIGHTEN

"The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom."

Deuteronomy 28:12-13

Walking in the Light: Our Journey Through Year 2024-25

As the seasons of life continue to unfold, we find ourselves reflecting on another year of God's boundless grace. The pages of 2024-25 tell a story not of our own making, but of divine intervention weaving through our individual and collective journeys. Like sailors looking toward the horizon, we have navigated both calm waters and challenging storms, always finding that sacred star to guide our way. The Psalmist reminds us, "*The Lord is my strength and my shield; my heart trusts in him, and he helps me*" (Psalm 28:7). As I compile this record of our year, I do so with heart full of gratitude for His faithful presence.

As a community of faith, our hearts are deeply wounded by the tragedy that occurred in Southport on 29th July 2024. The senseless loss of three precious children, whose lives were taken during what should have been a joyful Taylor Swift-themed dance class, leaves us searching for comfort in our darkest hour. In times of such incomprehensible pain, we turn to our Lord who promises to be near to the broken hearted. We pray for God's tender embrace to surround the grieving families, the injured children still healing, and a community forever changed. Though we cannot understand why such suffering occurs, we hold fast to the hope that God's love is stronger than hatred, His light more powerful than darkness, and His peace beyond all understanding. May we, as brothers and sisters in Christ, extend His compassion to all those affected by this heartbreaking event.

Twenty-one years have now passed since our humble beginnings in Liverpool, a milestone that bears witness to God's sustaining power. The promise in Jeremiah 29:11 has been our anchor: "*For I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future*." We have indeed prospered; not merely in earthly measures, but in the richness of community, in deepened faith, and in the opportunities to serve. Throughout this year, we have strived to be the salt and light that Christ has called us to be, preserving what is good, and illuminating the path for others. We remain "Lighted to Lighten," through which God's love flows out to a world in need. It is with this spirit of humble service that I present to you the Annual Report of Carmel Mar Thoma Church for 2024-25.

CHURCH ADMINISTRATION

Our Church:

The Malankara Mar Thoma Syrian Church, popularly known as The Mar Thoma Church, is one of the ancient Churches in the world, believed to have established by Apostle St. Thomas in AD 52. The Mar Thoma Church defines itself as “Apostolic in origin, Universal in nature, Biblical in faith, Evangelical in principle, Ecumenical in outlook, Oriental in worship, Democratic in function, and Episcopal in character.” Being an indigenous national church, it is autonomous, self-supporting and self-propagating. The Mar Thoma diaspora communities have played a pivotal role in elevating the status of the Mar Thoma Church confined within the boundaries of India to a worldwide church. The Mar Thoma Church currently has a global presence in every continent through its 14 dioceses. The presence of Mar Thoma community in the UK can be traced back to early 1950s. Regular worship in London started in 1957 and it is recognised as the first Mar Thoma congregation in the western hemisphere. Since its humble beginning nearly seven decades ago in the UK, the Mar Thoma Church has steadily grown over the years and now have 17 clergies, 15 parishes, and several congregations in the UK & Europe region.

The Mar Thoma community in Liverpool came into existence in 2003 as a prayer group of St. John's Mar Thoma Church, Hounslow, under the prophetic vision and leadership of Rev. K V Cherian. Subsequently, under the guidance and encouragement of the then diocesan bishop Rt. Rev. Dr. Euyakim Mar Coorilos Episcopa, we were elevated to the status of a parish as Carmel Mar Thoma Church in May 2007, by the then Metropolitan, His Grace the Most Rev. Dr. Philipose Mar Chrysostom Mar Thoma. In 2020, we were blessed with the gift of our own Church and Parsonage. Amidst the challenges of the pandemic, in May 2021, we joyfully moved into our newly consecrated church - our spiritual home. Praise be to God for His abundant blessings!

Vicar:
Rev. Abu Cherian continued his blessed ministry as the vicar for the fourth year. Let us uphold Rev. Abu Cherian and his family in our prayers for a blessed and fruitful ministry among us.

Membership:
Our membership continued to grow during the report year. As of 31st March 2025, we have 161 families as members. On behalf of the parish, I warmly welcome all members who joined our parish during this reporting period. May you be blessed through our fellowship, and may our church be enriched by your active participation and unique gifts.

Worship:
Sunday service starts at 10am every week. To encourage our young people to get more involved in worship and church activities, the holy communion is celebrated according to the English order on the 4th Sunday of every month. Prayer for special needs and thanksgiving are held on the 1st week of every month. On average, 185 people attend the worship and 125 people partake in the Holy Communion.

Official Meetings:
To transact various matters of the parish, 13 Executive Committee meetings and 3 General Body meetings were held during the report year.

CHURCH EVENTS

Youth Conference 2024:
The 6th Mar Thoma Youth Conference of the UK and the inaugural Youth Conference since the formation of the UK, Europe, and Africa Diocese was hosted by our parish's Youth Fellowship at the Cefn Lea Centre in Wales from 12th to 14th April. On behalf of the parish, I extend our heartfelt appreciation to our Vicar and youth members for organising such a spiritually enriching conference.

Parish Day:
On Sunday, 5th May 2024, we celebrated 17 blessed years of our journey as a parish in Liverpool, along with the third anniversary of moving into our own church building. A public meeting was organised to commemorate the day, followed by a fellowship lunch. It was a memorable day to look back and praise God for His abundant blessings all these years. I would like to thank all our members who wholeheartedly took part in the worship and helped with all the arrangements.

International Nurses Day:
On 12th May 2024, our church commemorated International Nurses Day with a special celebration honouring the invaluable contributions of nurses within our community. Our Vicar expressed profound gratitude and admiration for their selfless dedication to patient care, acknowledging how they consistently prioritise the wellbeing of others, often at considerable personal risk.

Father's Day:
We celebrated Father's Day on 16th June with a special service dedicated to honouring fatherhood. It was a meaningful opportunity to reflect and express gratitude to God for the lives and influence of our fathers. The worship service included a thoughtful ceremony recognising fathers and fatherly figures within our congregation.

Diocesan Bishop's Visit:
Diocesan Bishop Rt. Rev. PD Dr. Joseph Mar Ivanios Episcopa visited our parish on 30th June and presided over Holy Communion. This marked his first official visit to our congregation as the Diocesan Bishop of the UK, Europe and Africa Diocese. The day proved especially significant as twelve children received their First Holy Communion. As a parish family, we warmly welcome these twelve young members into full fellowship within the Mar Thoma Church and commit to upholding them in prayer as they grow in faith and understanding of Christ.

Summer Fest:
On 14th July, our Sunday School organised Summer Fest in church. The celebration featured an array of food stalls offering freshly prepared traditional cuisines. On behalf of the parish, I congratulate our Sunday School for organising an exceptional day of delicious food, fun, laughter, and camaraderie. This brilliant event brought the entire parish together, providing a wonderful opportunity to support the Sunday School ministry while fostering and strengthening friendships within our church.

Leadership Retreat:
On 11th August, a retreat was held for Executive Committee members, Sunday School Teachers and Office bearers of auxiliary organisations. Rev. John P Chacko led the retreat based on gospel according to Mark 10: 17-22. It was an insightful and spiritually enriching session.

Sevika Sangham Diocese Conference:
On 24th August, our parish had the honour of hosting the inaugural Sevika Sangham Conference of the UK, Europe and Africa Diocese. The significant gathering brought Sevika Sangham members from across the UK and Europe region. This historic conference stands as a testament to our parish's commitment to fostering wider diocesan fellowship and spiritual growth.

Vacation Bible School:
This year's VBS was held from 29th August to 1st September. The VBS theme was "Going Proficient". We would also like to acknowledge and thank the people who donated/sponsored towards the cost of VBS.

Education Sunday:
1st September was set apart as Education Sunday. "Education that leads to Divine Truth" was the theme for the day. Back to School prayer and Sunday School teachers' dedication were held during the service.

Harvest Festival and Onasadhya:
"Put some of the first produce from each crop you harvest into a basket and bring it to the designated place of worship, the place the LORD your God chooses for his name to be honoured." Deuteronomy 26:2

We celebrated harvest festival on 15th September. A variety of items including garden produces, homemade delicacies, food products, kitchen items/gadgets and artefacts were brought in for fundraising. I place on record our gratitude to all members for bringing in the items, as well as very generously participating in the harvest festival. May God abundantly bless the work of your hands.

Onam evokes nostalgic memories for every Malayalee. Following the harvest festival, we arranged an Onasadhya to share the joy and fellowship that Onam represents. The day proved truly memorable as the congregation gathered in traditional Kerala attire to savour the elaborate feast, whilst reminiscing about our distant homeland and the celebrations of years past.

Diocese Sunday Pulpit Exchange:
Diocese Sunday was celebrated on 22nd September. Rev. Varghese Koshy, Vicar of Nazareth MTC, Dublin celebrated Holy Communion in our church, as part the Diocese Sunday Pulpit Exchange.

Diocese Inauguration & Mar Thoma Family Meet:
His Grace the Most Rev. Dr. Theodosius Mar Thoma Metropolitan inaugurated the newly constituted UK, Europe and Africa Diocese on 29th September at the Bethel Convention Centre, Birmingham. This significant milestone drew clergy and faithful Mar Thoma members from throughout the UK, Europe and Africa regions. Over one hundred members from our parish attended the inauguration. Our Vicar and many members of our parish played vital roles in organising this massive event. On behalf of the parish, I extend heartfelt appreciation to all our members whose presence and participation helped transform the inauguration into a truly memorable celebration.

Annual Convention & Family Dedication Day:
Our 22nd annual convention was held from 18th to 20th October. Rev. Soju M Thomas, Vicar of St. James MTC, London was the keynote speaker based on the theme – Family: Celebration of Relationships. Final day of the convention on 20th October was marked as family dedication day. On behalf of the parish, I express our heartfelt gratitude to Rev. Soju M Thomas for his enriching messages on all 3 days.

Sunday School Retreat:
World Sunday School Day celebrations were held in church on 10th November. Bishop's Secretary, Rev. Subin Mathew Parayil led an enriching retreat on the day for Sunday School students.

Edavaka Mission Fundraising for Kalahandi Mission Field:
On 17th November, our Edavaka Mission organised a charity food sale to generate funds for the construction of the Phokhari chapel at the Kalahandi Mission Field. On behalf of the parish, I extend sincere congratulations to the Edavaka Mission for their enthusiasm in undertaking this project.

Carol Service:
Our Carol Service was held on 21st December, graced by the distinguished presence of Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan as our chief guest. Following the programme, the congregation gathered for a festive Christmas dinner, fostering warm fellowship.

Christmas Day:
On Christmas Day, our parish gathered to celebrate Holy Communion at 7am, beginning this joyful day in a prayerful worship. Following the service, the congregation enjoyed Christmas breakfast and cake, sponsored by our members.

Watch Night Service:
Watch Night service was held on 31st December to give thanks for all the blessings received in the past and seeking continued mercy and blessings for years ahead. The Watch Night Service started at 10pm carrying on into the break of New Year, culminating with the celebration of Holy Communion. The service included intercessory prayer and personal testimony session.

Diocesan Christmas Carol Service:
Our choir participated in the Diocesan Christmas Carol Service held at the Coton Green Church, Tamworth on 4th January 2025. The parish extends sincere appreciation to our choir for their excellent contribution and to all parishioners who attended the programme to support our choir.

Ecumenical Sunday:
This year's Ecumenical Sunday was celebrated on 19th January, with the theme "The Church that needs to be one in Christ". Rev. Andrew Edwards – Bishop of Liverpool's Chaplain for Ecumenism attended the service, celebrating the Holy Communion with our vicar and sharing the word of God. On behalf of the parish, I place on record our gratitude to Rev. Andrew Edwards for his constant support to our church.

Medical Mission Sunday:
On 2nd February, we observed Medical Mission Sunday praying for the medical mission ministry and for the people working in the medical sector. Healthcare professionals from our church assisted in the service on the day. Let us praise and thank God for all our healthcare workers for their dedicated services. May the Lord protect and keep them safe from all harm.

As a part of our health and wellbeing awareness programme, Dr Nikhil Oommen presented a Cancer Awareness session. It was a very informative programme that helped to answer questions and highlighted signs to look out for. On behalf of the parish, I extend our heartfelt gratitude to Dr Nikhil Oommen for sharing his knowledge and expertise with the church family.

Faith in Action:
It is truly commendable that, as we celebrated Medical Mission Sunday in our church, two of our families were actively engaged in medical mission projects on two different continents; a

powerful testament to living out the love of Christ through service. As a parish, we extend our heartfelt appreciation and gratitude to both families for their inspiring witness and willingness to serve. Their selfless efforts have not only extended the healing touch of Christ to communities in great need, but also remind us of the powerful impact of faith in action. May God continue to bless their ministry and multiply the fruits of their labour.

Encounter – Youth Retreat:
Our Youth Fellowship hosted "Encounter," a spiritually enriching youth retreat, on 9th February. Rev. Stanley Mathew John led the retreat with profound insight and guidance. As a parish, we extend our warmest congratulations to our Youth Fellowship for their commitment to spiritual growth and community building by organising such a transformative programme.

Let your Light Shine:
This year's Sunday School Talent Day, themed "Let Your Light Shine," was held on 15th February. Due to the growing number of Sunday School children, a full day was dedicated to showcasing their abilities. The event featured a variety of competitions designed to nurture both the spiritual and personal development of our children.

Great Lent 2025:
The Great Lent started on 2nd March. Evening Lent prayer was held online at 7pm from 2nd March 2025 until the end of the report year. Members of Hull and Lincolnshire Congregation and Newcastle Mar Thoma Fellowship also joined the lent prayer. Our 6 prayer groups, along with Hull and Lincolnshire Congregation and Newcastle Mar Thoma Fellowship led each day's service on a rota. I extend our thanks and appreciation to the secretaries of each group for efficiently coordinating the lent prayer. It was commendable to see many of our young people coming forward and sharing the word of God during the lent prayer.

In addition, our Youth Fellowship organised daily Lenten podcast during the Lent season. Youth members from Carmel MTC, Hull and Lincolnshire Congregation and Newcastle Mar Thoma Fellowship shared short meditations as per the lectionary. May God bless and guide our youngsters to grow in faith and be great ambassadors for Christ.

Visit of Rt Rev Dr. Abraham Mar Paulose Episcopa:
Our parish was deeply honoured to welcome Rt Rev Dr Abraham Mar Paulose Episcopa, the diocesan Bishop of the North America Diocese, on 16th March. The Episcopa celebrated the Holy Communion and shared the word of God. His Grace's spiritual wisdom and gentle presence brought a profound sense of blessing to our congregation.

Mothering Sunday:
We celebrated Mother's Day on 30th March, thanking and honouring the sacrificial lives of our mothers and motherly figures. A special worship was held in honour of mothers. Thank you, dear mothers, for being living testimonies of God's nurturing love!

GENERAL INFORMATION

Church Maintenance and Upgrades:
Raised Flowerbed
A raised flowerbed was lovingly installed on our church premises, made possible by the generous contributions and skilled workmanship of our members. From the initial planning and

design to sourcing materials and planting vibrant flowers, a dedicated group of volunteers from our congregation came together with a shared vision and willing hearts. As a parish, we offer our heartfelt thanks to everyone who contributed and served in this endeavour. May God richly bless you for your dedication and generosity.

Roof Repair

By God's grace and through members' support, we were able to complete the roof repairs in a cost-effective manner. Additionally, the old shallow gutters were replaced with new deep-flow gutters to ensure better rainwater drainage. On behalf of the parish, I extend heartfelt thanks to our office bearers and Executive Committee members for their diligent, timely, and efficient efforts in resolving this worrying issue.

Security Cameras and Live Streaming

During the report year, we enhanced the church's security by installing surveillance cameras both inside and outside the premises to help deter intruders. In addition, we introduced live streaming of the worship service to the meeting room. This initiative is particularly beneficial for parents with young children, providing a comfortable space where they can feed or nurse their little ones while still participating in the service. It also offers a calm environment for parents to soothe their children if they become restless or distressed during worship.

Registration of the Church:

During the report year, our church was officially registered as a "Place of Meeting for Religious Worship" and for the "Solemnisation of Marriages".

Gateacre Ecumenical Fellowship:

The Mar Thoma Church proudly stands at the forefront of the global ecumenical movement, with our past and present bishops having held significant leadership positions in numerous international ecumenical organisations. Reflecting this spirit locally, our parish is actively involved in a vibrant ecumenical fellowship that includes five neighbouring churches: Carmel Mar Thoma Church, Our Lady of the Assumption Catholic Church, St. Stephen's Gateacre, St. Mark's Belle Vale, and the Salvation Army. Our Vicar and Secretary regularly attends this forum, where plans have been prayerfully developed to collaborate in sharing the love of Christ and to work together as a united Christian presence in our community.

Home for Homeless:

The Home for the Homeless project is an inspiring initiative envisioned by our Vicar, Rev. Abu Cherian. For every home blessed within our parish, an offertory is collected during the ceremony and ringfenced specifically to help build a home for a homeless family in India. This noble project embodies the love of Christ in action, providing not just shelter, but hope and dignity to those in need. It is a humble expression of our faith and compassion, offering a roof over the head of a family in need.

Charity Donations:

During the report year, our parish and organisations took up several projects to support local charities, as well as lending a helping hand to various charitable causes in India as part of our Christian Mission. We supported the following UK charities during the report year.

1) Imagine If Trust: This is a Liverpool based Christian charity, working to bring about transformation through a range of community projects. We donated £1,000 to this charity.

2) Safe Families: This is a national charity that works to offer hope, belonging and support to children, families and care leavers. They primarily work through local churches. We donated £1,000 to this charity.
3) Netherley Youth & Community Initiative (NYCI): This is a charity founded by the Archdiocese of Liverpool. They run a food bank and offer various services to the community in Netherley. We donated £500 to this charity.
4) Healing Little Hearts: Our Sunday School supported Healing Little Hearts which is a children's charity that provides free heart surgery to babies and children in the developing parts of the world born with congenital heart disease. We raised over £5,800 for the charity.
5) Samaritan's Purse Shoebox appeal: This year our Sunday School children sent over 100 shoeboxes packed with goodies to some of the most under-privileged children around the world.
6) The Whitechapel Centre: Our Youth fellowship collected a large quantity of food and essential supplies for TWC, a charity that provides services to homeless people in Liverpool.

Finance:
Financial needs of our church are met by the generous donations of our members. An internally audited statement of accounts for the year ended on 31st March 2025 is appended to this report.

A Note of Gratitude:
On behalf of the parish, I extend our heartfelt gratitude to the Metropolitan, Suffragan Metropolitans, the Diocesan Bishop, and all bishops of the Mar Thoma Church for their continued spiritual guidance and pastoral care. We also record our sincere thanks and appreciation to the clergies within the Diocese and the Diocesan office bearers for their steadfast support and service. A special word of thanks goes to our Vicar, office bearers, and executive committee members for your invaluable contributions and faithful leadership in nurturing the growth, unity, and wellbeing of our church family.

To every volunteer who forms the very heartbeat of our church community; your selfless service and joyful spirit reflect the heart of Christ's teachings. Whether arranging events, managing behind-the-scenes tasks, or taking on humble responsibilities with a smile, your faithfulness is a blessing to us all. Finally, a sincere thank you to every member who supported and donated towards the various causes of our parish. Your willingness and generosity have made a lasting difference in our church community. "*For God loves a person who gives cheerfully*." May God richly bless each one of you for your faithful commitment and generous hearts.

ACTIVITIES OF ORGANISATIONS

Edavaka Mission:
Edavaka mission serves as the missionary wing of our church. Our Edavaka mission is registered with the Mar Thoma Voluntary Evangelistic Association. The Edavaka Mission continues its commitment to spiritual growth, mission activities, and community support. This year, we have actively engaged in various initiatives, including monthly prayer meetings, Bible studies, mission projects, and fundraising activities. Monthly meetings and bible study are held in church on the 2nd Sunday of every month. Edavaka Mission organised a charity food sale to generate funds for the construction of the Phokhari chapel at the Kalahandi Mission Field. Through this event and by the remarkable generosity of our parish members, we raised

approximately £3,400 towards this noble cause. The Edavaka Mission takes a lead role in the singing session and intercessory prayer during the annual convention.

Sevika Sangham:
We are blessed with a committed Sevika Sangham that takes a vital role in the spiritual life of the parish. The Sevika Sangham actively participates in all church events and looks after the hospitality of our church, providing refreshments after worship every Sunday. The organisation was involved in various charity activities lending a hand to the neediest in our society. Monthly meetings are held in church on the 3rd Sunday of every month. The meeting includes intercessory prayer and bible study led by the Vicar. On 24th August, our parish had the honour of hosting the inaugural Sevika Sangham Conference of the UK, Europe and Africa Diocese. The significant gathering brought Sevika Sangham members from across the UK and Europe region.

Youth Fellowship:
The Youth fellowship continues to uphold the mission of the church through the four foundations: Witness, Study, Worship and Service. Monthly meetings are held in Church on the 1st Sunday of every month. The Youth Fellowship hosted "Encounter," a spiritually enriching youth retreat, on 9th February. Rev. Stanley Mathew John led the retreat with profound insight and guidance. As part of their Christian commitment, they collected a large quantity of food and essential supplies for The Whitechapel Centre, a charity that provides services to homeless people in Liverpool. The youth fellowship members assisted in the English worship, lent service, youth Sunday and singing sessions. I thank and appreciate our Youth members for taking a lead in organising several activities in church especially for the church events, making it lively and memorable occasions.

Sunday School:
“Come to Jesus, bring every child to Jesus” is the motto of Mar Thoma Sunday School. Founded on this theme, our Sunday School plays a vital role in teaching the word of God to our children.

This year also we joined hands with Samaritan’s Purse Shoebox appeal to bring joy and happiness to millions of less fortunate children around the world. Our Sunday School sent 101 shoe boxes packed with gifts to share the love of Jesus with children in some of the most deprived parts of the world. We continued our support to ‘Healing Little Hearts’ charity that performs life-saving heart surgery on babies and children in developing parts of the world born with congenital heart disease. We raised over £5,800 towards this noble cause. I thank our Sunday School Students and their parents for their generous donations towards the above projects.

On behalf of the Parish, I thank the Sunday School teachers and volunteers for their dedicated time and efforts in teaching our children and bringing them to Jesus.

Choir:
Carmel Mar Thoma Church Choir is a registered choir of The Mar Thoma Church in the UK & Europe Zone and is affiliated with the Department of Sacred Music and Communications (DSMC). Choir takes an active role in weekly worship with their melodious rendition in leading the chants, responses, hymns, and songs. Worship on feast days and special occasions are enriched by their committed participation and devotion. We are blessed with a chamber orchestra comprising of a team of enthusiastic young talents who play various music

instruments. This serves as an ideal platform for our youngsters to use their skills and talents for the glory of God.

On behalf of the parish, I appreciate the choristers for the blessed rendition during our carol service. They also took part in several Diocese activities during the report year. Thank you choir for your dedicated time and efforts. Let us uphold them in our prayers and support them in their ministry.

Prayer Groups:
Prayer groups offer an environment where members can connect, share their faith, pray together, and develop a stronger relationship with God. People share personal joys, struggles, and concerns, fostering a sense of trust, empathy, and deeper connections. We currently have 6 prayer groups based on the geographical area of the parish. Following are the 6 prayer groups:

1. Aintree – Norris Green
2. Capricorn Crescent – Turriff Road
3. Knotty Ash – Childwall
4. Old Swan – City Centre
5. Warrington – Blackpool
6. Wirral – Chester – North Wales

Under the leadership of vicar Rev. Abu Cherian, secretaries of each prayer group organise regular prayer meetings. Vicar attends each area prayer meeting according to a rota.

CONCLUSION

As we bring this eventful year to a close, we lift our eyes in gratitude to the One who has been our refuge and strength, a very present help in every circumstance. The path was not without its challenges - moments of uncertainty, unrest, and decision-making - yet through it all, the Lord faithfully carried us. Like the Israelites journeying through the wilderness, we too have seen His cloud by day and fire by night, guiding, protecting, and providing. I praise God for the privilege of serving as the Secretary of Carmel Mar Thoma Church during this report year. It has been a time of deep learning, heartfelt service, and joyful fellowship. In every step, I have felt the quiet assurance of His presence and the sufficiency of His grace.

As I conclude this report, I extend my heartfelt gratitude to our beloved Vicar for spiritual leadership, to my fellow office bearers for their dedication, to the committee members for their tireless service, and to every member of our church family for your prayers, participation, and perseverance. As we now look to the future, may we remain rooted in Christ, ready to serve, to love, and to shine ever more brightly in a world that longs for hope. Let us press on, trusting that "*He who began a good work in us will carry it on to completion until the day of Christ Jesus*" (Philippians 1:6). May Carmel Mar Thoma Church continue to be a beacon of light and a sanctuary of grace for generations to come.

Thank you.
For and on behalf of the Executive Committee.
RajiMathewJohn
Raji Mathew John
Hon. Secretary
Carmel Mar Thoma Church
Liverpool

CARMEL MARTHOMA CHURCH, LIVERPOOL(UK)

INDEPENDENT EXAMINERS REPORT

We report to Trustees/Members of Carmel Mar Thoma Church, LIVERPOOL (U.K.), Charity No.1137808 on accounts for the year ended 31st March 2025.

Respective responsibilities of trustees and examiner:
The charity's trustees are responsible for preparing the accounts and consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is our responsibility to:

- examine the accounts under s 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to our attention.

Basis of independent examiner's Report:
Our examination was carried out in accordance with the general Directions given by the Charity Commission .An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiners statement:
In the course of our examination, no matter has come to our attention,

(1) which, therefore gives us reasonable cause to believe that in any material respect, the requirements to ensure that:

- to keep proper accounting records in accordance with section 130 of the Charities Act,
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dr Nishant Babu Mathew

(Independent Examiner)

18/5/25

Mr Alexander Samuel

(Independent Examiner)

18/05/25

CARMEL MAR THOMA CHURCH , LIVERPOOL UK
BALANCE SHEET AS AT 31ST MARCH 2025

FIXED ASSETS	**NOTES**	**2024-25**		2023-24
Tangible Fixed Assets	12			
Motor Vehicle		£10,664.96		£13,331.20
Parsonage		£129,950.00		£129,950.00
Church Land & Property		£86,000.00		£86,000.00
Fixtures &Fittings		£2,942.04		£2,855.55
IT Audio Visual Equipment's		£5,954.05		£2,879.94
Gross Fixed Assets(A)		**£235,511.05**		**£235,016.69**
Current Assets				
Cash in hand and at bank	13	£102,708.11		£49,477.49
Receivables and prepayments	14	£6,758.50		£17,202.34
Gross Current Assets(B)		**£109,466.61**		£66,679.83
CURRENT LIABILITIES				
Payables **(C)**	15	£6,834.75		£7,313.79
NET CURRENT ASSETS D=(B-C)		**£102,631.86**		£59,366.04
Long Term Liabilities				
Parsonage Mortgage	16	**£38,446.96**		£51,950.83
Zonal Development Fund		**£15,000.00**		£15,000.00
Gross Long Term Liabilities**(E)**		**£53,446.96**		£66,950.83
NET FIXED ASSETS F=(A-E)		**£182,064.09**		£168,065.86
TOTAL ASSETS G=D+F		**£284,695.95**		£227,431.90
FUNDS OF THE CHARITY				
General Fund		£239,369.99		£214,889.04
Designated Fund	11	£45,325.96		£12,542.86
Restricted Fund	17	£0.00		£0.00

Presented and passed at General Body meeting dated _____

Rev.Abu Cherian
(Vicar-President)

Philip Varghese
(Trustee-Finance)

Prakash Philip
(Trustee -Accounts)

Carmel Mar Thoma Receipts and payment 1st April to 31st March 2025			
Receipts	**Amount**	**Payments**	**Amount**
Opening balance as on 01.04.24	£49,477.49	Asset Purchase-Church	£5,210.63
Offertory Donations:		Asset Purchase-Parsonage	£174.00
Sunday Service	£13,489.45	Awards & Felicitations	£203.00
Token	£4,443.00	Charity Donation	£6,121.00
Tithe Donation	£750.00	Church Roof Repair Payment	£6,400.00
Thanks-Giving Offertory	£4,555.00	Church Running Expense	£10,686.30
Birthday Offertory	£7,233.00	Honorarium	£2,650.00
Wedding Anniversary	£2,638.00	Kaimuttu	£1,750.00
Charity Donations:		Last Year Payment	£5,281.31
Home for Homeless Donation	£3,717.00	Parish Organisation Expense	£9,136.90
Wayanad Relief Offertory	£1,065.00	Parish Events	£13,158.71
Benevolent Donation(PHC)	£1,325.00	Parsonage Mortgage Lumpsum pay	£10,000.00
Parish Organisation Collections:		Parsonage Mortgage Payments	£6,985.84
Edavaka Mission Donation	£1,519.00	Parsonage Running Expense	£6,527.52
Sevikasangam Donation	£5,629.00	Stationery & Printing	£59.60
Sunday School Donation	£330.00	Vicar Car & Travel Expense	£4,170.36
Parish Events		Vicar Ex-Gratia and Allowance	£4,860.00
Harvest Donation	£15,725.00	Vicar Salary & Tax & NI & Pension	£30,987.37
Oneday Income Donation	£8,997.00	Wreath	£141.00
Diocesan Sunday Collection	£3,555.00	Zonal Contribution	£3,740.00
Onam Feast	£3,032.00	**Total payment**	**£128,243.54**
Christmas Donation	£3,285.00	**Closing balance as on 31.03.25**	**£104,708.11**
Diocesan Inauguration-Coach Fee	£490.00		
Sponsorship Donation	£1,872.00		
Passion Week Donation:	£1,000.00		
Rasisa& Self Denial	£1,000.00	Bank Reconciliation31.03.25	
Food Fund	£125.00	Current account 31751042	£34,126.89
Holy Baptism	£150.00	Deposit Account 91766864	£10,173.75
Other Donations:		Business Account 71751050	£60,061.51
Subscription	£41,712.00	Total Bank balance 31.03.25	£104,362.15
Church Roof Fund	£7,825.00	Add: Cheque received but not deposited	£0.00
Altar Donations	£274.00	Less: Cheques paid but not cleared	£0.00
Church Building Development Fu	£600.00	**Reconciled Bank Balance on 31.03.25**	**£104,362.15**
Church Garden Donation	£600.00	**Cash In Hand as on 31.03.25**	**£345.96**
Last Year-Donations:	£430.00	**Total**	**£104,708.11**
St Epherime Donation	£500.00		
Bank Interest	£558.91		
Giftaid Reclaim 22-23 &23-24	£45,049.80		
Total Receipts	**£232,951.65**		

Carmel Mar Thoma Notes to Accounts(1)					
Notes	Income	Amount	Notes	Expenditure	Amount
1	**Offertory Donations:**		6	**Charity Donations**	
	Sunday Service	£13,489.45		Wayanad Relief Offertory (RF)	£1,625.00
	Token	£4,443.00		Netharly youth & community UK	£500.00
	Tithe Donation	£750.00		Safe Families UK(O/S)	£1,000.00
	Thanks-Giving Offertory	£4,555.00		Imagine If Trust UK(O/S)	£1,000.00
	Birthday Offertory	£7,233.00	7	**Church Running Expense**	
	Wedding Anniversary	£2,638.00		Altar Expense	£204.15
2	**Charity Donations:**			Church Food(DF)	£1,596.00
	Home for Homeless Donation(DF)	£3,717.00		DBS Checks Fees	£423.00
	Wayanad Relief Offertory(RF)	£1,065.00		Church Registration	£168.00
	Benevolent Donation(PHC)	£1,325.00		Bank Charges& Payroll Fees	£207.18
3	**Parish Organisations Collections:**			Church Insurance	£515.31
	Edavaka Mission Donation(DF)	£1,519.00		Church Utility expense	£2,392.98
	Sevikasangam Donation(DF)	£5,629.00		Maintenance& Cleaning	£5,023.68
	Sunday School Donation(DF)	£330.00		Zoom Annual Subscription	£156.00
	Other Donations:		8	**Parish Organisations Expense**	
4	Church Roof Fund(DF)	£7,825.00		Sevikasangam(DF)	£4,007.90
	Altar Donations	£274.00		Sunday School(DF)	£2,310.00
	Church Building Development Fund(DF)	£600.00		Edavaka Mission(DF)	£1,519.00
	Church Garden Donation	£600.00		Choir	£300.00
	Last Year-Donations:	£430.00		Youth Fellowship	£1,000.00
	St Epherime Donation	£500.00	9	**Parish Events**	
5	**Parish Events Donations:**			1st Holy Communion	£272.80
	Diocesan Sunday Collection	£3,555.00		Christmas Carol Expense	£3,261.75
	Onam Feast	£3,032.00		Diocesan Inauguration	£2,400.00
	Christmas Donation	£3,285.00		Family Sunday Expense	£1,268.73
	Diocesan Inauguration-Coach Fees	£490.00		Flowers& boquets&Mementos	£53.00
	Sponsorship Donation	£1,872.00		Passion Week Expense(RF)	£1,000.00
	Passion Week Donation(RF)	£1,000.00		Onam Feast Payment	£3,179.92
	Rasisa& Self Denial(RF)	£2,140.00		Parish Day Expense	£1,331.60
	Food Fund(DF)	£125.00		Cakes& Flowers	£166.75
	Holy Baptism Donation	£150.00		Zonal Meeting	£116.30
				Parish Events -Other	£107.86
	Expenditure	**Amount**	10	**Parsonage Running Expense**	
6	**Charity Donations**			Parsonage Council Tax &Insurances	£2,341.89
	Charity project for Mar Ivanios	£500.00		Parsonage Maintenance	£461.70
	Good Friday offertory collection(RF)	£496.00		Parsonage Mortgage Interest only	£3,481.98
	Benevolent Donation(PHC)	£1,000.00		Parsonage utility Expense	£3,723.93
	Medical Aid Donation	£1,000.00	11	**Vicar Car&Travel Expense**	
	Housing Aid Donation	£1,000.00		Insurance/Tax/MOT Service/Tyres	£2,327.01
				Petrol/Parking/Toll	£1,843.35

Carmel Marthoma Notes to Accounts(2)

11.Designated Fund

Name	Opening Bal B/d	Addition	Fund Transfe	Less:utilised	
Church Roof Fund	£950.00	£7,825.00	-£2,375.00	£6,400.00	£0.00
Sevikasangam	£3,471.86	£5,629.00	£300.00	£4,007.90	£5,392.96
Sunday School	£0.00	£330.00	£2,000.00	£2,305.00	£25.00
Edavaka Mission	£0.00	£1,519.00	£300.00	£1,519.00	£300.00
Vicar Ex-Gratia Fund	£6,660.00	£0.00	£2,220.00	£4,440.00	£4,440.00
Home for Homeless Offertory	£586.00	£3,717.00	£0.00	£0.00	£4,303.00
Food Fund	£935.00	£125.00	£541.00	£1,601.00	£0.00
Benevolent Donation Fund	£0.00	£0.00	£325.00	£0.00	£325.00
Church Building Development Fund	£0.00	£600.00	£30,000.00	£0.00	£30,600.00
Total	**£12,542.86**	**£19,745.00**	**£33,311.00**	**£20,272.90**	**£45,325.96**

17.Restricted Funds

Name	Opening Bal B/d	Addition	Fund Transfe	Less:utilised	Closing Balance
Rasisa& SD& Passion Week Don	£0.00	£3,140.00	£0.00	£3,140.00	£0.00
Wayanad Relief Offertory	£0.00	£1,625.00		£1,625.00	£0.00
Total	**£0.00**	**£4,765.00**	**£0.00**	**£4,765.00**	**£0.00**

12.Fixed Assets&Depreciation

Name	Opening Balance	Addition	Total	Depreciation	Closing Balance
Motor Vehicle	£13,331.20	£0.00	£13,331.20	£2,666.24	£10,664.96
Parsonage	£129,950.00	£0.00	£129,950.00	£0.00	£129,950.00
Church Land & Property	£86,000.00	£0.00	£86,000.00	£0.00	£86,000.00
Fixtures &Fittings	£2,855.55	£822.00	£3,677.55	£735.51	£2,942.04
IT Audio Visual Equipment's	£2,879.94	£4,562.63	£7,442.57	£1,488.51	£5,954.05
Total	**£235,016.69**	**£5,384.63**	**£240,401.32**	**£4,890.26**	**£235,511.05**

13.Bank Reconciliation 31.03.25

Current account 31751042	£34,126.89
Deposit Account 91766864	£10,173.75
Business Account 71751050	£60,061.51
Total Bank balance 31.03.25	£104,362.15
Add: Cheque received but not depo	£0.00
Less: Cheques paid but not cleared	£0.00
Reconciled Bank Balance 31.3.25	**£104,362.15**
Cash In Hand as on 31.03.25	£345.96
Total	**£104,708.11**

16. Parsonage Mortgage

Opening Balance as on 01.04.24	£51,950.83
Less:repayment Apr 24 to Mar 25	£6,985.85
Less: Lumpsum repayment	£10,000.00
Add: Interest Apr24 to Mar25	£3,481.98
Balance C/F	**£38,446.96**

14. Receivables and Prepayments

LNEA	£3,090.34
Provision for bad debtsLNEA	-£3,090.34
LNEA Balance	£0.00
Vicar Visa extension 2ndyr	£6,758.50
Sundry Debtors	£0.00
Total	**£6,758.50**

15. Payables

Balance 23-24	£7,313.79
Paid 24-25	-£5,281.31
PAYE/NIC	£1,367.27
Rasisa& Self Denial 2024	£1,000.00
Vicar Pension Fund 24	£410.00
Charity Donations	£2,000.00
Healing Little Hearts F Trans	£25.00
Total	**£6,834.75**

Accounting Policies

A. General: The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the statement of recommended practice on accounting for charities, issued by charity commission

B. Depreciation:

Depreciation is applied to all tangible fixed assets 20% on reducing balance method except Parsonage and Church property and land.

C.Tax Refund: Income tax refund on Gift Aid contribution is accounted only when received

D. Trustees Remuneration: No trustees are paid directly or indirectly for their service to charity

E. Funds Policy: Restricted funds can only be used for the specific purposes for which they are given, the purpose will be specified by the donor. General funds are funds which are available for the general purpose of the charity. Designated funds are part of general funds chosen by charity trustees to be used for a specific purposes.

Rev.Abu Cherian Philip Varghese Prakash Philip

Carmel Mar Thoma Church Statement of Finacial Activity for the year ending 31st March 2025					
Items	**Notes**	**General Fund**	**Designated Fund**	**Restricted Fund**	**Total**
Incoming Resources					
Offertory Donations:	1	£32,548.45		£560.00	£33,108.45
Charity Donations:	2	£1,325.00	£3,717.00	£1,065.00	£6,107.00
Parish Organisations Collections:	3		£7,478.00		£7,478.00
Subscription		£41,712.00			£41,712.00
Other Donations:	4	£1,804.00	£8,425.00		£10,229.00
Harvest Donations		£15,725.00			£15,725.00
One day Income Donations		£8,997.00			£8,997.00
Parish Events Donations	5	£12,384.00	£125.00	£3,140.00	£15,649.00
Bank Interest		£558.91			£558.91
Giftaid Reclaims		£45,049.80			£45,049.80
Total Income		**£160,104.16**	**£19,745.00**	**£4,765.00**	**£184,614.16**
Outgoing Resource					
Awards & Felicitations		£203.00			£203.00
Charity Donations	6	£6,496.00		£1,625.00	£8,121.00
Church Roof Repair Payment			£6,400.00		£6,400.00
Church Running Expense	7	£9,090.30	£1,601.00		£10,691.30
Honorarium		£2,650.00			£2,650.00
Episcopal Visit		£1,750.00			£1,750.00
Parish Organisations Expense	8	£1,300.00	£7,831.90		£9,131.90
Parish Events	9	£12,158.71		£1,000.00	£13,158.71
Parsonage Running Expense	10	£10,009.50			£10,009.50
Rasisa& Self Denial(o/s)				£2,140.00	£2,140.00
Vicar Car&Travel Expense	11	£4,170.36			£4,170.36
Vicar Ex-Gratia and Allowance		£830.00	£4,440.00		£5,270.00
Vicar Salary & Tax&NI&Pension		£32,354.64			£32,354.64
Vicar Visa extension 1st year		£6,758.50			£6,758.50
Zonal Contribution		£3,740.00			£3,740.00
Provision for bad debts-LNEA		£3,090.34			£3,090.34
Depreciation		£4,890.26			£4,890.26
Total Expenditure		**£99,491.61**	**£20,272.90**	**£4,765.00**	**£124,529.51**
Net Income(Income-Expenditure)		£60,612.55	-£527.90	£0.00	£60,084.65
Transfer between funds		-£33,311.00	£33,311.00	£0.00	£0.00
Net Income(Expenditure) for the year		**£27,301.55**	**£32,783.10**	**£0.00**	**£60,084.65**
Fund Balance Brought Forward		£214,068.44	£12,542.86	£0.00	£226,611.30
Fund Balance Carried Forward		£241,369.99	£45,325.96	£0.00	£286,695.95

CARMEL MAR THOMA CHURCH,LIVERPOOL

England & Wales - Charity number 1137808

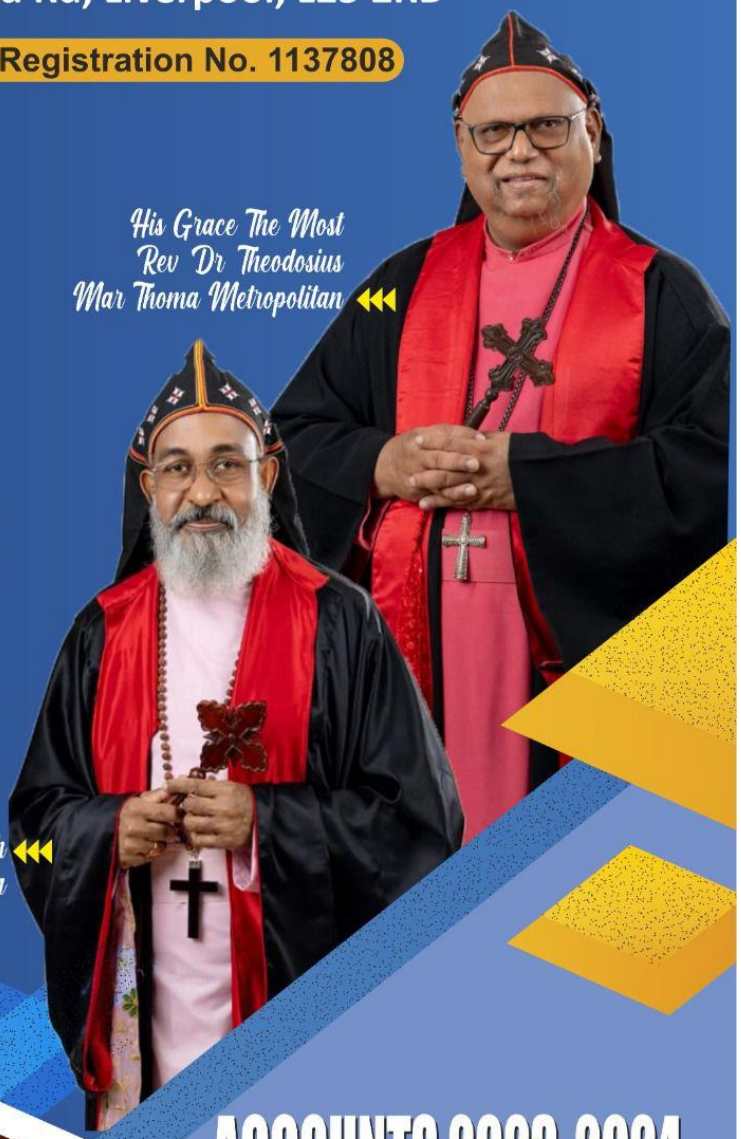
Accounts

CARMEL MAR THOMA CHURCH

Cockshead Rd, Liverpool, L25 2RB

Charity Registration No. 1137808

LIGHTED TO LIGHTEN



His Grace The Most Rev Dr Theodosius Mar Thoma Metropolitan

Rt Rev Dr Joseph Mar Ivanios Episcopa

ANNUAL REPORT 2023-2024

ACCOUNTS 2023-2024

BUDGET 2024-2025

www.carmelmtc.org.uk

CARMEL MARTHOMA CHURCH LIVERPOOL

Cockshead Road, Liverpool
L25 2RB

(Member of Churches Together in England; Churches Together in Britain and Ireland)
Charity Registration Number: 1137808
www.carmelmtc.org.uk

Notice of Annual General Body Meeting

Dear Parish Members,

Notice is hereby served that the General Body of Carmel Mar Thoma Church will be held on Sunday 26th May 2024 at Carmel Mar Thoma Church, Cockshead Road, Liverpool L25 2RB immediately after the church.

The Vicar and President, Rev Abu Cherian, will chair the General Body Meeting. Prayerful presence of General Body members is requested.

Agenda:

1.Presentation of Annual Report for the year 2023/2024

2. Supplementary Budget 2023/2024

3. Presentation of the accounts 2023/2024

4. Budget for the year 2024/2025

5. Annual subscription

6. Payments for availing service of the church

7. AOB with the permission of the chair.

Please note that members are allowed to raise maximum of three main questions and one sub-question on the above agenda items. Any questions and clarifications regarding the Report and Accounts and any other matters for AOB should be given in writing to the Vicar or Secretary before 5pm on Friday 24 May, 2024.

Your prayerful participation and co-operation will be highly appreciated.
As instructed by the Vicar & President,

V.S.Varghese,
Parish Secretary

EXECUTIVE COMMITTEE 2023-2024

Vicar and President:	Rev Abu Cherian
Vice President:	Mr P.K. Oommen
Secretary:	Mr V S Varghese
Trustee Finance:	Mr Philip Varghese
Trustee Accounts:	Mr Prakash P Philip
Lay Leader 1:	Mr Suresh George
Lay Leader 2:	Mr Moby Mathew
Assembly Member:	Mr Thomas Varghese Edayadiyil
Mandalam Member:	Dr Binu Mathew K Thomas
	Mr Varghese Mathew

Edavaka Mission	Mr P.J.Daniel
Sevika Sangham	Mrs Lincy Mathew
Youth Fellowship:	Mr Asish Varghese
Sunday School	Mrs. Elcy Varughese
Choir	Dr Divya Samuel

Prayer groups:

1. Aintree Norris Green	Mr Robby Jacob
2. Capricon Turiff Rd	Mrs Raji Thomas
3. Knotty Ash- Childwall	Mr Tiju M Philip

4. Old swan- City Centre — Mr Jijo V K Kuruvilla
5. Warrington Wigan– Blackpool — Dr Divya Samuel
6. Wirral Chester North Wales — Mr Biju Mathew

UKVI Officer: Dr Binu Mathew K Thomas

Internal Examiners: Mr Abraham Philip
Dr Nishanth Babu Mathew

EXECUTIVE COMMITTEE 2024-2025

Vicar and President:	Rev Abu Cherian
Vice President:	Mr P.K.Oomman
Secretary:	Mr Raji Mathew John
Trustee Finance:	Mr Philip Varghese
Trustee Accounts:	Mr Prakash P Philip
Lay Leader 1:	Mr Suresh George
Lay Leader 2:	Mr Moby Mathew
Assembly Member:	Mr Thomas Varghese Edayadiyil
Mandalam Member:	Dr Binu Mathew K Thomas
	Mr Varghese Mathew
Edavaka Mission	Mrs Sherly Varghese
Sevika Sangham	Mrs Rincy Mary Cherian
Youth Fellowship:	Mr Ashwin Varghese
Sunday School	Mrs Elcy Varughese
Choir	Mr Jijo Varughese

Prayer groups:

7. Aintree Norris Green	Mr Robby Jacob
8. Capricon Turiff Rd	Mrs Raji Thomas
9. Knotty Ash- Childwall	Mr Tiju M Philip

10. Old swan- City Centre	Mr Jijo V K Kuruvilla
11. Warrington Wigan– Blackpool	Dr Divya Samuel
12. Wirral Chester North Wales	Mr Biju Mathew
UKVI Officer:	Dr Binu Thomas
Internal Examiners:	Mr Abraham Philip
	Dr Nishanth Babu Mathew

Introduction

As we gather together to reflect on the blessings and accomplishments of the past year, it is with gratitude and humility that I present the Annual Report of Carmel Mar Thomas Church for the year 2023-24. This report encapsulates the collective efforts, devotion, and progress made by our vibrant community over the past twelve months. As we review the achievements of the past year, let us also look forward with hope and anticipation for the opportunities that lie ahead. May this report serve as a testament to the power of community, the strength of our faith, and the boundless possibilities that await us as we continue our journey together.

We extend our heartfelt thanks to each and every member of our parish especially the executive committee for their dedication, support, and contributions throughout the year.

Our Church

With gratitude to the Almighty for His blessings upon our Parish, situated afar from our homeland, we must look back into our beginnings. In 2003, MarThomites in Liverpool joined together as a worshiping fellowship. On the 1st of May 2007, under the auspices of Padma Bhushan The Late Most Rev. Dr. Philipose Mar Chrysostom Valiya Metropolitan, Carmel Mar Thoma Church, Liverpool, was established. Its inception aimed to cater to the spiritual needs of the growing Mar Thoma families in and around Liverpool.

Our Vicar

Rev. Abu Cherian continues as our vicar. We are grateful that he has been able to guide us and provide pastoral support to us, especially to those families that go through difficult situations. Achen's sermons are unique and well-researched. His use of PPTs during sermons have helped the youths and children to also be involved and attentive. Mrs. Angela Elsa Joseph, our Kochamma does her part silently but effectively and with sincerity. We are glad to have Kochamma here with us to support Achen in his pastoral ministry. Their children Anpin Cherry Abu & Arpan Joseph Abu are a great addition to our Sunday school family. This year we were able to extend Rev. Abu Cherian's visa for two more years.

Membership

Over the last year, membership has increased greatly. During the period of 2023 – 2024 our membership has increased to 150 families. We are indeed excited to welcome all new families into our fellowship. Let's pray that our church and our activities become a sign post to Jesus, our Savior for all those around us. Apart from these families, we have many who are yet to take membership but actively attend the Sunday worship services. We heartily welcome them to this fellowship. At the same time, we urge them to become members and enjoy the full privileges while away from their mother churches.

Worship Services

Holy Communion services are celebrated every Sunday at 10am. To encourage our youth participation, fourth Sundays usually follow the English order of worship. Birthday and Wedding offertories are taken every Sunday. Special Thanksgiving offertories are taken on the first Sunday of every month.
Achen is assisted by the laymen and a member of the designated prayer group in the alter. Each Sunday is designated for each prayer group. Respective members assist Achen in the conduct of the worship service by reading the Bible lessons, taking the offertory and prayer after the Sermon. They also take the leadership in cleaning the church and its premises after the services. Choir partakes in the Worship services regularly. Food was served every Sunday after the worship service.

Great Lent and Holy week 2023 and 2024

In 2023, Lent service was conducted at Church through out the 50 days. A Passion Recital was led by the choir in relation to this. Rev. Happy Jacob was the chief guest during this occasion. In 2024, service was conducted online via zoom platform till the Fortieth Friday. Service was conducted during the passion week at Church. Due to want of space, Good Friday service was conducted at Birkenhead School.

Various activities & projects:

Let us look at the various spiritual and outreach activities that took place this year:

Harvest Festival

Harvest festival was organized in a traditional way on the 17th of September 2023. Items including garden produces and homemade delicacies offered by the members were auctioned. All the members took part in the auction with great enthusiasm and energy. It was a time when all the members came together and strengthened our fellowship as a church. We were able to raise 17,220 pounds.

Parish Convention and Family day

The word of God is the foundation of our church and parish. Parish convention is conducted every year with utmost importance. It is a time to reflect upon the word of God and to experience God's presence in our lives. This year's parish convention was held on the 20th, 21st and 22nd of October 2023. Rev Johnson M John was the guest speaker. The theme for the convention was **People of God: Covenant Community**. Family day was organized on the final day of the convention. Rev. Johnson M John celebrated the Holy Communion. The day was made memorable by Bible Quiz.

Home for Homeless

Our vicar Rev Abu Cherian initiated a collection to help those who struggle to complete their house construction or renovation. The fund for this is mainly offertory during the house warming service and donations from church members. £ 586 has been collected till now.

VBS

Vacation Bible School took place in our church from 31st August to 3rd September 2024. This year's theme was **Root and Fruit**. Mr. Melvin Shaji Varghese was the leader. Along with our children, Sunday school children from our neighboring Knanaya church also took part. All the church members participated and volunteered in various things, particularly in arranging refreshments for children. The executive committee thanks everyone who contributed their time and energy to help our children experience the love and fellowship of our beloved Christ.

Zonal Sunday:

With great excitement, each year we celebrate the zonal Sunday. Rev Soju M Thomas, Vicar, St. James Mar Thoma Church London visited the parish and lead the Holy Communion on 24/09/2023. Contributions of 50 pounds per family towards the zone were collected on the day.

Choir

Liverpool Carmel Mar Thoma Church Choir, is a registered choir of The Mar Thoma Church in the Diocese of UK-Europe & Africa and is affiliated with The Department of Sacred Music and Communications, Thiruvalla, Kerala. The choir, under the leadership of Rev. Abu Cherian as President and Dr Binu Mathew K. Thomas as Choir Master, has been taking leading roles during regular Sunday worship Services for Songs, Hymns and chants. The choir also lead the songs at Christmas Carol Service, Passion week Recital, and led the singing at other special occasions like Parish Convention, Episcopal Visit, Funeral Service.

During this report year, the Choir generated charity funds by selling Maramon Convention Song books and CDs and also organised a Charity Food sale for lunch for the parishioners. There were various homemade food items such as Kappa & Fish Curry, Parotta & Beef, Soft drinks & Sweets etc. The choir purchased musical instruments worth Rs 25000/- (Organ Keyboard x1, Melodica x 7 and Guitars x 2) for the children at Sneha Jyothi Balika Bhavan at Ashraya Mallappaly, Kerala. The Choir Master along with few senior members representing the parish visited Ashraya Mallappally on 2nd June

2023 and handed over the musical instruments to the children in connection with the DSMC Sunday.

Carmel Mar Thoma Church Choir maintains a unique nature of being a welcoming choir to the new members at all times. Liverpool is a vibrant city, where a lot of young Mar Thoma families and students come from various parts of the globe in connection with their work in the health sector or studies in local universities or jobs in this city. The Choir has been encouraging all committed individuals joining this parish who wish to use their musical abilities and voices for the glory of God to worship His holy name. During the report year also, we have had new members joining us, as we continue to grow and strive to be God's faithful witnesses and examples in this world.

Sunday School

"Come to Jesus, bring every child to Jesus" is the motto of the Mar Thoma Sunday School. We are blessed with a dynamic Sunday School with 79 children in 11 classes taught by 19 teachers. Sunday School classes are held every Sunday followed by worship and singing session, prior to church worship. As in every year, the Sunday School organised VBS and Talent Day, and took part in the North centre World Sunday school day celebration of the UK and Europe Zone.

This year also we joined hands with Samaritan's Purse Shoebox appeal to bring joy and happiness to millions of less fortunate children around the world. Our Sunday School sent 88 shoeboxes packed with gifts to share the love of Jesus with children in some of the most deprived parts of the world. For the 3rd consecutive year, Sunday school did a fundraising to support 'Healing Little Hearts' charity that performs life-saving heart surgery on babies and children in developing parts of the world born with congenital heart disease. We raised £5,856 towards this noble cause.

Mr Moby Mathew served as the head teacher, Mrs. Elcy Varughese served as the secretary and representative to the executive committee. May God bless the Sunday School teachers and volunteers for their dedicated time and efforts in teaching our children and bringing them to Jesus.

Youth fellowship

The Youth fellowship continues to uphold the mission of the church through the four foundations: Witness, Study, Worship and Service. Monthly meetings are held in Church on the 1st Sunday of every month. The youth fellowship members assisted in the English worship, lent service, youth Sunday and singing sessions. As a first this year, the youths decided to create a 50 day Lenten podcast in which various youths delievered short messages and reviewed and edited by a three member review panel. The Youth fellowship continues to take lead in organising several activities in church especially for the church events, making it lively and memorable occasions. Some key events to mention this year include the career talk, partaking in the St Stephens Christmas Tree festival and organising

the Christmas food drive. Our youths are actively involved in the Zonal and Centre level activities. Our members enthusiastically participated in the online Zonal Youth retreat. The Way Maker project is a commendable programme that involves house visits to engage with youth members to spend personal time with them. The project's purview included paying special attention to youth members who were experiencing barriers to fellowship and helping address these, and to set up a website to signpost new members for helpful advice while they find their feet in a totally new environment. Mr Asish Varghese served as the secretary and representative to the committee.

Mar Thoma Meet:

As a Parish, 100 members attended the Mar Thoma Meet on 11 Saturday,November 2023. His Grace Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa celebrated the Holy Communion Service and took part in the event. The representatives from our Church had a vital role in making the Mar Thoma Meet successful and made the Parish proud.

Edavaka Mission Sunday

Edavaka mission is a significant part of our Church. Which serves as a platform for evangelical, social and charitable activities. We have 336 members in this wing. This year's Edavaka Mission Sunday took place on 8th October 2023. Dr. Cicil Thomas gave the sermon on that day. Edavaka Mission members led the worship and assisted Achen in the altar.

Sevika Sangham Day

Our Sevika Sangham is dedicated to the spiritual growth, service, and empowerment of women within the church and the wider community. Through its commitment to spiritual growth, service, and empowerment, the Sevika Sangham plays a significant role in enriching the lives of women within our Church and in making a positive impact in the communities it serves. The Sevika Sangham has 173 members who are actively involved in serving the church and the community. Sevika Sangham Day was celebrated on 8th of October 2023 . Mrs. Daisy Titus delivered the sermon. All Sevika Sangham members took part in leading the service. They sang the Sevika Sangham theme song for the year after the Holy Communion service.

Ecumenical Sunday

Ecumenical Sunday was celebrated on the 21st of January 2024. Rev. Father Akhil Joy, Vicar St. Mary's Jacobite Syrian Orthodox Church, Liverpool took part in our communion service and delivered the word of God.

Medical Mission Sunday

With the aim of celebrating everyone who contribute their time and efforts for the wellbeing of other, Medical Mission Sunday is observed every year. This year it was observed on the 4th of February 2024. Dr. Vinod Sam Varghese delivered the sermon.

Youth Sunday

Our dynamic youth wing provides a platform for young members to engage in meaningful activities, fostering personal growth, leadership development, and service within our church and wider community. We currently have a number of 195 members in our Parish. Youth Sunday was observed on the 15th of October 2023. The youths led the worship service and assisted Achen in the altar. Ms. Beneetta Joseph delivered the sermon.

Executive Committee Retreat

A retreat of the executive committee was conducted on 20th August 2023. Rev. John C Mathew led the session.

Special Prayer for Manipoor

On 20/08/2023, a special prayer was conducted for the Christians who were tortured and persecuted in Manipur. Rev. John Mathew was also present.

Christmas Carol Service

Christmas Carol Service was conducted on 23rd December. The choir under the leadership of Dr. Binu Mathew K Thomas led the carol service with songs. Afterwards, youths and Sunday school students also presented programs. Bishop John Perumbalath, Church of Liverpool, Diocese of Liverpool was the chief guest. He was accompanied by his wife. The service ended with a love feast for all.

Carol Rounds

Under the leadership of the church, around 30 members took part in carol rounds to all our homes. Mr. Majo Oommen and Mr. Varghese Rajan were the convenors. We were able to raise 6260 pounds from the carol rounds.

Prayer Groups

Our church hosts vibrant prayer groups where members gather regularly for fellowship, support, and spiritual growth through prayer and reflection. Following are the 6 Prayer groups based on the geographical area. Under the leadership of our vicar and secretaries each prayer group organize weekly prayer meetings.

1. Aintree- Norris Green
2. Capricon Crescent – Turiff Road
3. Knotty Ash – Childwall
4. Old Swan – City Centre
5. Warrington- Blackpool
6. Wirral – Chester- North Wales

Distinguished Guests

Bishops

Rt. Rev. Thomas Mar Timotheos Episcopa
Bishop John Perumbalath

Clergy

Rev. Happy Jacob
Rev. Johnson M John
Rev. M. J. Cherian
Rev. M. J. Joseph
Rev. Sunny Thomas
Rev. Soju M Thomas
Rev. Akhil Joy

Laymen

Mr. Melvin Shaji
Mr. Thejus George

Congratulations

Academic Excellence award 2023

- Mark Moby Mathew for outstanding grades in A level
- Grace Susan Baby for outstanding grades in GCSE
- Lynette Ann Mathew for her glorious achievement in Bachelor of Dental Surgery (BDS) securing Third Rank from the University of Bristol

Resilience Award 2023

- Jeremy Mathew Moby in recognition of unwavering determination and courage for completing GCSE

Conclusion

As we conclude this year's annual report, we reflect on the many blessings and accomplishments that have marked our journey together as a parish community. Through the dedication and commitment of our Achen, executive committee members and all parishioners, our parish has been strengthened.

We are immensely grateful for the unwavering support and generosity of all who have contributed their time, talents, and resources to the various initiatives and programs throughout the year. Your commitment has made a tangible difference in the lives of many and has helped foster a spirit of fellowship and compassion within our parish. As we look ahead to the future, we are filled with hope and anticipation for the opportunities that lie ahead. With faith as our guide, we remain committed to nurturing a welcoming and inclusive community where all are valued and supported on their spiritual journey.

Together, let us continue to live out our mission with zeal and compassion, knowing that through our collective efforts, we can make a meaningful and lasting impact in the world around us. Thank you for your continued dedication and support.

May God bless our parish abundantly in the coming year.

LIGHTED TO LIGHTEN

CARMEL MAR THOMA CHURCH

LIVERPOOL

Cockshead Rd, Liverpool, L25 2RB, United Kingdom

www.carmelmtc.org.uk

Carmel Marthoma Supplementary Budget for 2023-24			
Expense	**Budget 23-24**	**Actual 23-24**	**Excess**
Church Maintenance & Cleaning	£4,000.00	£4,830.00	£830.00
Awards & Felicitations:	£500.00	£683.00	£183.00
Altar Expense	£500.00	£524.00	£24.00
Church Food	£0.00	£9,753.50	£9,753.50
Vicar Visa Processing	£7,500.00	£13,517.00	£6,017.00
Sabha Dues	900	2,100	£1,200.00
Total	**£13,400.00**	**£31,407.50**	**£18,007.50**

CARMEL MARTHOMA CHURCH, LIVERPOOL(UK)

INDEPENDENT EXAMINERS REPORT

We report to Trustees/Members of Carmel Mar Thoma Church, LIVERPOOL (U.K.), Charity No.1137808 on accounts for the year ended 31st March 2024.

Respective responsibilities of trustees and examiner:
The charity's trustees are responsible for preparing the accounts and consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.
It is our responsibility to:

- examine the accounts under s 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to our attention.

Basis of independent examiner's Report:
Our examination was carried out in accordance with the general Directions given by the Charity Commission .An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiners statement:
In the course of our examination, no matter has come to our attention,

(1) which, therefore gives us reasonable cause to believe that in any material respect, the requirements to ensure that:

- to keep proper accounting records in accordance with section 130 of the Charities Act,
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dr Nishant Babu Mathew

(Independent Examiner)

Abraham Philip

(Independent Examiner)

CARMEL MAR THOMA CHURCH , LIVERPOOL UK
BALANCE SHEET AS AT 31ST MARCH 2024

FIXED ASSETS	**NOTES**	**2023-24**		2022-23
Tangible Fixed Assets	12			
Motor Vehicle		£13,331.20		£16,664.00
Parsonage		£129,950.00		£129,950.00
Church Land & Property		£86,000.00		£86,000.00
Fixtures &Fittings		£2,855.55		£2,518.26
IT Audio Visual Equipments		£2,879.94		£3,599.92
Gross Fixed Assets(A)		**£235,016.69**		£238,732.18
Current Assets				
Cash in hand and at bank	13	£49,477.49		£28,289.52
Receivables and prepayments	14	£17,202.34		£14,926.59
Gross Current Assets(B)		**£66,679.83**		£43,216.11
CURRENT LIABILITIES				
Payables **(C)**	15	£7,313.79		£1,632.55
NET CURRENT ASSETS D=(B-C)		**£59,366.04**		£41,583.56
Long Term Liabilities				
Parsonage Mortgage	16	**£51,950.83**		£64,938.70
Zonal Development Fund		**£15,000.00**		£15,000.00
Gross Long Term Liabilities**(E)**		**£66,950.83**		£79,938.70
NET FIXED ASSETS F=(A-E)		**£168,065.86**		£158,793.48
TOTAL ASSETS G=D+F		**£227,431.90**		£200,377.04
FUNDS OF THE CHARITY				
General Fund		£214,889.04		£196,082.68
Designated Fund	11	£12,542.86		£4,294.36
Restricted Fund	17	£0.00		£0.00

Presented and passed at General Body meeting dated _____

Rev.Abu Cherian
(Vicar-President)

Philip Varghese
(Trustee-Finance)

Prakash Philip
(Trustee -Accounts)

Carmel Mar Thoma Church Statement of Finacial Activity for the year ending 31st March 2024					
Items	**Notes**	**General Fund**	**Designated Fund**	**Restricted Fund**	**Total**
Incoming Resources					
Offertory Donations:	1	£28,742.76	£586.00	£1,181.38	£30,510.14
Passion Week Donations:	2	£1,450.00			£1,450.00
Rasisa&Self Denial	2			£2,100.00	£2,100.00
Parish Organisations Collections:	3	£1,212.00	£2,894.00		£4,106.00
Subscription	4	£32,935.00			£32,935.00
Other Donations:	4	£3,886.38			£3,886.38
Manipur relief Fund and Offertory	5			£1,017.10	£1,017.10
Harvest Donation	5	£17,220.00			£17,220.00
One day Income Donations	5	£7,813.00			£7,813.00
Zonal Contribution	5	£2,800.00			£2,800.00
Carol Rounds Donation	5	£6,260.00			£6,260.00
Parish Events:	5	£4,091.68	£11,638.50		£15,730.18
Total Income		**£106,410.82**	**£15,118.50**	**£4,298.48**	**£125,827.80**
Outgoing Resource					
Altar Expense		£524.31			£524.31
Report & Directory Printing		£1,600.43			£1,600.43
Awards & Felicitations:		£683.00			£683.00
Church Food	6		£9,753.50		£9,753.50
Parish Organisations Expense	7	£3,914.00	£4,016.50		£7,930.50
Church Running Expense	8	£15,471.15			£15,471.15
Parish Events	9	£9,568.68			£9,568.68
Parsonage Running Expense	10	£11,378.82			£11,378.82
Stationery & Printing & Sundry Exp		£205.45			£205.45
Rasisa & SD(O/S)				£2,100.00	£2,100.00
Charity Donations(O/S)				£2,198.48	£2,198.48
Healing Little Hearts Fund Trans(O/S)		£370.00			£370.00
Vicar PAYE/NIC(O/S)		£1,505.31			£1,505.31
Parsonage Mortgage-Lumpsum Pay		£5,000.00			£5,000.00
Vicar Salary Tax & NIC		£26,773.48			£26,773.48
Vicar Car&Travel Expense		£3,125.64			£3,125.64
Zonal Contribution		£3,740.00			£3,740.00
Provision for bad debts-LNEA		£3,090.33			£3,090.33
Depreciation		£4,766.00			£4,766.67
Total Expenditure		£91,716.60	£13,770.00	£4,298.48	£109,785.75
Net Income(Income-Expenditure)		£14,694.22	£1,348.50	£0.00	£16,042.05
Transfer between funds		-£6,900.00	£6,900.00	£0.00	£0.00
Net Income(after funds transfer)		£7,794.22	£8,248.50	£0.00	£16,042.05

Carmel Mar Thoma Notes to Accounts(1)

Notes	Income	Amount	Notes	Expenditure	Amount
1	**Offertory Donations:**		7	**Parish Organisations Expense**	
	Sunday Service	£13,303.56		Sevikasangam Charity donation(DF)	£2,680.87
	Token	£2,647.00		Sevikasangam Grant(DF)	£300.00
	Convention Offertory	£417.20		Sevikasangam Tea&Snacks(DF)	£485.63
	Thanks-Giving	£3,435.00		Sevikasangam Coach charge(DF)	£350.00
	Birthday Offertory(O/S)	£6,380.00		Sevikasangam Day Zonal payment(DF)	£200.00
	Wedding Anniversary	£2,560.00		Sunday School Grant & VBS Expense	£1,584.00
	Good Friday Offertory(RF)	£1,181.38		Choir Grant & Fund Transfer	£330.00
	Home for Homeless Offertory(DF)	£586.00		Youth Fellowship-Grant& Conference	£2,000.00
2	**Passion Week Donation:**		8	**Church Running Expense**	
	Rasisa& Self Denial(RF)	£2,100.00		Bank Charges& Payroll Fees	£207.56
	Passion Week Donation	£1,450.00		Church Insurance	£506.10
3	**Parish Organisations Collections:**			Church Utility expense	£2,690.89
	Choir-Food Sale	£30.00		Maintenance& Cleaning	£4,830.18
	Sevikasangam Donation(DF)	£650.00		Snacks, bouquests& batteries	£332.82
	Sevikasangam Food(DF)	£1,179.00		Honorarium-Purse to Clergies	£1,900.00
	Sevikasangam Salom Home(DF)	£625.00		Charity Donation	£1,500.00
	Sevikasangam Tea Donation(DF)	£440.00		Onam Feast(PE)	£2,373.60
	Sunday School -HLH& SS books	£1,182.00		Marthoma Meet 2023	£1,000.00
4	**Other Donations:**		9	**Parish Events**	
	Subscription	£32,935.00		Passion Week Expense	£1,819.36
	Tithe Donation(GD)	£2,070.00		Kaimuttu& Episcopal Visit Expense	£1,042.51
	Directory Sponsorship	£1,000.00		Marthoma Meet Coach hire	£950.00
	Altar Donations(GD)	£409.38		Family Day Feast(PE)	£2,268.80
	Special Donation(GD)	£407.00		Carol Rounds Expense(PE)	£1,395.00
5	**Parish Events:**			Carol decorations Expense(PE)	£619.01
	Food Fund(DF)	£10,688.50		Xmas-Dinner & cakes(PE)	£1,084.00
	Harvest Donation	£17,220.00		Hall Rent/Eventbrite/Carol- Mike set Hire	£390.00
	Manipur Relief fund Donation(RF)	£650.00	10	**Parsonage Running Expense**	
	Manipur Relief Offertory(RF)	£367.10		Parsonage Council Tax &Insurances	£2,280.56
	Marthoma Meet-Coach charge(PE)	£490.00		Parsonage Maintenance	£1,591.09
	Onam Feast(PE)	£2,565.00		Parsonage Mortgage Interest only	4124.69
	One day Income Donation(O/S)	£7,813.00		Parsonage utility Expense	£3,382.48
	Zonal Contribution	£2,800.00		**Other Expenditures:**	
	Carol Rounds Donation(O/S)	£6,260.00		Stationery & Printing & Sundry Expense	£205.45
	Special Event Donation(PE)	£352.00		Parsonage Mortgage- Lumpsum Payment	£5,000.00
	Church Roof Fund(DF)	£950.00		Rasisa & SD(O/S)	£2,100.00
	St Epherime Donation(GD)	£475.00		Charity Donations(O/S)	£2,198.48
	Bank Interest	£209.68		Vicar PAYE/NIC(O/S)	£1,505.31
	Total Income	**£125,827.80**		Healing Little Hearts Fund Trans(O/S)	£370.00
	Expenditure	**Amount**		Vicar Salary Tax&NIC	£26,773.48
	Altar Expense	£524.31	15	Vicar Car&Travel Expense	£3,125.64
	Annual Report & Parish Directory Pri	£1,600.43	12	Zonal Contribution	£3,740.00
	Awards & Felicitations:	£813.00		Provision for bad debts-LNEA	£3,090.33
6	**Church Food**			Depreciation	£4,766.67
	Church Food- Catering (O/S)	£7,883.30		**Total Payments**	**£109,785.75**
	Church Food- Other Expense	£1,870.20		Surplus Income	£16,042.05

Carmel Marthoma Notes to Accounts(2)

11.Designated Fund

Name	Opening Bal B/d	Addition	Fund Transfe	Less:utilised	Closing Balance
Church Roof Fund	£0.00	£950.00	£0.00	£0.00	£950.00
Sevikasangam	£4,294.36	£2,894.00	£300.00	£4,016.50	£3,471.86
Vicar Ex-Gratia Fund	£0.00	£0.00	£6,600.00	£0.00	£6,600.00
Home for Homeless Offertory	£0.00	£586.00	£0.00	£0.00	£586.00
Food Fund	£0.00	£10,688.50	£0.00	£9,753.50	£935.00
Total	**£4,294.36**	**£15,118.50**	**£6,900.00**	**£13,770.00**	**£12,542.86**

17.Restricted Funds

Name	Opening Bal B/d	Addition	Fund Transfe	Less:utilised	Closing Balance
Rasisa& Self Denial(RF)	£0.00	£2,100.00	£0.00	£2,100.00	£0.00
Good Friday& Manipur Donations	£0.00	£2,198.48		£2,198.48	£0.00
Total	**£0.00**	**£4,298.48**	**£0.00**	**£4,298.48**	**£0.00**

12.Fixed Assets&Depreciation

Name	Opening Balance	Addition	Total	Depreciation	Closing Balance
Motor Vehicle	£16,664.00	£0.00	£16,664.00	£3,332.80	£13,331.20
Parsonage	£129,950.00	£0.00	£129,950.00	£0.00	£129,950.00
Church Land & Property	£86,000.00	£0.00	£86,000.00	£0.00	£86,000.00
Fixtures &Fittings	£2,518.26	£1,051.18	£3,569.44	£713.89	£2,855.55
IT Audio Visual Equipments	£3,599.92	£0.00	£3,599.92	£719.98	£2,879.94
Total	**£238,732.18**	**£1,051.18**	**£239,783.36**	**£4,766.67**	**£235,016.69**

13.Bank Reconciliation 31.03.24

Current account	£13,078.64
Deposit Account	£6,806.92
Business Account	£28,046.60
Total Bank balance 31.03.24	£47,932.16
Add: Cheque not deposited	£0.00
Less:Cheque paid but not cleared	£0.00
Reconciled Bank Balance	**£47,932.16**
Cash In Hand as at 31.03.24	£1,545.33
Total Cash in hand and at Bank	**£49,477.49**

16. Parsonage Mortgage

Opening Balance as on 01.04.23	£60,232.73
Less:repayment Apr23 to Mar24	£7,406.59
Less: Lumpsum repayment	£5,000.00
Add: Interest Apr23 to Mar24	£4,124.69
Balance C/F	**£51,950.83**

14. Receivables and Prepayments	
LNEA	£6,180.67
Provision for bad debtsLNEA	-£3,090.33
LNEA Balance	£3,090.34
Vicar Visa extension 2yr	£13,517.00
Sundry Debtors	£595.00
Total	**£17,202.34**
15. Payables	
Rasisa&SD	£2,100.00
Charity Donations	£2,198.48
PAYE/NIC	£1,505.31
Rasisa& Self Denial 2024	£1,140.00
Healing Little Hearts F Trans	£370.00
Total	**£7,313.79**

Accounting Policies

A. General

The accounts have been prepared under the historical cost convention and in accordance with applicable accounting standards and the statement of recommended practice on accounting for charities, issued by charity commission

B. Depreciation:

Depreciation is applied to all tangible fixed assets 20% on reducing balance method except Parsonage and Church property and land.

C.Tax Refund:

Income tax refund on Gift Aid contribution is accounted only when received

D. Trustees Remuneration: No trustees are paid directly or indirectly for their service to charity

E. Funds Policy: Restricted funds can only be used for the specific purposes for which they are given, the purpose will be specified by the donor. General funds are funds which are available for the general purpose of the charity. Designated funds are part of general funds chosen by charity trustees to be used for a specific purposes.

Rev.Abu Cherian Philip Varghese Prakash Philip

Carmel Mar Thoma Church,Liverpool Budget 2024-25							
Income	**Budget 2023-24**	**Actual 2023-24**	**Budget 2024-25**	**Expenditure**	**Budget 2023-24**	**Actual 2023-24**	**Budget 2024-25**
Stewardship	35,000	32,935	40,000	Vicar Salary incl Tax &NI	30,000	28,279	35,000
Giftaid Tax Refund	20,000	0	35,000	Vicar PPF &Pension	500	257	750
Harvest Donations	20,000	17,220	18,000	Vicar Guest Allowance	250	250	250
General Offertories:				Vicar Winter Allowance	170	170	0
Church Service	15,000	15,951	18,000	Vicar Car and Petrol Expen	5,000	3,125	5,000
Birthday	7,000	6,380	8,000	Parsonage Utility& Coun Tax	5,798	5,663	6,000
Wedding Anniversary	2,500	2,560	3,000	Parsonage Maintenance	1,717	1,591	2,000
Special Offertory	10,000	3,852	4,500	Parsonage Mortgage	8,000	7,406	8,000
Building Dev Fund	10,000	950	30,000	Mortgage-Lumpsum Pay	10,000	5,000	20,000
General Donations	5,000	3,362	3,000	Honorarium-Purse	2,500	1,900	2,500
Rasisa &SD &GF Offer	1,000	3,550	2,000	Zonal Contri/ Develop Fund	8,000	3,740	4,500
Charity Collections	0	2,198	4,000	Charity Donation	5,000	3,698	5,000
Bank Interest	50	210	450	Church Utility &Insurance	5,500	3,197	5,000
Home for Homeless	0	586	1,500	Church Mainten& Cleaning	4,000	4,830	7,000
Carol Rounds	6,000	6,260	6,000	Stationery & Printing	2,500	1,806	2,000
One day Income Don	0	7,813	8,000	Awards & Felicitations:	500	683	1,000
Parish Events	5,000	3,407	5,000	Altar Expense	500	552	600
Food Fund	0	10,689	0	Bank Interest	300	208	300
Zonal Contribution	5,000	2,800	4,500	Parish Events	10,000	8,130	10,000
Church Organisation	4,500	4,106	4,500	Church Food	0	9,754	0
LNEA Share	14,088	6,181	3,090	Parish Organisations Expense:	0	4,230	5,000
Parish Directory	1,000	1,000	0	Grant-Edavaka Mission	300	0	300
Total Income	**161,138**	**132,008**	**198,540**	Grant-Choir	300	300	300
				Grant-Sunday School	1,500	1,500	2,000
				Grant-Sevikasangam	300	300	300
				Grant-Youth Fellowship	500	500	1,000
				Grant-Youth Conference	1,500	1,500	0
				Episcopal Visit	2,000	1,042	2,000
				IT/Audio/PA system	500	0	4,000
				DBS	200	0	1,000
				Building Develop Fund	10,000	0	30,000
				Sabha Dues	900	2,100	2,000
				Marthoma Meet Expense	2,000	1,950	2,500
				Vicar Visa Processing	7,500	13,517	0
				Church Lease to Freehold	5,000	0	3,000
				Planning application	500	0	500
				CIO Registration	5,000	0	5,000
				Depreciation	6,000	4,767	6,000
				Provision for bad debts-LNEA	0	3,090	3,090
				Total Expense	**144,235**	**125,035**	**182,890**
				Net Surplus	16,903	6,973	15,650

Rev Abu Cherian
(Vicar, President)

Philip Varghese
(Trustee-Finance)

Prakash Philip
(Trustee-Accounts)

CARMEL MAR THOMA CHURCH,LIVERPOOL

England & Wales - Charity number 1137808

Accounts

Carmel Mar Thoma Church
Liverpool

A Parish of the Mar Thoma Church UK – Europe Zone
Diocese of North America and Europe

(Member of Churches Together in Britain and Ireland)

Charity Registration No. 1137808

LIGHTED
TO
LIGHTEN

Annual Report and Accounts 2022-23

"Blessed shall you be in the city, and blessed shall you be in the field. Blessed shall be the fruit of your womb and the fruit of your ground and the fruit of your cattle, the increase of your herds and the young of your flock. Blessed shall be your basket and your kneading bowl. Blessed shall you be when you come in, and blessed shall you be when you go out."

Deuteronomy 28:3-6

Year 2022 – 23: A Narrative

As we cross into the new year, we push out from the shore into new, uncharted waters. For all its excitement, a new year can be unsettling. None of us know the future or what storms it may hold. Whatever we face, the promise of Scripture is that God is with us, and He has the power to calm the waves, part the waters and carry us through the fiercest storms. As year 2022-23 has rolled away into the history, let us reflect upon the heavenly providence that sustained us for another year, and look into the future with renewed hope and faith in Christ Jesus.

During the report year, the world slowly got back on its feet after the devastating knock of the COVID-19 pandemic. The post Covid era started with caution, as UK plunged into economic recession and inflation. The UK witnessed an unprecedented instability in the political realm, where the nation saw three prime ministers in quick succession. However, it was a proud moment for the community of Indian origin, as Mr Rishi Sunak became the Prime Minister in October 2022.

As a Mar Thoma community, we have completed 19 years of our existence in the historic City of Liverpool. Lord has brought us here and blessed us abundantly. His promise in Joshua 24:13 rings true in our lives: *"I gave you a land on which you had not laboured and cities that you had not built, and you dwell in them. You eat the fruit of vineyards and olive orchards that you did not plant."* While enjoying His goodness, let us remind ourselves about the mission we are called to – to be a light at all times. Like a city on a hill, like a lamp on a lamp stand, let our light expel darkness from our surroundings. We are the people who are 'Lighted to Lighten'. With that thought, I present to you the Annual Report of Carmel Mar Thoma Church for 2022-23.

Our Church:
The Malankara Mar Thoma Syrian Church, popularly known as The Mar Thoma Church, is one of the ancient Churches in the world, believed to have established by Apostle St. Thomas in AD 52. The Mar Thoma Church defines itself as "Apostolic in origin, Universal in nature, Biblical in faith, Evangelical in principle, Ecumenical in outlook, Oriental in worship, Democratic in function, and Episcopal in character." Being an indigenous national church, it is autonomous, self-supporting and self-propagating. The Mar Thoma diaspora communities have played a pivotal role in elevating the status of the Mar Thoma Church confined within the boundaries of India to a worldwide church. The Mar Thoma Church currently has a global presence in every continent through its 13 dioceses which includes 1,244 parishes and congregations. The presence of Mar Thoma community in the UK can be traced back to early 1950s. Regular worship in London started in 1957 and it is recognized as the first Mar Thoma congregation in the western hemisphere. Since its humble beginning more than sixty years ago in the UK, the Mar Thoma Church has steadily grown over the years and now have 12 clergies, 13 parishes, and several congregations in the UK & Europe Zone.

The Mar Thoma community in Liverpool came into existence in 2003, as a prayer group of St. John's Mar Thoma Church, Hounslow, under the prophetic vision and leadership of Rev. K V Cherian. Subsequently, under the guidance and encouragement of the then diocesan bishop Rt. Rev. Dr. Euyakim Mar Coorilos Episcopa, we were elevated to the status of a parish as Carmel Mar Thoma Church in May 2007, by the then Metropolitan, His Grace the Most Rev. Dr. Philipose Mar Chrysostom Mar Thoma.

Vicar:
Rev. Abu Cherian continued his blessed ministry as the vicar for the second year. The vicar's regular home visits to extend pastoral care and prayer in each member's home is a commendable act of service. This provided an opportunity for the members to share their prayer needs and have a personal quality time with the vicar. The vicar is ably supported by his wife Mrs Angela Elsa Joseph and their sons Anpin Cherry Abu and Arpan Joseph Abu. In addition to Carmel MTC Liverpool, Rev Abu Cherian also served as the vicar of St. Andrew's MTC, Edinburgh and Newcastle Mar Thoma Fellowship, which were part of the Liverpool-

Newcastle-Edinburgh (LNE) Group of Parishes, until 31st October 2022. From 1st November 2022, Rev. Abu Cherian was appointed as the fulltime vicar of Carmel MTC Liverpool.

On 15th July 2022, Rev. Abu Cherian completed 12 blessed years of ordained ministry. The parish celebrated the auspicious day with achen and family by cutting a cake during the service on 17th July. On behalf of the parish, I congratulate Rev. Abu Cherian for achieving a master's degree with distinction, in theology and ministry from Cranmer College, Durham University. With the permission of the Episcopal synod, achen is now pursuing doctoral studies in theology and ministry at the Durham University. In order to complete his PhD, achen's term at our parish has been extended to a total of 5 years. On behalf of the parish, I place on record our profound gratitude and appreciation to Abu achen for his leadership, pastoral care, and services. Let us uphold Rev Abu Cherian and family in our prayers for a blessed ministry amongst us.

Membership:
Post Covid period saw a wave of Malayalee immigrants arriving in Liverpool and neighbouring areas, as the NHS and UK Universities opened their doors to overseas staff and students. As a result, our membership continued to grow during the report year, crossing the magic figure of 100 families. As of 31st March 2023, we have 132 families as members. 43 new families joined, and 1 family moved out during the report year. From one of the smallest parishes in the UK & Europe zone, we have transitioned into a big family. This growth is phenomenal! It opens numerous prospects but brings its own challenges. May this progression be reflected on all facets of our spiritual journey with Christ. On behalf of the parish, I am delighted to extend a hearty welcome to all the members who joined us during the report year. May you be blessed by the fellowship, and may the church be enriched by your participation.

Church Activities

Worship:
Sunday service starts at 10am every week. Since November 2022, holy communion is celebrated every Sunday. To encourage our young people to get more involved in worship and church activities, the holy communion is celebrated according to the English order on the 4th Sunday of every month. Prayer for special needs and thanksgiving are held on the 1st week of every month. On average, 150 people attend the worship and 95 people partake in the Holy Communion.

Great Lent & Holy Week 2022:
Evening Lent prayer was organised in church daily at 7pm for the whole Lenten season. It is worth noting the devotion and zeal of our youngsters to share the word of God in front of the congregation. May God bless and guide them to grow in faith and be great ambassadors for Christ.

Holy communion was celebrated on 40th Friday, Palm Sunday and Maundy Thursday. Vicar Rev. Abu Cherian led the Good Friday service. Traditional Good Friday meal was served after the service. I thank all our members who voluntarily brought in the food for sharing. Divine service was held on Easter Sunday. Youth Fellowship organised an Easter egg hunt for Sunday school children in the church premises after the service.

On behalf of the parish, I express our profound gratitude to all the selfless people who helped with the arrangements during the holy week. In particular, rearranging the pews before and after the services, setting up and packing away the marquees, bringing in the mats, cleaning the church and premises, etc. May God bless your efforts.

Pulpit Exchange:
Rev. Saju Chacko celebrated Holy Communion in our church on 24th April, as per the direction of the diocesan bishop in relation to the Zonal development project. On behalf of the parish, I thank the members who responded to achen's call and donated towards the Zonal development fund.

Parish Day:
On Sunday, 1st May 2022, we celebrated 15 blessed years of our journey as a parish in Liverpool and the 1st Anniversary of the consecration of our new church. Former Vice President of the UK & Europe Zone, Very Rev. V. T John celebrated the Holy Communion along with our Vicar Rev. Abu Cherian. A public meeting was organised to commemorate the day, followed by a fellowship lunch. The afternoon session saw an array of games and entertainment activities organised by the youth fellowship. It was a memorable day to look back and praise God for His abundant blessings all these years. I would like to thank all our members who wholeheartedly took part in the worship and the activities that followed, as well as helping with all the arrangements.

Parish Picnic:
Parish Picnic was organised on 21st May 2022 at the Fell Foot Park, Lake District. We were blessed with a pleasant weather, had some entertaining games, a variety of delicious homemade food, a relaxing walk by the lakeside and finally a splash in the lake. It was a day of fun and laughter, and a great opportunity to know our new members more closely and share the happiness. Thanks to all who kindly supported us with car-sharing which helped our people without transportation to be a part of the event.

Queen's Platinum Jubilee Celebration:
Her Majesty the Queen Elizabeth II became the first British Monarch to celebrate a Platinum Jubilee, marking 70 years of service on the throne. To mark this 'once in a lifetime' anniversary, over ten million people across the UK joined the celebrations to share friendship, food and fun at the Big Jubilee Lunches as part of nationwide jubilation. We at Carmel Mar Thoma Church also joined the nation to celebrate this remarkable milestone.

On the bank holiday Friday, 3rd June, we hosted the Jubilee celebration from 11am. Invitations were sent to the residents in our neighbourhood. The church was beautifully decorated to welcome the guests. A bouncy castle was set up; live cooking, barbecue, and various traditional Indian food and snacks were provided. Along with our members, the neighbourhood community, members and clergies of neighbouring and sister churches, local councillors attended the event. We also arranged a tour of our church for the public to see and know about our church and heritage. I am delighted to report that our event was covered by BBC Radio Merseyside. Secretary Mr Raji Mathew John was invited on live radio to talk about the Mar Thoma Church, our mission, activities, and the Platinum Jubilee celebration we hosted.

Father's Day:
We celebrated Father's Day on 19th June. It was a time to remember and thank God for the lives of our fathers. A special worship was held during the service honouring the fathers and fatherly figures. All fathers and those who were preparing to be fathers were invited to the front of the church and a cake was cut to celebrate the occasion.

Episcopal Visit:
Diocesan Bishop Rt. Rev. Dr Isaac Mar Philoxenos Episcopa visited our parish on 26th June and celebrated Holy Communion. It was a blessed day for the parish, as 19 children received their first holy communion on the day. Each child was presented with a holy bible. A fellowship dinner was arranged after the service. On behalf of the parish, I express our gratitude to the parents of the first communicants for sponsoring the dinner. As a parish, let us welcome all the 19 children into the full membership of the Mar Thoma Church and uphold them in our prayers to grow in faith and knowledge of Christ.

Harvest Festival:
"Put some of the first produce from each crop you harvest into a basket and bring it to the designated place of worship, the place the LORD your God chooses for his name to be honoured." Deuteronomy 26:2

We celebrated harvest festival on 28th August. A variety of commodities including garden produces, homemade delicacies, food products, kitchen items/gadgets and artefacts were brought in for

fundraising. I place on record our gratitude to all members for bringing in the items, as well as very generously participating in the harvest festival. May God abundantly bless the work of your hands. Mr Raji Mathew John and Mr Suresh George conducted the auction. Refreshments and lunch were arranged in church. In the afternoon session, a bouncy castle was set up and the Youth Fellowship organised an array of games and fun activities for all ages. They also arranged snacks in the evening. A special word of appreciation to our resourceful Youth Fellowship and to our selfless volunteers for all their support and assistance on the day, making it a memorable occasion. Through the generous contributions of our members, we raised over £16,000 through the harvest festival.

VBS:
This year's VBS was held from 1st to 4th September. The VBS theme was "Ambassadors of Christ", based on 2 Corinthians 5:20. Miss Glanet Ann Varghese and Miss Benita Joseph served as VBS directors. The final day programme was held on 4th September. On behalf of the parish, I would like to thank Sunday School head teacher Mr Moby Mathew, the teachers and volunteers for a blessed VBS. We would also like to acknowledge and thank the people who donated/sponsored towards the cost of VBS.

Education Sunday:
4th September was set apart as Education Sunday. Education based on divine grace was the theme for the day. Back to School prayer and Sunday School teachers' dedication was held during the service.

Onasadhya:
Onam evokes nostalgic memories in every Malayalee. On 18th September 2022, an Onasadhya was arranged to share the happiness and fellowship of Onam. I thank the prayer group secretaries for coordinating the Onasadhya and to all our members for contributing towards the cost. It was an enjoyable day wearing the traditional Kerala attire, reminiscing about the faraway homeland and the festivities of yesteryears.

Zonal Sunday:
Zonal Sunday was celebrated on 25th September. Rev. Thomas Baby, vicar of Tabore MTC Manchester led the service and celebrated Holy Communion. Achen gave an overview of the Zonal projects and urged the members to support Zonal activities and the development programmes.

Mar Thoma Meet:
The Mar Thoma meet of the UK & Europe Zone was held on 1st October at Coton Green Church, Tamworth. Mar Thoma members and clergies from all over the UK and Europe attended the auspicious event. Diocesan Bishop Rt. Rev. Dr Isaac Mar Philoxenos Episcopa presided over the meeting. A coach was arranged from our church and members of our parish actively participated in the event. Representatives from our parish played vital roles in organising the event. I thank all our members who attended the Mar Thoma meet, making it a memorable occasion.

Annual Convention & Family Dedication Day:
Our 20th annual convention was held from 14th to 16th October. Rev. Saju Chacko, vicar of Hermon MTC, Midlands was the keynote speaker. Final day of the convention on 16th October was marked as family dedication day. Dedication prayer for families were held, and one day income donations were collected as offertory. On behalf of the parish, I express our heartfelt gratitude to Rev. Saju Chacko for his enriching messages on all 3 days.

A Bible quiz was conducted for prayer groups based on the book of Genesis. Wirral – Chester – North Wales prayer group won the 1st prize and Old Swan – City Centre prayer group won the 2nd prize. Congratulations to the winners and appreciation to all the prayer groups for their active participation.

World Sunday School Day:
We hosted the North Centre World Sunday School Day on 5th November at the Birkenhead School, Wirral. Sunday School children, teachers, parents and clergies from the North centre parishes and congregations attended the event. Rev Merin Mathew and his wife Mrs. Soji Mathew kochamma led the sessions for children. Separate sessions were conducted for parents and Sunday School teachers. We provided breakfast, lunch and refreshments for all attendees. A special word of gratitude to Mr Reuben Mathew for arranging the beautiful venue, and to the people who helped with donations to meet the cost. Thanks to head teacher Mr Moby Mathew, the teachers and volunteers for all the help in organising a blessed event.

Christmas:
Carol Rounds
Carol rounds started on 27th November, and continued on 3rd, 4th, 10th and 24th December. We visited the homes of our members singing and sharing the joy and good news of Christmas, and presenting every home with a Christmas cake and card. Mr V S Varghese functioned as the convenor. Children, youth and members of our parish enthusiastically participated in the 5 days of carol singing. On behalf of the parish, I thank the families for wholeheartedly welcoming us and providing us with food and refreshments. I express our gratitude to the Vicar, Convenor, Office Bearers, Committee members and all who have supported and generously donated towards the Carol rounds. We have raised over £4,500 through the Carol rounds. Well done team!

Carol Service
The carol service was held on 17th December. Dr. Binu Mathew K Thomas led the choir in a commendable fashion, where every choir member put in a great effort, resulting in a remarkable service. A special note of praise to the Chamber Choir for a dazzling performance. Youth Fellowship and Sunday School performed carol songs, skits and various other Christmas themed programmes.

Vicar Rev Abu Cherian led the worship service. Assistant Bishop of Liverpool Rt. Rev. Geoff Pearson, Mrs Jean Pearson and Councillor Ruth Bennett attended the service as our guests. Bishop Geoff delivered the Christmas message. As usual, we had gift exchange for Sunday School children presented by their very own Father Christmas! Christmas dinner was arranged after the programme. Mr Robby Jacob & family sponsored Christmas cake for the evening.

Carol Street Singing
Joy to the World, we sang on the streets! On Sunday, 18th December, the choir and members of our parish, braved the icy conditions and walked around in our neighbourhood singing and sharing the joy of Christmas. We started at the Our Lady of the Assumption RC Church with Fr. Stephen Pritchard and the parishioners and walked around singing through Cockshead Road and Lineside Close distributing gifts & cards to every household. It was lovely to make our Christian presence felt in the community, evoking nostalgic memories of doorstep carollers to many people around.

On the Christmas day, we celebrated Holy Communion at 8am.

Watch Night Service:
Watch Night service was held on 31st December to give thanks for all the blessings received in the past and seeking continued mercy and blessings for years ahead. The Watch Night Service started at 10pm carrying on into the break of New Year, culminating with the celebration of Holy Communion. A personal testimony session was also held at the time. Mr Suresh George & family sponsored cake for the evening.

Ecumenical Sunday:
Sunday, 22nd January 2023 was marked as Ecumenical Sunday, celebrating the theme, "Unity of Churches – God's Will". Assistant Bishop of Liverpool Rt. Rev. Geoff Pearson attended the service, celebrating the

Holy Communion with our vicar and sharing the word of God. On behalf of the parish, I place on record our gratitude to Bishop Geoff.

Medical Mission Sunday:
Mar Thoma Church dedicates a day praying for healthcare workers and the medical mission ministry. During the COVID-19 pandemic, the world acknowledged the decisive role healthcare workers played to keep people healthy and alive. On 5th February 2023, we observed Medical Mission Sunday praying for healthcare workers and honouring their service in a special worship. Healthcare professionals from our church assisted in the service on the day. Let us praise and thank God for all our healthcare workers for their dedicated services. May Lord protect and keep them safe from all harm.

As a part of our health and wellbeing awareness programme for our members, we organised two sessions on the day. Dr Divya Samuel led a presentation on GP access and services. Dr Jithin Thomas and Dr Tess Thomas led a presentation on A&E access and services. On behalf of the parish, I extend our heartfelt gratitude to Dr Divya Samuel, Dr Jithin Thomas and Dr Tess Thomas for sharing their knowledge and expertise with the church family.

Great Lent 2023:
Evening Lent prayer was held online at 7pm from 20th February 2023 until the end of the report year. Members of Newcastle Mar Thoma Fellowship and Hull and Lincolnshire Congregation also joined us in the online lent prayer. It was commendable to see many of our young people coming forward and sharing the word of God during the lent prayer. May God bless and guide them to grow in faith and be great ambassadors for Christ. Our 6 prayer groups led each day's service on a rota. I extend our thanks and appreciation to the prayer group secretaries for efficiently coordinating the lent prayer.

40th Friday holy communion was celebrated on 31st March 2023.

Visit of the Metropolitan:
We were delighted and honoured to welcome the supreme head of the Mar Thoma Church, the 22nd Mar Thoma, His Grace The Most Rev. Dr. Theodosius Mar Thoma Metropolitan on his first visit as the Metropolitan, to Liverpool and to our new church on 6th March 2023. Metropolitan celebrated the Holy Communion and shared the word of God. Along with our vicar Rev Abu Cherian, Rev. Thomas Baby and Rev. Sijo John graced the occasion with their presence. A felicitation meeting presided over by the Vicar Rev. Abu Cherian was held in honour of the Metropolitan. On behalf of the parish, Secretary Mr Raji Mathew John conveyed the felicitation message congratulating the Metropolitan on his ascension to the throne of St. Thomas, as the 22nd Mar Thoma Metropolitan. We also celebrated Metropolitan's 74th birthday and the golden jubilee of his ordained ministry. Vice President Dr V S Varughese draped the Metropolitan with a ponnada, as a mark of respect and recognition. To celebrate the joy of this auspicious occasion, Sunday School children joined the Metropolitan to cut a cake and share the happiness. A dinner was arranged for all after the service. Thanks to Dr Binu Mathew K Thomas for managing Metropolitan's travel arrangements.

Release of the Parish Directory 2023:
Year 2023 marks 20 years of our spiritual journey as a worshipping community in Liverpool. During the last 2 years we witnessed a phenomenal growth in our membership that tripled during the period. As our membership grew, we realised the need for a parish directory to help people know each other better, thereby building and strengthening interpersonal relationship and Christian bonding. The Executive Committee served as the Directory Editorial Board. Mr Raji Mathew John was delegated as the Convenor of the Parish Directory project. Putting together the parish directory was a challenging and tedious task. I extend my heartfelt gratitude to our Vicar Rev Abu Cherian for his unrelenting support, guidance, and leadership. I thank Mr Ashwin Varghese, Miss Olivia Mathew and Miss Becky Thomas for helping with various aspects of the project. I appreciate the Directory Editorial Board for their input in making this

project a reality. A special word of congratulation to all our Sunday School students and Youth members who have enthusiastically participated in the logo competition.

His Grace the Most Rev. Dr. Theodosius Mar Thoma Metropolitan released the Parish Directory 2023 on 6th March. Rev. Abu Cherian received the first copy from the Metropolitan.

Mothering Sunday:
We celebrated Mother's Day on 19th March 2023, thanking and honouring the sacrificial lives of our mothers and motherly figures. A special worship was held in honour of mothers. The mothers and all those who were preparing to be mothers were invited to the front to cut a cake and were presented with flowers. Thank you, Mothers!

General Information

The Monarchs:
The report year saw two monarchs' reign. On behalf of Carmel Mar Thoma Church, I express our profound condolences and reverence on the passing away of Her Majesty Queen Elizabeth II, on 8th September 2022, aged 96, after reigning for 70 years.

Her Majesty's faith in Christ has been the cornerstone of her life and reign. As we mourn her passing, we find solace in the knowledge that Queen Elizabeth II's legacy extends far beyond her earthly reign. Her example of grace, humility, and faith in God will continue to inspire generations to come. Her public acknowledgments of her reliance on divine wisdom and her unwavering trust in God's providence have touched the hearts of many and served as a testament to the power of faith. With hearts filled with reverence and gratitude, let us lift our voices in praise and thanksgiving for the life and reign of Her Majesty, Queen Elizabeth II. May her memory be a blessing, and may we strive to carry forth her legacy of faith and service in our own lives.

King Charles III, formerly known as the Prince of Wales, became King on the passing away of his mother Queen Elizabeth II on 8th September 2022.

Your Majesty, as you assume the mantle of leadership, we pray that the Holy Spirit will grant you wisdom, discernment, and courage. May you be led by the light of truth, seeking justice and righteousness in all your decisions. May your heart be filled with compassion and empathy, that you may serve as a source of comfort and strength for those in need. Guided by the divine wisdom of our Lord, we believe that you will lead with integrity, grace, and a deep sense of duty. May your reign be marked by unwavering devotion to God and a genuine love for your subjects, mirroring the example set by our Lord Jesus Christ. As a faithful community, let us offer our prayers and blessings upon the new monarch, as he embarks on this sacred journey of leadership. On behalf of Carmel Mar Thoma Church, I extend our heartfelt congratulations to His Majesty, King Charles III. God save the King.

Dedication of the Zonal Office & Bishop's House:
4th March 2023 was a momentous day for the Mar Thoma community in the UK and Europe Zone, as the newly constructed Zonal office and Bishop's house in London was dedicated by His Grace the Most Rev. Dr. Theodosius Mar Thoma Metropolitan in the presence of the diocesan bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa, clergies and the faith community.

We look back and acknowledge the dynamic participation and contribution of our parish to the development and growth of the UK & Europe Zone since its inception. Many of our members play vital roles in different capacities in the Zonal activities. As a parish, we appreciate the following members for their leadership roles:

- Vicar Rev Abu Cherian: Zonal Ecumenical Officer and Zonal Council member.
- Dr Jeena Mathew: Zonal Council member.

- Mrs. Sherly Varghese: Zonal Sevika Sangham Treasurer.
- Dr Binu Mathew K Thomas: Light to Life project co-ordinator.
- Mr Moby Mathew: Zonal Sunday School North centre co-ordinator.
- Mr Raji Mathew John: Zonal Souvenir Finance Committee.
- Mr Thomas Edayadiyil and Mrs Sherly Varghese: My share for my Zone committee.
- Mr Raji Mathew John, Mr V S Varghese and Mr Rennie Philip: Mar Thoma Meet Subcommittee convenors.
- Mr Ashish Varghese and Mrs. Princey Santhosh: Zonal VBS Leaders.
- Mr Rennie Philip and Mrs. Steffy Rennie-Philip: Zonal Triathlon event organisers.

We would also like to note the following donations towards the Zonal development project during the report year:

Zonal Development Fund:
- General Parish Contribution: £5,000
- Dr Binu Mathew K Thomas: £3,000 (Directly to the Zone)

Zonal Souvenir:
- Parish Contribution: £500
- Dr Binu Mathew K Thomas: £3,000 (Directly to the Zone)
- Dr V S Varughese: £500 (Directly to the Zone)

My share for my Zone:
Through parish account: £1,800 from members
Directly to the Zone:
- Dr V S Varughese: £500
- Mrs Elcy Varughese: £500
- Mr Asish Varghese: £100

Donation to the Zonal Office:
Dr Jeena Mathew donated a refrigerator costing £999.

In addition to the donations during the report year, our parish contributed £3,000 towards the Diamond Jubilee souvenir in 2007. During the financial year 2021-22, we contributed £5,000 towards the Zonal development fund. May our heavenly father continue to bless and nurture the Mar Thoma community in the UK and Europe zone and enable us to do great things for the glory of His Kingdom.

Official Meetings:
To transact various matters of the parish, 15 Executive Committee meetings and 2 General Body meetings were held during the report year.

Distinguished Visitors:
During the report year, we were blessed by the visits of His Grace the Most Rev. Dr. Theodosius Mar Thoma Metropolitan, Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa and the Assistant Bishop of Liverpool Rt. Rev. Geoff Pearson. We are also graced by the visits of vicar general Very Rev. V T John, Rev. Saju Chacko, Rev. M J Cherian, Rev. Merin Mathew, Rev. Sunny Thomas, Rev. Sijo John, Rev. Thomas Baby, Rev. Mathews Mathunni, Rev. Fr. Happy Jacob, Rev. Andrew Edwards, Rev. Helen Edwards and Councillor Ruth Bennett.

Academic Excellence Award:
Academic Excellence Awards for A-Level exam 2022 were presented to Mr Chris Mathew Jacob and Miss Olivia Susan Mathew and for GCSE exam was presented to Miss. Amelia Susan Abraham. On behalf of

Carmel Mar Thoma Church, I would like to congratulate the students for their excellent achievement and wish them every success in their future endeavours. Assistant Bishop of Liverpool Rt. Rev. Geoff Pearson presented the awards.

Congratulations:
On behalf of the parish, I would like to congratulate Mrs. Steffy Rennie-Philip who was selected to attend the assembly of World Council of Churches as a delegate of the Mar Thoma Church representing UK & Europe Zone. 4,000 delegates from around the world attended the 11th assembly of WCC held in Karlsruhe, Germany from 31st August to 8th September 2022. The theme of the assembly was "Christ's love moves the world to reconciliation and unity". Steffy also attended the Ecumenical Youth Gathering pre-assembly from 27th to 30th August.

WCC is a fellowship of 352 churches from more than 120 countries, representing over 580 million Christians worldwide. The Assembly is the highest governing body of the World Council of Churches and meets once every 8 years.

Holy Matrimony:
During the report year, the following members entered the sacrament of Holy matrimony. Miss. Sangeetha Anu Ninan was married to Mr Titto Cherian Thomas; Miss. Linnet Daniel was married to Mr Nidhin Biji Thomas; Miss. Praisy Elsa Varughese was married to Mr Shan George Varghese. On behalf of Carmel Mar Thoma Church, I wish the newly married couples a blessed wedded life.

Gifts from Heaven:
We were blessed with the arrival of 7 heavenly bundles of joy during the report year. Mr. Jijo V. K. Kuruvilla and Mrs. Richu Ann Thomas were blessed with a baby girl. Dr. Thomas John and Mrs. Reema Mariam Uthup were blessed with a baby girl. Mr. Roshan T. Mathew and Mrs. Rogymol Roshan were blessed with a baby girl. Mr. Manoj Panavelil Kurian and Mrs. Anu Xavier were blessed with a baby girl. Mr. Alan John Jacob and Mrs. Jerry Mathew were blessed with a baby boy. Mr. Nithin John Jacob and Mrs. Veena Jacob were blessed with a baby girl. Mr. Lijo Kunjumon and Mrs. Alice Lijo were blessed with a baby boy. May God bless and keep these families and their young babies safe and well.

Baptism:
During the report year, 4 children received holy baptism in their mother parishes. Jordan John Robin, s/o. Mr Robin John & Mrs Jaicy Mary James; Zara Ann Philip, d/o. Mr Binu Chandy Philip & Mrs Juby Mary Mathew; Eliana Susan Mathew, d/o. Mr Lijo Mathew Samuel & Mrs Rincy Mary Cherian; Eliza Mariam Jijo, d/o. Mr. Jijo V. K. Kuruvilla and Mrs. Richu Ann Thomas received baptism. Let us uphold the children and their parents in our prayers for a blessed spiritual journey with Christ.

Obituary:
"I have fought a good fight, I have finished my course, I have kept the faith: Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day" 2 Timothy 4:7-8

As a parish, we express our deepest condolences and pray for comfort and strength for the following families who went through bereavement of their close family members: Mr Thomas Cherian, brother of Mrs. Elizabeth Daniel; Mr M T Varghese, father of Mr Philip Varughese; Mr. Chacko Abraham, father of Mrs. Molly Chacko; Mr. M. V Cherian, father of Mr Baby M Cherian; Mr Ajumon Georgekutty, brother-in-law of Mr. Biji Thomas; Mr C M Varghese, grandfather of Miss Binsu Roy; Mr. Abraham Varghese Edayadiyil, brother of Mr. Thomas Varghese Edayadiyil; Mr. Chacko Varghese, grandfather of Miss. Benita Joseph.

Charity Donations:
During the report year, our parish and organisations took up several charity projects and donated a sum of over £14k to various charitable causes in India and to local charities as a part of our Christian Mission. We supported the following UK charities during the report year.

1) The Whitechapel Centre (£1,000): A charity that provides services to homeless people in Liverpool.
2) Food bank in Netherley Youth & Community Initiative (£500): NYCI is local to our church and runs a foodbank to support people who cannot afford to feed their families.
3) Asylum Link Merseyside (£500): A charity that provides support to Asylum Seekers and Refugees in Liverpool.
4) The Young Persons Advisory Service (£500): YPAS is local to our church, and they provide mental health, emotional wellbeing and therapeutic services to children, young people and families.
5) Samaritan's Purse Shoebox appeal: This year our Sunday School children sent 75 shoeboxes packed with goodies to some of the most under-privileged children around the world.
6) Healing Little Hearts: Our Sunday School supported Healing Little Hearts which is a children's charity that provides free heart surgery to babies and children in the developing parts of the world born with congenital heart disease. We raised over £3,600 for the charity.

Details of the charity projects by the parish organisations are stated later in the report.

Gate:
A sliding gate was installed at the main entrance of the church. I thank the trustees for completing the task in an effective manner.

Gift Aid:
As a registered Charity, we received £17,175 from HMRC as Gift Aid for the financial year 2021-22. On behalf of the parish, I thank and appreciate our trustees Mrs Sherly Varghese and Mr Thomas Edayadiyil for this accomplishment. May God bless their efforts.

Finance:
Financial needs of our church are met by the generous donations of our members. An internally audited statement of accounts for the year ended on 31st March 2023 is appended to this report.

Our treasurer Mr Thomas V Edayadiyil and accountant Mrs Sherly Varghese have done an exemplary job during the last 3 years of their tenure. This period has been one of the most challenging and transformational in the journey of our parish. Navigating through the struggles of the pandemic, having own properties for Church and Parsonage, coupled with the phenomenal increase in our membership, their tasks have become more demanding and complex. Their commitment to excellence and willingness to give time, energy, and talents have been a blessing to the church. On behalf of the parish, I express our sincere gratitude to the treasurer Mr Thomas V Edayadiyil and the accountant Mrs Sherly Varghese for efficiently managing the finances and discharging their duties in a graceful manner. I would also like to thank our auditors Mr Alex Thomas and Dr Nishanth Babu Mathew for their dedicated effort and due diligence in completing the auditing in a timely manner.

In the current economic climate where the living cost is skyrocketing, everyone is feeling the pinch of increasing expenses. This is true in the parish administration too. However, with total dependence in Christ and with the generous support of our members, I am certain, we would be able to overcome any adversities that come our way.

A Note of Gratitude:
On behalf of the parish, I express our profound gratitude for the leadership, guidance and support of His Grace the Most Rev. Dr. Theodosius Mar Thoma Metropolitan, Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa and all other bishops of our church. We thank the UK & Europe Zonal Council and all clergies in the Zone for their service and ministry.

The vicar, office bearers and executive committee members, thank you for your vital contributions and leadership in the growth and wellbeing of our church family. I place on record our gratitude to Mr Ashwin Varghese, Mr Dennis Thomas and Mr Jeremiah Daniel for setting up and managing the Livestreaming, IT and PA system. To all the dedicated volunteers who are the lifeblood of this church, the warmth and kindness you exhibit reflect the very essence of Christ's teachings. All who help with cleaning the church, toilets, premises, cutting the grass, necessary arrangements during church events, and all the menial jobs that you do with a smile; may God bless each one of you abundantly for your faithfulness and commitment.

I would also like to extend heartfelt gratitude to all our members who wholeheartedly supported and donated to the various causes of the parish. Your willingness and generosity have made a lasting difference in our church community. "For God loves a person who gives cheerfully." May Lord almighty bless you abundantly.

ACTIVITIES OF THE ORGANISATIONS

Edavaka Mission:
Edavaka mission serves as the missionary wing of our church. Our Edavaka mission is registered with the Mar Thoma Voluntary Evangelistic Association. During the early part of the report year online prayer meetings of the Edavaka Mission were held on the 1st Friday of every month. Members of St. Andrews MTC and Newcastle Mar Thoma Fellowship also participated in the meetings. Towards the latter period, the meeting was held every 2nd Sunday in church after the Holy Communion service. The meeting includes intercessory prayer and bible study led by the Vicar. The Edavaka Mission takes a lead role in the singing session and intercessory prayer during the annual convention. Mr P J Daniel served as the Edavaka Mission secretary and representative to the committee.

Sevika Sangham:
We are blessed with a committed Sevika Sangham that takes a vital role in the spiritual life of the parish. We currently have 150 registered Sevika Sangham members in our parish. The Sevika Sangham actively participates in all church events and looks after the hospitality of our church, providing refreshments after worship every Sunday. The organisation was involved in various charity activities lending a hand to the neediest in our society. Monthly meetings are held in church on the 3rd Sunday of every month. The meeting includes intercessory prayer and bible study led by the Vicar. The Sevika Sangham members attended the Zonal conference held at Tabore MTC Manchester and participated in the bible quiz competition. Mrs Siji Philip served as the secretary and representative to the committee.

Youth Fellowship:
The Youth fellowship continues to uphold the mission of the church through the four foundations: Witness, Study, Worship and Service. Monthly meetings are held in Church on the 1st Sunday of every month. They organised events like the Youth Lock-in (an indoor activity of boardgames), badminton sessions, and was also involved in charity activities. The youth fellowship members assisted in the English worship, lent service, youth Sunday and singing sessions. I thank and appreciate our Youth members for taking a lead in organising several activities in church especially for the church events, making it lively and memorable occasions. Our youths are actively involved and played key roles in the Zonal and centre level activities. Mr Rennie Philip and Mrs. Steffy Rennie-Philip took the lead in organising the Zonal Triathlon. Our members enthusiastically participated in the event and won many prizes. The Zonal retreat hosted by All Saints MTC Peterborough was well attended by our members.

Way Maker project is a commendable programme that involves house visits to engage with youth members to spend personal time with them. The project's purview included paying special attention to youth members who were experiencing barriers to fellowship and helping address these, and to set up a website to signpost new members for helpful advice while they find their feet in a totally new environment. Miss Becky P Thomas served as the secretary and representative to the committee.

Sunday School:
"Come to Jesus, bring every child to Jesus" is the motto of Mar Thoma Sunday School. Founded on this theme, our Sunday School plays a vital role in teaching the word of God to our children. We currently have 76 children in 11 classes with 16 teachers under the leadership of head teacher Mr Moby Mathew. After the Covid imposed restrictions, the Sunday School currently holds in-person classes. Online lessons are provided for students living in distant places. The Sunday School organised VBS and hosted the North Centre World Sunday School Day. The details are stated in the church activities section.

This year also we joined hands with Samaritan's Purse Shoebox appeal to bring joy and happiness to millions of less fortunate children around the world. Our Sunday School sent 75 shoe boxes packed with gifts to share the love of Jesus with children in some of the most deprived parts of the world. For the 2nd consecutive year, they did a fundraising to support 'Healing Little Hearts' charity that performs life-saving heart surgery on babies and children in developing parts of the world born with congenital heart disease. We raised over £3,600 towards this noble cause. I thank our Sunday School Students and their parents for their generous donations towards the above projects.

On behalf of the Parish, I thank Mr Moby Mathew, Sunday School teachers and volunteers for their dedicated time and efforts in teaching our children and bringing them to Jesus. Mrs Elcy Varughese served as the secretary and representative to the committee.

Choir:
Carmel Mar Thoma Church Choir is a registered choir of The Mar Thoma Church in the UK & Europe Zone and is affiliated with the Department of Sacred Music and Communications (DSMC). Choir takes an active role in weekly worship with their melodious rendition in leading the chants, responses, hymns, and songs. Worship on feast days and special occasions are enriched by their committed participation and devotion. We are blessed with a chamber orchestra comprising of a team of enthusiastic young talents who play various music instruments. This serves as an ideal platform for our youngsters to use their skills and talents for the glory of God. Practice sessions for the orchestra team are conducted on Saturday evenings in church.

On behalf of the parish, I appreciate the choir leader Dr Binu Mathew K Thomas, the singers and instrumentalists for the blessed rendition during our carol service and also for leading the carol street singing. They also took part in several Zonal activities during the report year. Thank you choir for your dedicated time and efforts. Let us uphold them in our prayers and support them in their ministry. Dr Binu Mathew K Thomas served as the choir leader and representative to the committee.

Prayer Groups:
Prayer groups offer an environment where members can connect, share their faith, pray together, and develop a stronger relationship with God. People share personal joys, struggles, and concerns, fostering a sense of trust, empathy, and deeper connections. We currently have 6 prayer groups based on the geographical area of the parish. This arrangement was implemented considering the increasing number of members, the practicality of meeting at homes and an effort to reduce the travelling distance. Following are the 6 prayer groups:

1. Aintree – Norris Green
2. Capricorn Crescent – Turriff Road
3. Knotty Ash – Childwall
4. Old Swan – City Centre
5. Warrington – Blackpool
6. Wirral – Chester – North Wales

Under the leadership of vicar Rev. Abu Cherian, secretaries of each prayer group organise weekly prayer meetings. Vicar attends each area prayer meeting according to a rota.

Conclusion

It was a year where life gradually returned to normalcy after the challenges and disruptions of the pandemic. The Lord has spared us for yet another year. Like the barren fig tree, He has given us more time to bear fruits for Him.

I praise God for giving me an opportunity to serve as the Secretary of Carmel Mar Thoma Church for another year. When I pause and look back, my heart overflows with joy and gratitude with a touch of nostalgia on the incredible things that we were able to accomplish by the grace of God. I acknowledge His hand in all our endeavours. I feel humbled and honoured to be an instrument in His mighty hands during this remarkable period of transformation. From the very depths of my being, I thank God for His heavenly guidance and wisdom, leading me through the trials and triumphs, illuminating my path with His divine light. In moments of doubt, He had shown me the way. In moments of weakness, He had granted me strength. In moments of confusion, He had brought me clarity. *"My grace is all you need. My power works best in weakness." So now I am glad to boast about my weaknesses, so that the power of Christ can work through me.* 2 Corinthians 12:9.

As I conclude this report, let me take this opportunity to express my profound gratitude to the Vicar, office bearers, committee members and to every member of our church family for the support, encouragement, and trust you have placed in me during my time as the Secretary. The experience has refined and enriched my life beyond measure. May God bless each one of us abundantly, and may our church continue to shine the light of Christ and make a positive impact in the lives of people around us. Thank you.

For and on behalf of the Executive Committee.

Raji Mathew John
Raji Mathew John
Hon. Secretary
Carmel Mar Thoma Church
Liverpool

Carmel Mar Thoma Church Liverpool

Charity Registration No. 1137808

Internal Examiners' Report

On accounts for the year ended 31st March 2023

Responsibilities of the Trustees:
As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Responsibilities of the Internal Examiners:
It is our responsibility to:

- Examine the accounts under sec 145 of the Act,
- To follow the procedures laid down in the general directions given by the charities commission (under sec 145 (5)(b) of the Act and,
- To state whether particular matters have come to our attention.

Basis of the Internal Examiners' report:
Our examination was carried out in accordance with the general directions given by the Charity commission. An examination includes a review of the accounting records kept by the charity and comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanation from the trustees concerning any such matters. The procedures undertaken do not include all the evidence that would be required in an audit and consequently no opinion is given whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

Internal Examiners' statement:
In connection with our examination, no material matters have come to our attention, which gives us cause to believe that in, any material respect:

- The accounting records were not kept in accordance with the section 130 of the charities act or,
- The accounts did not accord with accounting records or
- The accounts did not comply with the applicable requirements concerning the form and content 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 internal examination.

We 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.

Recommendations:

- To maintain records such that the accounts are prepared every quarter for the internal examiners to review.

Internal Examiners

Dr Nishanth Babu Mathew	Mr Alex Thomas
Signed: (S/d)	Signed: (S/d)
Date: 11.06.2023	Date: 11.06.2023

Carmel Mar Thoma Church, Liverpool UK
Balance Sheet as at 31 March 2023

Description	Note	Amount 2022-23	Amount 2021-22
Current Assets			
Cash in Hand		904.07	251.77
Cash at Bank	18	27,385.45	22,230.48
Sub-Total Cash & Bank		28,289.52	22,482.25
Prepayments and Accruals	20	14,926.59	5,972.83
Gross Current Assets (A)		**43,216.11**	**28,455.08**
Current Liabilities			
PAYE/NI Contributions (estimate)	19	566.55	566.55
Accrued Expenses 2021-22	19	1,066.00	1,066.00
Deferred Income	26	0.00	
Total current Liabilities (B)		**1,632.55**	**2,120.55**
Net Current Assets C = (A-B)		**41,583.56**	**26,334.53**
Fixed Assets:			
Motor Vehicle	21	16,664.00	20,830.00
Paronsage Land & Property	21	1,29,950.00	1,29,950.00
Church Land & Property	21	86,000.00	86,000.00
Fixtures & Fittings	21	2,518.26	1,798.27
IT Audio Visual Equipments	21	3,599.92	3,599.92
Gross Fixed Assets (D)		**2,38,732.18**	**2,42,178.19**
Long Term Liabilities:			
Interest Free Loan from Members			
Vicarage Mortgage - £85,000.00			
Less Repayments - £20,061.30		64,938.70	79,938.70
Zonal Collection		15,000.00	25,000.00
Total Long term liabilities (E)		**79,938.70**	**1,04,938.70**
Net Fixed Assets F = (D-E)		**1,58,793.48**	**1,37,239.49**
Total Assets G = (C+F)		**2,00,377.04**	**1,63,574.02**
Contributed by:			
Prepayment and Accruals		14,926.59	5,972.83
General Fund		0.00	0.00
Total Reserve Restricted Fund as on 31 Mar 2023		23,663.70	18,724.85
Designated Fund	21	4,294.36	3,757.40
Less: Current Liabilities(B)		-1,632.55	-2,120.55
Total Funds of the Charity		**41,252.10**	**26,334.53**
Net Fixed Assets (D-E)		**1,58,793.48**	**1,62,239.49**
		2,00,045.58	**1,88,574.02**

RECEIPTS AND PAYMENTS 2022-23

Receipts	Amount (£)
Opening Balance	22,482.25
Bank Interest	51.04
Church Organisation Collections	1,890.70
First Holy Communion	3,000.00
General Donations	2,241.99
Charitable Collection	3,770.00
Communal Meal Contribution	4,392.52
General Offertory	30,931.47
Harvest Festival	16,741.00
Marthoma Meet Travel	550
Refunds	411.42
Sabha Office Collections	927
Stewardship	29,955.00
Tax Refund	17,175.39
Zonal Development Fund	5,335.00
Building Fund Donations	999.99
Total Income	**1,40,854.77**
Net Surplus/(Deficit)	**28,289.52**

Payments	Amount (£)
Vicarage & Mortgage & Utility	15,332.58
Altar Expense	319.87
IT/Audio/Visual Equipment	50.16
Awards & Felicitations	33.00
Bank Charges	219.78
Bibles	101.00
Charity Contribution	9,775.00
Christmas	2,762.29
Church & Utility	5,618.48
Church Events	9,075.55
Church Organisation Expense	3,072.28
Episcopal Visit	1,000.00
Guest Expenses	250.00
Honorarium to Achens / Visiting Speakers	2,476.00
Marthoma Meet Travel	900.00
Motor and Travel	4,687.62
Printing, Postage & Stationary	178.39
Provident/Pension Fund	656.00
Salary, Tax & National Insurance	27,247.25
Winter Expenses	170.00
Zonal Contribution	5,640.00
Zonal Development Fund	8,000.00
Mortgage Repayment	15,000.00
Total Expended	**1,12,565.25**

Carmel Mar Thoma Church Liverpool
Notes to Accounts

1 ACCOUNTING POLICIES

a. Basis of accounting

These financial statements have been prepared under the historical cost convention with items recognized at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

b. Tax Reclaims on Donations and Gifts

Income Tax Refund on Gift Aid contributions is accounted only when received

c. Trustees Remuneration

No remuneration, either directly or indirectly, out of the fund of the church was paid or payable for the year, to any trustee nor to any person or persons known to be connected with any trustees. No expenses were reimbursed to trustees for carrying out their duties during the year

d. Funds Policy

Restricted Funds can only be used for the specific purposes for which they are given the purpose will be specified by the donor. General funds are funds which are available for the general purposes of that charity.Designated funds are funds chosen by the board of trustees of the management committee in charge of the charity to be used for a specific purpose.

2) Stewardship

Stewardship consists of voluntary contributions. 79 members made such contributions during the year (62 members contributed in 2021-22 tax year)

3) Harvest Festival

Description	2023	2022
Member Donations	300.00	640.00
Non-member Donations	-	300.00
Auction	16,441.00	10,390.00
Total	16,741.00	11,330.00

4) Offertory

Description	2023	2022
Church Service	11,473.47	9,217.90
Birthday	4,337.00	2,665.00
Wedding Anniversary	1,302.00	1,186.00
Baptism	-	100.00
Marriage	-	100.00

Christmas	4,385.00	1,045.00
Thanksgiving	2,446.00	1,045.00
Family Sunday - One Day In	6,988.00	6,725.00
Total	30,931.47	22,083.90

5) Building Fund Donations

Description	2023	2022
Building Fund - Donations	0.00	2,000.00
Item Donations	999.99	1,242.49
Total	999.99	3,242.49

6) General Donations

Description	2023	2022
General Donations	1,657.88	1,068.00
Altar Donations	114.11	0.00
Directory Sponsorship	100.00	0.00
Outstanding Balance	370.00	0.00
Total	2,241.99	12,116.13

Carmel Mar Thoma Church Liverpool

Notes to Accounts

7) Chairty Collections

Descriptions	2023	2022
Family Aid (Siby, Vijin, Am	3170.00	5120
Crisis Relief (Turkey, Syria U	100.00	2,120.00
Housing Aid	500.00	2,500.00
Total	3,770.00	9,740.00

8) Communal Meal Contribution

Description	2023	2022
Jubliee Celebration	450.00	-
Parish Day	220.00	-
Harvest Festival	381.00	-
Onam	1,612.50	-
Christmas	1,729.02	-
Total	4,392.52	0.00

9) Sabha Office Dues

Description	2023	2022
Recessa & Self Denial	927.00	756.00
Mission Sunday	0.00	100.00
Total	927.00	856.00

10) Church Dedication Gift

Description	2023	2022
Sister Parishes & Congregati	0.00	3,851.00
Youth Fellowship	0.00	1,500.00
Total	0.00	5,351.00

11) Refunds

Description	2023	2022
Utilities	121.79	777.51
IT/Audio/ Visual Equipment	0.00	366.99
Other	289.63	-
Total	411.42	1,144.50

12) Motor and Travel

Description	2023	2022
MOT	205.00	190.00
Repair & Maintenance	0.00	576.00
Motor Insurance	1,790.85	670.90
Fuel Charges	1,812.80	1,231.01
Breakdown Cover	0.00	76.76
Public Transport	0.00	112.15
Toll Charges	84.00	27.00
Road Tax	155.00	219.18
Driving Test	639.97	0.00
Total	4,687.62	3,103.00

13) Vicarage & Mortgage & Utility

Description	2023	2022
Council Tax & Water Rates	2,501.65	2,450.12
Furniture, Fittings & Equipm	1,716.65	1,461.97
Lighting & Heating	1,714.55	2,379.76
Mortgage/ Rent	7,817.01	7,429.32
Repairs & Sundry Household	103.50	246.72
Telephone & Internet	858.39	973.16
TV License	159.00	210.98
Insurance	461.83	-
Total	15,332.58	15,152.03

14) Mortgage Liability	2023	2022
Description		
Mortgage Repayment	15,000.00	0.00
Total	15,000.00	0.00

Carmel Mar Thoma Church Liverpool

Notes to Accounts

15) Zonal Contributions

Description	2023	2022
Zonal Contribution	8,000.00	5,000.00
Total	8,000.00	7,900.00

16) Zonal Development Fund

Description	2023	2022
Zonal Development Fund	5,335.00	5,000.00
Total	5,335.00	5,000.00

17) General Donations

Description	2023	2022
Crisis Relief Fund	0.00	3,169.02
Family Aid	2,875.00	8,155.00
Housing Aid	3,000.00	1,597.12
Donation to UK Charity	3,500.00	1,500.00
Education Donation	400.00	250.00
Total	9,775.00	14,671.14

18) Church Events

Description	2023	2022
Catering	3,015.81	2,313.30
Programmes & Special Even	6,059.74	1,079.32
Total	9,075.55	3,392.62

19) Vicar Transfer Expense

Description	2023	2022
Flight & Hotel Quaratine	-	7,748.60
Visa Expenses	-	1,083.62
Airport Taxi	-	320.00
Covid Test	-	340.00
Credit Card Fees	-	302.65
NARIC	-	180.00
Cargo	-	1,572.56
Job Advertisement	-	-
Total	-	11,547.43

20) Church & Utility

Description	2023	2022
Furniture, Fittings & Equipm	2,733.61	2,640.92
Insurance	443.60	419.92
Lighting & Heating	1,499.91	956.58
Repairs & Maintenance	100.00	176.86
Telephone & Internet	841.36	428.56
Water Rates	0.00	100.26
Total	5,618.48	4,723.10

21) Fixed Assets & Depreciation

Depreciation applied to all tangible fixed assets at 20% reducing balance excluding land & property due to

Description	Opening Balan	Additions	Disposals	Total Value	Depreciation	Net Balance
Motor Vehicle (disposals scr	20,830.00		-	20,830.00	4,166.00	16,664.00
Parsonage	1,29,950.00			1,29,950.00	0.00	1,29,950.00
Church Land & Property	86,000.00	-		86,000.00	0.00	86,000.00
Fixtures & Fittings	2,247.84	899.99		3,147.83	629.57	2,518.26
IT Audio Visual Equipments	4,499.90			4,499.90	899.98	3,599.92
Total	2,43,527.74	899.99	0.00	2,44,427.73	5,695.55	2,38,732.18

Carmel Mar Thoma Church Liverpool
Notes to Accounts

22) Reconciled Bank Balance as on 31st March 2023

Current Account	15,647.74
Business Account	7,164.92
Expense Account	4,572.79
Bank Balance as at 31st March 2023	
Add: Cheques not deposited	-
Less: Cheques paid but not c	-
Reconciled Bank Balance as	-
Cash in Hand as at 31st Marc	904.07
Total Cash in Hand and at Ba	904.07

23) Accrued Expense

HMRC Tax/NI	566.55
Sabha Office Dues	927.00
Total	1,493.55

24) Debtors

Carol Rounds 2022-23	125.00
Harvest Festival 2022-23	705.00
NEA Contribution o/s 2022-2	14,096.59
Total	14,926.59

25) Designated Funds

Description	Balance B/F	Addition	Disbursed	Fund Transfer		Balance C/F
Sevika Sangham	3,623.40	1,245.00	574.04			4,294.36
Youth Fellowship	10.00	125.70	125.70			
Sunday School	124.00	450.00	2,050.00			
Choir		70.00	322.54			
Edavaka Mission						-
Marthoma Meet Travel		550.00			-	
Total	3,757.40	2,440.70	3,072.28	-	-	4,294.36

26) Deferred Income

Balance at 1 April 2022	488
Amount released to income	488
Amount deferred in the year:	
Balance at 31 March 2023	0.00

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	Unrestricted Fund	Designated Fund	Restricted Fund	Total 2023	Total 2022
Income						
Stewardship	2	29,955.00			29,955.00	21,126.00
Tax Refund		17,175.39			17,175.39	27,300.11
Harvest Festival	3	17,446.00			17,446.00	11,330.00
General Offertory	4	30,931.00			30,931.00	22,083.90
Building Fund Donations	5			999.99	999.99	3,242.49
General Donations	6	2,241.99			2,241.99	12,116.13
Charity Collections	7			3,560.00	3,560.00	0.00
Communal Meal Contribution	8	4,392.52			4,392.52	0.00
Sabha Office Collections	9	927.00			927.00	856.00
Bank Interest		51.04			51.04	1.40
Church Organisation Collections			1,890.70		1,890.70	3,762.91
Church Dedication Gift	10				0.00	5,351.00
NEA Contribution		14,088.48			14,088.48	20,642.83
Zonal Development Fund		5,335.00			5,335.00	1,175.00
Refunds	11	411.42			411.42	1,144.50
Sabha Tharaka					0.00	350.00
First Holy Communion				3,000.00	3,000.00	0.00
Marthoma Meet Travel			550.00		550.00	0.00
Total Income		**1,22,954.84**	**2,440.70**	**7,559.99**	**1,32,955.53**	**1,30,482.27**
Direct Charitable Expenditure						
Salary, Tax & National Insurance		27,247.25			27,247.25	22,901.27
Provident/Pension Fund		656.00			656.00	381.66
Guest Expenses		250.00			250.00	250.00
Winter Expenses		170.00			170.00	170.00
Motor and Travel	12	4,687.62			4,687.62	3,103.00
Vicarage & Mortgage & Utility		15,332.58			15,332.58	15,152.03
	13					
Honorarium to Achens / Visiting Speakers		2,476.00			2,476.00	1,200.00
Mortgage Repayment	14	15,000.00			15,000.00	15,000.00
Zonal Contribution	15	5,640.00			5,640.00	7,900.00
Zonal Development Fund	16	2,665.00		5,335.00	8,000.00	0.00
General Donations		6,169.11		3,605.89	9,775.00	14,671.14
	17					
Printing, Postage & Stationary		178.39			178.39	247.33
Church Events	18	4,732.03		4,343.52	9,075.55	3,392.62
Vicar Transfer Expense					0.00	11,547.43
	19					
Sundry Expense					0.00	599.17
Altar Expense		205.76		114.11	319.87	478.76
Bank Charges		219.78			219.78	89.83
Church & Utility		5,618.48			5,618.48	4,723.10
	20					
Awards & Felicitations		33.00			33.00	952.00
Bibles		101.00			101.00	80.04
Christmas		2,762.29			2,762.29	1,873.28
Church Organisation Expense			3,072.28		3,072.28	2,669.17
Episcopal Visit		1,000.00			1,000.00	1,500.00
IT/Audio/Visual Equipment		50.16			50.16	2,421.49
Sabha Tharaka					0.00	559.01
Software					0.00	167.90
Marthoma Meet Travel		900.00			900.00	0.00
Vicarage Refurbishment					0.00	0.00
Sabha Office Dues					0.00	856.00
Land Register					0.00	0.00
Mortgage Interest					0.00	0.00
Depreciation					0.00	1,349.55
Total Expended		**96,094.45**	**3,072.28**	**13,398.52**	**1,12,565.25**	**1,02,869.13**
Total Resource Expended						
Net Income/(expenditure) before transfer		26,860.39	-631.58	-5,838.53	20,390.28	27,613.14
Transfer between funds		-41,082.58	0.00	41,082.58	0.00	0.00
Net Income (expenditure) for the Year		-14,222.19	-631.58	35,244.05	20,390.28	27,613.14
Fund Balance Brought Forward		45,279.43	3,757.40	20,000.00	68,704.03	7,853.49
Fund Balance Carried Forward		31,057.24	3,125.82	55,244.05	89,094.31	68,704.03

CARMEL MAR THOMA CHURCH,LIVERPOOL

England & Wales - Charity number 1137808

Accounts

Chronicle of a Blessed Year

Every year presents its own challenges, and last year had been no different. As the year began, the nation was still firmly in the grip of COVID-19, the novel coronavirus that first emerged in late December 2019 and spread around the world, prompting lockdowns, global recession, deaths and upheaval on an unprecedented scale. The year was heavily defined by the emergence of multiple COVID-19 variants and the human efforts to negate the virus through the fastest vaccine development in history. The loosening mandates for mask-wearing and social distancing measures appeared to be a light at the end of the tunnel; but soon the arrival of more contagious variants of the virus dampened hopes for a return to pre-pandemic life. Vaccines and regular booster doses have become a way of life. Globally, over six million lives were lost to COVID-19 so far, and still counting. By end of the report year, UK's extensive vaccination programme proved to be a success, enabling the government to lift all COVID-19 restrictions and to implement a future roadmap to "living with COVID". The year also witnessed widespread unrest around the world – latest being the invasion of Ukraine by Russian forces, triggering a massive exodus of civilians from the warfront. Amid the chaos, the uncertainty, and troubles, Carmel Mar Thoma Church Liverpool had a glittering year, experiencing blessing in abundance from our Heavenly Father. With a heart overflowing with thanksgiving and praise, I present to you the Annual Report of Carmel Mar Thoma Church for 2021-22.

"Though I walk in the midst of trouble, you preserve my life; you stretch out your hand against the wrath of my enemies, and your right hand delivers me." Psalm 138:7

Our Church:
The Mar Thoma Syrian Church of Malabar which was confined within the boundaries of India spread across the world with its mission through our diaspora communities, and established itself as a global church. The Mar Thoma Church as a worshiping community have been in existence in the UK since early 1950s. In 1957, regular Mar Thoma worship started at the Indian YMCA, London. Since that humble beginning, our church has steadily grown over the years and spread across the UK and Europe region. Currently we have 11 clergies, 13 parishes, and several congregations in the UK & Europe Zone.

In 2003, we started regular worship and Sunday School in Liverpool as a prayer group of St. John's Mar Thoma Church, Hounslow, London. In 2007, we were elevated to the parish status as Carmel Mar Thoma Church, Liverpool. As a Mar Thoma community, we have completed 18 years in this historic City of Liverpool. Lord has brought us here from different parts of the world and blessed us to flourish. His promise in Joshua 24:13 has fulfilled in our lives: "I gave you a land on which you had not laboured and cities that you had not built, and you dwell in them. You eat the fruit of vineyards and olive orchards that you did not plant."

Vicar:
Rev. Jacob K A completed his 3 years of blessed ministry with us in April 2021. The parish bid a hearty farewell to Rev Jacob K A, Mrs (Dr.) Christy John Jacob and their children Miss Joan Liz Jacob and Mast. Jonathan Abraham Jacob. Achen and family left to India on 8th May, to Carmel MTC, Punalur. On behalf of the parish, I place on record our heartfelt gratitude to Rev Jacob K A for his inspirational leadership and guidance for the last three years. I'm certain, the period of Rev. Jacob K A's ministry will be etched in gold in the history of our church, as God enabled us to complete some remarkable projects during this period. The highlights being, hosting the 37th Mar Thoma Family Conference of

UK & Europe, purchasing the Church and Vicarage, and taking up the charity house construction project. May God strengthen Rev Jacob K A to continue his blessed ministry wherever God places him.

In spite of the challenges and restrictions of the pandemic, Dr Binu Mathew K Thomas, our UKVI officer, successfully completed all paperwork required for the visa processing of the new vicar in a timely manner. On behalf of the parish, I thank Dr Binu Mathew K Thomas for his sincere efforts and hard work in this regard.

Rev Abu Cherian, our newly appointed vicar arrived in London on 17th May 2021, together with his wife Mrs Angela Elsa Joseph and their sons Anpin Cherry Abu and Arpan Joseph Abu. In compliance with government's COVID-19 legislation at that time, Achen and family were placed into mandatory hotel quarantine for 10 days. They eventually arrived in the parsonage on 28th May 2021. In addition to with Carmel Mar Thoma Church Liverpool, Rev Abu Cherian also serves as the vicar of St. Andrew's Mar Thoma Church, Edinburgh and Newcastle Mar Thoma Fellowship, which are part of the Liverpool-Newcastle-Edinburgh (LNE) Group of Parishes. The Episcopal synod has permitted Achen to pursue higher studies in the UK along with his ministry. With the grace and providence of God, coupled with Achen's diligent efforts, University of Durham miraculously opened their doors for him to enrol for Masters in Theology and Ministry. Let us uphold Rev Abu Cherian and family in our prayers for a blessed ministry amongst us.

On behalf of the parish, I would also like to extend our gratitude to Mr Varughese Mathew and family for helping with the drop-off and pick-up of our outgoing and incoming vicars to London and back. Thanks to Mr Thomas V Edayadiyil and Mast. Thomas Mathew for their assistance in this regard.

Membership:
During 2021-22 we experienced an exponential growth in our membership, as the numbers soared from 46 to 90 families! Doubling the membership in just 12 months is astonishing. This journey that started with less than 10 families in 2003, now nearing 100, shows God's handiwork, and underpins the fact He has a definite plan in bringing over His people for His great purpose. On behalf of the parish, I am delighted to extend a hearty welcome to all the members who joined us during the report year. May you be blessed by the fellowship, and may the church be enriched by your participation.

Dedication of the Church & Vicarage:
The long-cherished dream of worshipping in our own church was accomplished when the Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa consecrated our new church on 2nd May 2021 and celebrated Holy Communion. Vicar Rev. Jacob K A and Vicar of Tabore MTC Manchester, Rev. Aji John assisted in the ceremony. A commemorative plaque was unveiled and an Apple tree was planted in the church premises to mark the occasion. I praise God for His heavenly providence in guiding us to complete His temple in a beautiful fashion.

Since having the first resident vicar in Liverpool in 2014, there was a desire to buy a property for the Vicarage. This wish also came into fruition during the last report year. Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa blessed the Vicarage on 2nd May 2021, assisted by Vicar Rev. Jacob K A. A commemorative plaque was unveiled and an Apple tree was planted in the garden to mark the occasion.

As UK was under strict COVID-19 restrictions, we were forced to limit the number of participants attending the ceremonies, in line with the government mandate. Mr Suresh George, Dr. Binu Mathew K Thomas and Mr Tiju Philip functioned as the venue managers to organise the event in a safe and secure environment. Thank you for your efforts. On behalf of the parish, I would like to thank and congratulate the Vicar Rev. Jacob K A, Convenor of the Building Committee Dr V S Varughese, Building Committee Members, Office bearers and Executive Committee members for their dedicated services; all our selfless volunteers who came and helped at various stages of the refurbishment; all our members for their generous donations, support and constant prayer during this incredible journey. Throughout the course of these projects, we have witnessed the amazing hand, favour and providence of our heavenly father. Glory be to Him!

Charity House Construction Project:
"Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." Matt 25:40.

The charity house construction project that we took up during the previous report year came to completion this year, as the house was blessed on 19th October 2021. The house was built for Mr Thomas John and family of Bethel Mar Thoma Church, Kattodu, Thiruvalla. The cost of construction was Rs. 8.50 lakhs. We donated £9,158 for this project in the previous report year, which was raised through the generous contributions of our members. Thanks to all who have supported this noble cause.

CHURCH ACTIVITIES

Worship:
Since our beginning in Liverpool, the weekly service was held on Saturday at 4pm due to the unavailability of a place to worship on a Sunday. With the purchase of our own Church, the general body meeting held on 28th February 2021 decided to start worshipping on Sunday with the following timings, once the in-person service resumes:

Sunday School: Starting at 9am
Worship: Starting at 10am.

During the COVID-19 restrictions, churches were forced to suspend in-person worship and had to resort to online service. We resumed in-person worship with the consecration of the Church. Having our own church gave us the freedom and flexibility to conduct in-person service with necessary precautions to prevent spreading of the coronavirus. During this challenging period, many of our members went through the struggles of COVID-19 in their personal and work lives. Many had to go into shielding and isolation due to various vulnerabilities. Partaking in the Holy Communion and meeting fellow brethren after more than a year was a time of happiness and thanksgiving. Google forms and Eventbrite registration were used to manage the numbers adhering to Government's COVID-19 protocol. Later on, in line with the guidelines for places of worship, all restrictions were lifted and service returned to normalcy. We continue to hold the service in hybrid mode, live streaming the worship every week. On average, 95 people attend the worship and 60 people partake in the Holy Communion. Two services in a month are held according to the English order - Divine service on second week and Holy Communion on the fourth week. This arrangement has helped our young people to get more involved in worship and church activities.

Great Lent & Holy Week 2021:
We continued with online worship as we moved into the report year. Services of Maundy Thursday, Good Friday and Easter Sunday were held over the online platform. St. Andrew's Mar Thoma Church Edinburgh and Newcastle Mar Thoma Fellowship also joined us in all the services.

Environmental Sunday:
We celebrated environmental Sunday on 20th June. Rev. Abu Cherian planted a Pear tree in the church compound commemorating the occasion.

Family Sports & Fun Day:
After the doom and gloom of the COVID-19 lockdown, we organised a Family Sports & Fun Day on 21st August. However, due to the inclement weather, we were forced to move the venue from Sefton Park to Church. The event was held indoors, with board games and fun activities. Everyone had an entertaining time, a good laugh and some delicious homemade food.

Harvest Festival & Back to School Prayer:
"And then celebrate the Harvest Festival, to honour the LORD your God, by bringing him a freewill offering in proportion to the blessing he has given you." Deuteronomy 16:10.

We celebrated harvest festival on 29th August, thanking God for all the blessings from heaven. Wide range of items including garden produces, homemade delicacies and artefacts were brought in for fundraising. I place on record our gratitude to all members for bringing in the items, as well as very generously participating in the harvest festival. May God abundantly bless the work of your hands. Secretary Mr Raji Mathew John conducted the auction. Breakfast, Lunch and Dinner were arranged in church. In the afternoon session, a bouncy castle was set up and the Youth Fellowship organised an array of games and fun activities for all ages. A special word of appreciation to our committed Sevika Sangham, the resourceful Youth Fellowship, the vibrant Sunday School children and our selfless Volunteers for all their support and assistance on the day, making it a memorable occasion. We raised over £11,000 through the harvest festival.

During the Holy Communion service, we conducted back to school prayer, as well as Sunday School teachers' dedication.

Zonal Convention & Zonal Sunday:
Zonal convention of the Mar Thoma churches in the UK and Europe Zone was held online on 24th & 25th September. Rev Mathew Scaria and Rev Sibu Pallichira were the keynote speakers. 26th September was observed as Zonal Sunday. All Mar Thoma parishes and congregations in the UK and Europe Zone joined together in the online worship led by the Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa.

Annual Convention & Family Dedication Day:
Our 19th Annual Convention was held from 22nd to 24th October 2021. Rev. Thomas Baby, Vicar of Tabore MTC, Manchester delivered the message on 22nd and 23rd. Final day of the convention on 26th October was marked as family dedication day. Vicar Rev Abu Cherian celebrated the Holy Communion and delivered the convention's concluding message. Dedication prayer for families were held, and one day income donations were collected as offertory. A Bible Quiz was conducted based on the book of Hebrews. Mr Raji Mathew John & family won the 1st Prize and Mr. Philip Mammen & family won the 2nd Prize. Youth Fellowship organised a fundraising food stall providing lunch.

I place on record our gratitude to Rev. Thomas Baby and Rev Abu Cherian for their enriching convention messages.

North Centre Sunday School Teacher's Retreat:
We hosted the North Centre Sunday School Teacher's Retreat on 20th November 2021. 60 people including clergies and Sunday school teachers from the North Centre parishes and congregations attended the programme. Breakfast, lunch and refreshments were provided. Thanks to Sunday School teachers and volunteers for helping out with the arrangements.

Christmas:
After a COVID imposed break, this year our carol service was held on 18th December. Under the talented leadership of Dr. Binu Mathew K Thomas, each and every choir member put in a great effort resulting in a very impressive carol singing. Youth Fellowship and Sunday School performed carol songs, skits and various other Christmas themed programmes. Vicar Rev. Abu Cherian delivered the Christmas message. As usual, we had gift exchange for Sunday School children presented by their very own Father Christmas! Christmas dinner was arranged after the programme. Mr Robby Jacob & family sponsored Christmas cake for the evening.

On the Christmas day, we celebrated Holy Communion at 7am followed by Christmas breakfast. A Christmas cake and greeting card was presented to each family.

Our Choir participated in the Zonal Christmas Carol service which was held online on 28th December.

Watch Night Service:
As 2021 was fading away into history, we organised a Watch Night service on 31st December to offer thanks for all the blessings received in the past and asking for continued mercy and blessings for years ahead. The Watch Night Service started at 10pm carrying on into the break of New Year, culminating with the Holy Communion. A personal testimony session was also held at the time. Mr Suresh George & family sponsored cake for the evening.

Unity Sunday:
Unity Sunday is set apart to celebrate our communion relationship with the Anglican church. We celebrated Unity Sunday on 23rd January 2022. Rev Mike Coates, Vicar of All Saints Parish Church attended the service, celebrating the Holy Communion with our vicar and sharing the word of God. It was also a time to express our profound gratitude to the All Saints family for allowing us to worship in their church since our inception. Their support and assistance were instrumental in the growth and development of our journey in this City. A donation of £1,500 to All Saints Church was presented to their Vicar Rev Mike Coates, as a token of our gratitude and affection for their unrelenting support to Carmel Mar Thoma Church for the last 18 years.

Medical Mission Sunday:
Mar Thoma Church dedicates a day praying for healthcare workers and the medical mission ministry. During the COVID-19 pandemic, the world acknowledged the decisive role healthcare workers played to keep people healthy and alive. On 6th February 2022, we observed Medical Mission Sunday in our church praying for healthcare workers and honouring their service. As a token of our appreciation for their dedicated services, a gift was presented to each family. Fr. Stephen Prichard, the Parish Priest of Our Lady of the Assumption Catholic Church attended the honouring ceremony and presented the gift. Let us praise and thank God for all our healthcare workers as they toil in the frontline,

standing between us and the virus. May Lord protect and keep them safe from all harm. A lunch was arranged after the programme.

Great Lent 2022:
Evening Lent prayer was held in the church daily at 7pm from 28th February 2022 for the whole Lenten season. It was commendable to see our young people standing up in church and sharing the word of God. May God bless and guide them to grow in faith and be great ambassadors for Christ.

Mothering Sunday:
We celebrated Mother's Day on 27th March 2022, thanking and honouring the sacrificial lives of our mothers and motherly figures. A special worship was held in honour of mothers. The mothers in Carmel Mar Thoma Church were invited to the front to cut a cake and were presented with flowers by their children. Thank you, Mothers!

GENERAL INFORMATION

Official Meetings:
To transact various matters of the parish, 17 Executive Committee meetings, 2 General Body meetings and 2 Core committee meetings of the Liverpool-Newcastle-Edinburgh (LNE) Group were held during the report year.

Congratulations:
Our former Diocesan Bishop Rt. Rev. Dr. Euyakim Mar Coorilos Episcopa and Rt. Rev. Joseph Mar Barnabas Episcopa were installed as the Suffragan Metropolitans of the Mar Thoma Church on 18th July. Carmel Mar Thoma Church congratulates the newly installed Suffragan Metropolitans, and pray that may God bestow upon them grace, acumen, strength and endurance to guide the flock entrusted in their care.

Distinguished Visitors:
During the report year, we were blessed by the visit of our Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa for the dedication of our Church and Vicarage. We were also fortunate to have Rev. Aji John, Rev. Sijo John, Rev. Stanley Mathew John, Rev. K K Kuruvilla, Rev. Thomas Baby, Rev. Saju Chacko, Fr. Stephen Prichard, Rev. Mike Coates and Rev. Janet Bissex amongst us on various occasions.

Academic Excellence Award:
Academic Excellence Award for A-Level exam 2021 was presented to Miss Ancy Thomas and for GCSE exam was presented to Mr Aswin Shibu. On behalf of Carmel Mar Thoma Church, I would like to congratulate both students for their excellent achievements and wish them every success in their future endeavours.

Holy Matrimony:
During the report year, four of our members entered into Holy matrimony. The first marriage in our new church was solemnised when Dr Jithin Thomas married Dr Tess Thomas on 16th October 2021. Miss Rinju Philip was married to Mr Anish Thomas; Mr Ashwin Varughese married Miss Sharon K Abraham and Miss Jeena Thomas was married to Mr Nebu Paul Thomas. On behalf of Carmel Mar Thoma Church, I wish the newly married couples a blessed wedded life.

Baptism:
During the report year, 4 baptisms were held in our church. Dr. Katie Thomas, W/o. Dr. Nibu Philip Thomas; Mast. Jonah Eden Thomas, S/o. Dr Nibu Philip Thomas and Dr. Katie Thomas; Baby Zuri Mariam Varghese, Grand-daughter of Mr. Suresh George and Mrs. Aleyamma George (D/o. Mr. Lijo Varghese and Mrs. Anu George); Mast. Josiah Majo Oommen, S/o. Mr. Majo Oommen and Mrs. Dalia Majo received baptism. Let us uphold them in our prayers for a blessed spiritual journey with Christ.

Gifts from Heaven:
We were blessed with two heavenly bundles of joy during the report year. Mr Lijo Mathew Samuel and Mrs Rincy Mary Cherian were blessed with a baby girl; Mr Robin John and Mrs Jaicy Mary James were blessed with a baby boy. May God bless and keep these families and their young babies safe and well.

Obituary:
"I have fought a good fight, I have finished my course, I have kept the faith: Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day" 2 Timothy 4:7-8

During the report year, the Mar Thoma Church deeply mourned the departure of His Grace the Most Rev. Dr. Philipose Mar Chrysostom Mar Thoma Valiya Metropolitan on 5th May 2021, after a blessed life of 103 years. His Grace was the world's longest serving bishop, serving for nearly 68 years. He was awarded India's third highest civilian award, the Padma Bhushan, in 2018 for his distinguished service of a high order. His outstanding leadership and dedicated services to the Church and society were quite remarkable. He had inspired generations with his humour, charisma and passion for the church. On behalf of the parish, I extend our deepest condolences on the departure of His Grace the Most Rev. Dr. Philipose Mar Chrysostom Mar Thoma Valiya Metropolitan. Let us thank and praise God for His Grace's blessed life, ministry and contributions to the Church and the wider society.

Carmel Mar Thoma Church grieves the passing away of our beloved member Mrs. Jori George, who was taken to heavenly abode on 10th December 2021. Mrs. Jori George, affectionately known as Jori aunty, was a vibrant personality of our church and her departure left behind a huge void. She will be dearly missed, but her memories cherished with love. The funeral service was held in our church on 20th December. As a parish, we express our deepest condolences on her passing away and pray that Lord Almighty comfort and strengthen the bereaved family.

As a parish, we express our deepest condolences and pray for comfort and strength for the following families who went through bereavement of their close family members: Mr V T Thomas, father of Dr. Binu Mathew K Thomas; Mrs. Kunjamma Philippose, grandmother of Mrs. Sissy Biju; Mrs Annamma Abraham, mother of Mrs. Rajila Alexander; Mr Thomas Kurian, father of Mrs. Beena Varghese; Mr Thomas Mathew, father of Mr Varghese Mathew; Mrs Rachel George, mother of Mrs Aleyamma George.

Miss Amala Mary, the 5 year old daughter of Mr Asish Pariyarath and Mrs Angel Asish, members of St. Mary's Jacobite Syrian Orthodox Church Liverpool, sadly passed way after 2 years of fight with leukaemia. We learned about the deep financial crisis the family was in, and raised £2,400 to support them. Vicar and Office Bearers visited the family and handed over the cheque.

Charity Donations:
During the report year, we took up several charity projects and donated funds to local charities and churches as a part of our Christian Mission. Following are the charity donations made during the year.

- Late Rev. Anup Mathew Family Aid: £3,225
- Late Miss Amala Mary Family Aid: £2,400
- All Saints Parish Church: £1,500
- St. Mary's Church Waterloo Park: £1,000
- Late Mr Sunny Abraham House construction: £1,597 (Rupees 1.60 Lakhs)
- CARD Flood Relief, Idukki: £2,350 (Rupees 2.33Lakhs)
- Two consignments of essential humanitarian supplies to Ukraine war relief: £895

In addition to the above, organisations of our parish were also involved in various other charitable activities stated later in the report.

Gift Aid:
As a registered Charity, we received £27,300.11 from HMRC as Gift Aid for the financial year 2020-21. On behalf of the parish, I thank and appreciate our trustees Mrs Sherly Varghese and Mr Thomas Edayadiyil for their exemplary work in this accomplishment. May God bless your efforts.

Finance:
Financial needs of our church are met by the generous contributions of our members. An internally audited statement of accounts for the year ended on 31st March 2022 is appended to this report.

During the report year, God has enabled us to repay the interest free loan of £22,000 that we borrowed from our members for the purchase of the church. I place on record our sincere gratitude to all families who stepped in to help us in our need.

By the grace of God, we were able to purchase a new car for the ministry of our Vicar during the report year.

In the current economic climate, our expenses are set to increase, as we move into an impending recession. However, with total dependence in Christ and with the generous support of our members, I am certain, we would be able to withstand any adversities that come our way. On behalf of the parish, I express our sincere gratitude to the treasurer Mr Thomas V Edayadiyil and the accountant Mrs Sherly Varghese for efficiently managing the finances. I would also like to thank our auditors Mr Robby Jacob and Mr Baby M Cherian for their dedicated effort and due diligence in completing the auditing in a timely manner.

Parish Register Update & Parish Directory:
We are in the process of updating the parish register, as it has not been updated recently. During the last year, we had many new members, new births, change of address and contact details, etc. For the smooth administration of the church, it is essential to have the Parish register with the correct and relevant details of all members. We are also setting up an e-Register to efficiently maintain a database of our members. On behalf of the Parish, I thank our Vicar Rev Abu Cherian for the initiative and the enormous work on this project.

Data collection is in progress for the Parish Directory, and we expect to publish the directory shortly. Executive Committee has been assigned as the Directory Editorial Committee, with Secretary Mr Raji Mathew John functioning as the Convenor.

A Note of Gratitude:
We are grateful for the leadership, guidance and support of His Grace The Most Rev. Dr. Theodosius Mar Thoma Metropolitan, Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa and all other bishops of our church. We thank the UK & Europe Zonal Council and all clergies in the Zone for their support and guidance.

I express our gratitude to Mr Ashwin Varghese, Mr Dennis Thomas and Mr Jeremiah Daniel for setting up and managing the Livestreaming, IT and PA system. To all the dedicated volunteers who help with the arrangements, cleaning the church and toilets, cutting the grass, and all the menial jobs that you do with a smile; may God bless you for all you have done for our parish. I would also like to extend heartfelt gratitude to all our members who wholeheartedly supported and donated to the various causes of the parish. Your contributions and efforts have not gone unnoticed – "For God loves a person who gives cheerfully." May Lord almighty bless you abundantly.

ORGANISATIONS

Please see below an overview of the parish organisations' activities:

Edavaka Mission:
Edavaka mission serves as the missionary wing of our church. Our Edavaka mission is registered with the Mar Thoma Voluntary Evangelistic Association, and have around 90 registered members. During the report year online prayer meetings of the Edavaka Mission were held on the 1st Friday of every month. Members of St. Andrews MTC and Newcastle Mar Thoma Fellowship also participated in the meetings. The meeting includes intercessory prayer and bible study led by the Vicar. Mr Prakash Philip served as the Edavaka Mission secretary and representative to the committee.

Sevika Sangham:
We are blessed with a dedicated Sevika Sangham that takes an active role in the spiritual life of the parish. Our Sevika Sangham looks after the hospitality of our church and provides refreshments after worship every Sunday. The organisation was involved in various charity activities lending a hand to the neediest in our society. Monthly meetings are held in Church on the 3rd Sunday of every month. Mrs Aleyamma George served as the secretary and representative to the committee.

Youth Fellowship:
The Youth fellowship continues to uphold the mission of the church through the four foundations: Witness, Study, Worship and Service. Monthly meetings are held in Church on the 1st Sunday of every month. The youth fellowship members assist in the English order of worship, lent services, youth Sunday and singing sessions. Our youths are actively involved in the Zonal and central level activities. I thank and appreciate our Youth members for taking a lead in organising activities in church especially for the church events, making it lively and memorable occasions. Mr Asish Varghese served as the secretary and representative to the committee.

Sunday School:
"Come to Jesus, bring every child to Jesus" is the motto of Mar Thoma Sunday School. Founded on this theme, our Sunday School plays a vital role in teaching the word of God to our children. We currently have 47 children in 11 classes with 13 teachers under the leadership of head teacher Mr Moby Mathew. Due to COVID-19 restrictions, face to face Sunday School lessons were suspended during the early part of the report year. Currently Sunday school classes are held in hybrid mode enabling students living in distant places to join online. On behalf of the Parish, I thank Mr Moby Mathew and all the Sunday School teachers for their dedicated time and efforts in teaching our children and bringing them to Jesus. Mrs Elcy Varughese served as the secretary and representative to the committee.

In connection with the World Sunday School Day, our Sunday School did a fundraising to support 'Healing Little Hearts' charity that performs life-saving heart surgery on babies and children in developing parts of the world born with congenital heart disease. Our Sunday school raised £2,100 towards this noble cause. This year also our Sunday School joined hands with 'Samaritan's Purse' – one of the world's largest children's Christmas projects to bring joy and happiness to millions of less fortunate children around the world. Our Sunday School sent 36 shoe boxes packed with gifts to share the love of Jesus with children in some of the most deprived parts of the world. I thank our Sunday School Students and their parents for their generous donations towards the above projects.

Our Sunday School also took part in online VBS programme and Zonal World Sunday School Day celebration.

Choir:
I am delighted to report that our Choir is now officially registered with the Department of Sacred Music and Communications (DSMC). Choir enriches the weekly worship with their melodious rendition. On behalf of the parish, I congratulate the choir leader Dr. Binu Mathew K Thomas, the singers and instrumentalists for the blessed carol singing and also for participating in the Zonal Christmas Carol service held online. Thank you for your dedicated time and efforts. Let us uphold choir in our prayers and support them in their ministry.

Prayer Groups:
With increasing number of members and considering the practicality of meeting at homes, the general body decided to re-organise prayer groups based on geographical area. Currently 5 area prayer groups are set up as follows, with a vision to gradually increase to 7 area prayer groups in due course.

1. Aintree – Norris Green
2. Capricorn Crescent-Turriff Road
3. Knotty Ash – Childwall
4. Old Swan & Wirral (to be split into 2 in due course)
5. Warrington & Blackpool (to be split into 2 in due course)

The new area prayer groups shall come into effect in the next reporting year, meeting at 5pm on Sundays.

CONCLUSION

The COVID-19 pandemic has been a social and an economic crisis just as much as it has been a health one – its repercussions, severe and far-reaching, are being felt across the world. People from all walks of life felt its sting, as it caused sweeping changes in our personal, spiritual and work lives. Through all these challenges, the God who has called us have been faithful and sufficient. As a parish, Carmel Mar Thoma Church experienced God's amazing faithfulness throughout this period. Let us reflect, and praise God for He is good.

I thank Lord Almighty for giving me an opportunity to serve as the Secretary of Carmel Mar Thoma Church for another year, and to offer myself as an instrument for His heavenly purpose.

When he had finished speaking, he said to Simon, "Put out into deep water, and let down the nets for a catch." Simon answered, "Master, we've worked hard all night and haven't caught anything. But because you say so, I will let down the nets." When they had done so, they caught such a large number of fish that their nets began to break. Luke 5: 4-6

There is only one reason why Simon's last attempt at letting down his nets was a success. He had been trying all night, and had come up empty handed every time. Why was this time different? The answer is clear - the power of God was at work through him. Jesus Christ Himself had orchestrated this attempt to result in a big catch. In His sovereign power and authority, He had determined that the fish would be swimming in just the right direction at the right time, the current would be just enough to draw the fish into the net, and the timing would be perfect to illustrate His Lordship. Like Simon Peter, when we trust and obey Jesus, He empowers us to do miraculous things for His glory. Rather than spending our days blindly letting down our nets and seeing no results, let us listen to His voice, accept His invite and be led by His spirit, leaning on Him for true success. It is not our job to orchestrate the fish; that is for God to do. Our job is to trust and be obedient to our Saviour and to our calling, to be filled and empowered for the task before any net is dropped. And when the time comes, to trust that everything done in His power will accomplish His purposes. Praise the Lord.

Thank you.
For and on behalf of the Executive Committee.

RajiMathewJohn
Raji Mathew John
Hon. Secretary
Carmel Mar Thoma Church

APPROVED

INTERNAL EXAMINERS REPORT
CARMEL MARTHOMA CHURCH, LIVERPOOL-
ACCOUNTS 2021/22
Charity Registration Number-1137808

Respective responsibilities of Trustees and Examiner

It is our responsibility to:

-examine the accounts under sec 145 of the Charities Act
-to follow the procedures laid down in the general Directions given by the charities commission under sec 145 (5) (b) of the Charities Act and
-to state whether particular matters have come to our attention

Basis of the independent examiners report

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not include all the evidence that would be required in an audit and consequently no opinion is given whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiners Statement

In connection with our examination, no material matters have come to our attention which gives us cause to believe that in, any material respect:

-the accounting records were not kept in accordance with the section 130 of the charities act; or
-the accounts did not accord with the accounting records; or
-the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

We 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.

Mr Robby Jacob
Mr Baby M Cherian

Robby 01/7/22

Babymalivian 01-07-2022

Dated: 01/07/2022
Liverpool

Carmel Mar Thoma Church
Supplementary Budget 2021-22

Expense	Budget 2021-22	Actual 2021-22	Excess
Salary, Tax & National Insurance	18,900.00	22,901.27	- 4,001.27
Motor Purchase	-	17,500.00	- 17,500.00
Accomodation & Utility	13,650.00	15,152.03	- 1,502.03
Honorarium to Achens / Visiting Speakers	1,000.00	1,282.80	- 282.80
Zonal Contribution/ Zonal Development Fund	3,000.00	7,900.00	- 4,900.00
Charity Contribution	5,000.00	14,421.14	- 9,421.14
Printing, Postage & Stationary	150.00	247.33	- 97.33
Sundry Expense	150.00	599.17	- 449.17
Altar Expense	50.00	478.76	- 428.76
Bank Charges	-	89.83	- 89.83
Awards & Felicitations	350.00	952.00	- 602.00
Christmas	850.00	1,873.28	- 1,023.28
Education Donation	-	250.00	- 250.00
IT/Audio/Visual Equipment	-	2,421.49	- 2,421.49
Sabha Tharaka	-	559.01	- 559.01
Depreciation	1,000.00	1,349.55	- 349.55
Loan Repayment	5,000.00	22,000.00	- 17,000.00
Total	**49,100.00**	**109,977.66**	**- 60,877.66**

Vicar

Trustee Finance

Trustee Accounts

RECEIPTS AND PAYMENTS 2021-22

Receipts	Amount (£)	Payments	Amount (£)
Opening Balance	41,090.89	Salary, Tax & National Insurance	23,109.04
Stewardship	21,126.00	Provident/Pension Fund	171.66
Tax Refund	27,300.11	Guest Expenses	250.00
Harvest Festival	11,070.00	Winter Expenses	170.00
General Offertory	21,900.13	Motor and Travel	3,103.00
Building Fund - Donations	3,242.49	Vicarage & Mortgage & Utility	15,152.03
General Donations	12,048.13	Honorarium to Achens / Visiting Speakers	1,200.00
Sabha Office Collections	1,344.00	Zonal Contribution/ Zonal Development Fund	7,900.00
Bank Interest	1.40	General Donations	15,421.14
Church Organisation Collections	3,762.91	Printing, Postage & Stationary	247.33
Church Dedication Gift	5,351.00	Chuch Events	3,392.62
NEA Contribution	15,000.00	Vicar Transfer Expense	16,240.60
Zonal Contribution	1,175.00	Sundry Expense	599.17
Refunds	1,144.50	Altar Expense	478.76
Sabha Tharaka	350.00	Bank Charges	89.83
		Church & Utility	4,723.10
		Awards & Felicitations	952.00
		Bibles	80.04
		Christmas	1,873.28
		Church Organisation Expense	2,669.17
		Episcopal Visit	3,204.91
		IT/Audio/Visual Equipment	2,421.49
		Sabha Tharaka	559.01
		Software	167.90
		Church Refurbishment	22,000.00
		Vicarage Refurbishment	17,500.00
Total Income	**165,906.56**	**Total Expended**	**143,676.08**
Surplus: Revenue over Expenses	**22,230.48**		

Vicar

Trustee Finance

Trustee Accounts

APPROVED

Carmel Mar Thoma Church, Liverpool UK
Balance Sheet as at 31 March 2022

Description	Note	Amount 2021-22	Amount 2020-21
Current Assets			
Cash in Hand		251.77	-
Cash at Bank	18	22,230.48	41,090.89
Sub-Total Cash & Bank		22,482.25	41,090.89
Prepayments and Accruals	20	5,972.83	70.00
Gross Current Assets (A)		**28,455.08**	**41,160.89**
Current Liabilities			
PAYE/NI Contributions (estimate)	19	566.55	774.32
Accrued Expenses 2021-22	19	1,066.00	10,785.00
Deferred Income	23	488.00	
Total current Liabilities (B)		**2,120.55**	**11,559.32**
Net Current Assets C = (A-B)		**26,334.53**	**29,601.57**
Fixed Assets:			
Motor Vehicle	17	20,830.00	1,572.86
Land & Property	17	215,950.00	215,950.00
Fixtures & Fittings	17	1,798.27	0.00
Plant & Equipment	17	3,599.92	1,664.35
Gross Fixed Assets (D)		**242,178.19**	**222,392.42**
Long Term Liabilities:			
Interest Free Loan from Members		22,000.00	22,000.00
Vicarage Mortgage - £85,000.00			
Less Repayments - £5,061.30		79,938.70	83,734.60
Total Long term liabilities (E)		**79,938.70**	**105,734.60**
Net Fixed Assets F = (D-E)		**162,239.49**	**116,657.82**
Total Assets G = (C+F)		**188,574.02**	**146,259.39**
Contributed by:			
Prepayment and Accruals		5,972.83	70.00
General Fund		0.00	28,768.36
Total Reserve Restricted Fund as on 31 Mar 2022		18,724.85	20,000.00
Designated Fund	21	3,757.40	3,245.75
Less: Current Liabilities(B)		-2,120.55	-11,559.32
Total Funds of the Charity		**26,334.53**	**40,524.79**
Net Fixed Assets (D-E)		**162,239.49**	**105,734.60**
		188,574.02	**146,259.39**

Vicar

Trustee Finance

Trustee Accounts

Mar Thoma Church, Liverpool - Budget 2022-23

Receipts	Budget 2021-22	Actual 2021-22	Budget 2022-23	Payments	Budget 2021-22	Actual 2021-22	Budget 2022-23
Stewardship	23,000.00	21,126.00	30,000.00	Salary, Tax & National Insurance	18,900.00	22,901.27	30,000.00
Tax Refund	25,000.00	27,300.11	20,000.00	Provident/Pension Fund	500.00	381.66	500.00
Harvest Festival	7,500.00	11,330.00	15,000.00	Guest Expenses	250.00	250.00	250.00
General Offertories				Winter Expenses	170.00	170.00	170.00
Church Service	8,000.00	9,217.90	12,000.00	Motor and Travel	3,250.00	3,020.20	5,000.00
Birthday	2,400.00	2,665.00	4,000.00	Motor Purchase	0.00	17,500.00	0.00
Wedding Anniversary	1,200.00	1,186.00	2,000.00	Vicarage & Mortgage & Utility	13,650.00	15,152.03	20,000.00
Special Offertories	6,150.00	9,015.00	12,000.00	Honorarium: Clergy/Speakers	1,000.00	1,200.00	1,500.00
Building Fund - Donations	1,200.00	3,242.49	1,000.00	Zonal Contr./ Zon.Dev.Fund	3,000.00	7,900.00	8,000.00
General Donations	4,250.00	12,116.13	5,000.00	General Donations	5,000.00	14,671.14	5,000.00
Sabha Office Dues	1,300.00	856.00	1,000.00	Printing, Postage & Stationary	150.00	247.33	1,000.00
Bank Interest	50.00	1.40	50.00	Chuch Events	6,750.00	3,392.62	4,000.00
Church Organisation Collections	3,000.00	3,762.91	4,500.00	Vicar Transfer Expense	16,000.00	11,547.43	0.00
Church Dedication Gift	0.00	5,351.00	0.00	Sundry Expense	150.00	599.17	500.00
NEA Contribution	18,000.00	20,642.83	16,000.00	Altar Expense	50.00	65.50	200.00
Zonal Contribution	2,500.00	1,175.00	5,000.00	Bank Charges	0.00	89.83	300.00
Refunds	0.00	1,144.50	0.00	Church & Utility	8,910.00	5,136.36	5,500.00
Sabha Tharaka	0.00	350.00	0.00	Awards & Felicitations	350.00	952.00	500.00
Carol Rounds	2,500.00	0.00	5,000.00	Bibles	750.00	80.04	300.00
Parish Directory	1,000.00	0.00	1,500.00	Christmas	850.00	1,873.28	3,000.00
Church Events	0.00	0.00	3,000.00	**Church Organisation Expense:**	0.00	2,669.17	0.00
Sneha Nidhi Fund	0.00	0.00	5,000.00	Edavaka Mission	300.00	0.00	300.00
				Choir	300.00	0.00	300.00
				Sevika Sangham	300.00	0.00	300.00
				Sunday School	1,500.00	0.00	1,500.00
				Youth Fellowship	500.00	0.00	500.00
				Episcopal Visit	4,100.00	1,500.00	1,000.00
				IT/Audio/Visual Equipment	0.00	2,421.49	500.00
				Sabha Tharaka	0.00	559.01	0.00
				Software	950.00	167.90	950.00
				Depreciation	1,000.00	1,349.55	6,000.00
				Loan Repayment	5,000.00	22,000.00	0.00
				Sabha Office Dues	1,200.00	856.00	900.00
				Parish Directory	1,500.00	0.00	1,500.00
				DBS	150.00	0.00	200.00
				Clergy Conference	0.00	0.00	150.00
				Building Development Fund	0.00	0.00	7,500.00
				Marthoma Meet Travel Expense	0.00	0.00	2,000.00
				CIO Registration	0.00	0.00	5,000.00
				Total Expenses	**96,480.00**	**138,652.98**	**114,320.00**
				Net Income (Expenditure)	**13,320.00**	**-8,170.71**	**27,730.00**
Total	**109,800.00**	**130,482.27**	**142,050.00**	**Total**	**109,800.00**	**130,482.27**	**142,050.00**

Vicar

Trustee Finance

Trustee Accounts

APPROVED

CARMEL MAR THOMA CHURCH,LIVERPOOL

England & Wales - Charity number 1137808

Accounts

Carmel Mar Thoma Church
Liverpool

A Parish of the Mar Thoma Church UK – Europe Zone
Diocese of North America and Europe

(Member of Churches Together in Britain and Ireland)

Charity Registration No. 1137808

LIGHTED
TO
LIGHTEN

Annual Report and Accounts 2020-21

Budget for 2021-22

"Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. So we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal."

2 Corinthians 4:16-18

Reflections of a Journey through the Pandemic

Praise the Lord for bringing us safe and sound to see another year. The COVID-19 pandemic has turned our world upside down during the last year. Many are trying to work out a completely new way of life for themselves and their families. It has been an unsettling, stressful and a lonely year for many. The society faced illness, loss, unemployment and financial uncertainty. We were locked out of our church buildings; but the Church did not close, only the building. As the Word teaches us, we are the Church, the living body of our Lord Jesus, and each of our houses were turned into "Home Churches", worshipping and praising God. As I'm preparing this report, the COVID-19 death toll in the UK has crossed 125,000 and still counting! Each number is a person: someone we loved and someone who loved us. These hundred and twenty five thousand families will have hundred and twenty five thousand stories to tell. Our thoughts and prayers are with the bereaving families. When the brokenness of our world forces itself upon us so strongly, the comfort of God's word can step forward even more strongly. The scripture reminds us of His presence, as we do not journey through uncertainty alone. Our ever present help in trouble is with us and in us, as we walk this long road. Lord have mercy! With that prayer, I present to you the Annual Report of Carmel Mar Thoma Church for 2020-21.

Our Church:
The Mar Thoma diaspora communities have played a pivotal role in elevating the status of the Mar Thoma Church confined within the boundaries of India to a worldwide church. Since its humble beginning more than sixty years ago in the UK, the Mar Thoma Church has steadily grown over the years and now have 11 clergies, 12 parishes, and several congregations in the UK & Europe Zone. The marthomites in Liverpool came together as a worshipping community in 2003, subsequently attaining parish status as Carmel Mar Thoma Church in 2007.

Vicar:
Rev. Jacob K A continued his blessed ministry as the vicar for the third year. The vicar also serves St. Andrew's Mar Thoma Church, Edinburgh and Newcastle Mar Thoma Fellowship which are part of the Liverpool Group of Parishes. Rev. Jacob covers a vast geographical area in his ministry. The vicar is ably supported by his wife Dr. Christy John Jacob and daughter Miss Joan Liz Jacob in his ministry. Achen and Kochamma were blessed with a baby boy, Jonathan Abraham Jacob on the 31st of December 2020. Let us thank Lord Almighty for the leadership, guidance and ministry of Rev. Jacob K A. Let us uphold the vicar and family in our prayers for a blessed ministry amongst us.

Membership:
During 2020-21 our membership stood at 46 families. This year 4 new families joined our Parish. I extend a hearty welcome to the following families:

- Mr Anish Joseph Madathilparampil, Mrs Sucy T John and Mast. Danil Anish
- Mr Charles Pappan, Mrs Axija Charles, Miss Charlotte Charles and Miss Celeste Charles.
- Mr Lijo Mathew, Mrs Rincy Lijo Mathew and Mast. Eden Sam Mathew.
- Mr Siby C Sam, Mrs Suma Mary Thomas and Miss. Sheena Mariam Siby.

New Church:
We received keys to our new Church towards the end of the previous report year. By that time the whole world was gripped by the COVID-19 pandemic and the UK was placed under complete

lockdown. However, the adversities did not dampen the spirit of the Building Committee members, as they continued their dedicated work towards refurbishing the property. Secretary Mr Raji Mathew John made contact with officials at the Diocese of Liverpool to explore the possibilities of acquiring some church furniture for our use. What happened then is an astonishing testimony of God's heavenly providence! As we read in Malachi 3:10, the Lord Almighty threw open the floodgates of heaven and poured out so much blessing that we didn't have enough room for it. Praise the Lord!

The parishes of St Andrew's Litherland, St Barnabas Penny Lane and St Mary's Waterloo generously donated a wealth of furniture and ecclesiastical items for our church. Most of the items that we received are priceless antique pieces aged over a century, that are examples of intricate craftsmanship. To name a few; the Reredos, Altar, Eagle Lectern, Piano, Communion rails, etc., came from St Andrew's. The Pews, Chairs, Cabinets, Hymn books, etc., came from St. Barnabas. The ornate brass Cross, Candlesticks, Missal stand, etc., came from St. Mary's. The Catholic Archdiocese donated the Baptismal Font.

I place on record, our profound gratitude to the Diocese of Liverpool for their benevolence, in particular to Bishop of Liverpool Rt. Rev. Paul Bayes and the Archdeacon Venerable Mike McGurk for granting approval, and to all the clergy friends in the Church of England, who wholeheartedly supported our cause. Thanks to Fr. Stephen Prichard the Parish Priest of Our Lady of the Assumption Catholic Church for helping us with the Baptismal Font.

During this period, Architect Mr Mathew Thomas of All Saints Mar Thoma Church Peterborough, visited the premises and presented a design for refurbishment. The Committee appointed M H Building Service as the contractor. An open day was arranged for our members to visit the property on 9th August 2020 to discuss the details of refurbishment plan. The refurbishment started on 1st September 2020 with a prayer led by Rev. Jacob K A in the presence of Building and Executive Committee members. Builders completed the agreed works by November 2020, working throughout the pandemic period. Another open day was arranged for members on 12th and 13th of December 2020 to come and see the completed works.

We wouldn't have been able to complete the works without the help of our selfless volunteers. Their efforts are beyond words. From young ones to the elders; some of our families literally lived in the church, day-in-day-out. Painting, decorating, cleaning, fixing, disposing off the rubbish, cutting grass and every other menial job was carried out with a smile. To all our volunteers who came and helped at various stages of the refurbishment; a big massive "Thank You" for your time and efforts. Out of all our volunteers, the bulk of the works were carried out by Mr Varughese Mathew & family, Mr Suresh George & family, Mr Baby M Cherian, Mr Thomas V Edayadiyil & family, Mr Raji Mathew John & family, Dr. Binu Mathew K Thomas & family, Mr Moby Mathew and Mr Jeremiah Daniel. Thank you for your dedicated services to complete the church in a beautiful fashion. May God almighty abundantly bless your efforts.

New Vicarage:

Although regular worship started in Liverpool in 2003, we only had the first resident Vicar in May 2014, when Rev. Roney Cherian was appointed here. Having a resident Vicar in Liverpool prompted the thought of owning a Vicarage. 2020 was the year our efforts came to fruition. On 17th August 2020, Dr Binu Mathew K Thomas brought to the attention of the Building Committee a 3 bedroom detached property at 14 Petunia Close suitable for our Vicarage. After viewing, in the subsequent

meetings of the Building Committee and Executive Committee, permission was granted to proceed with the purchase, taking a mortgage from Stewardship. Mr Prakash Philip completed all the documentation required for the mortgage. Dr V. S Varughese and Mr Raji Mathew John tackled the myriad of complex paperwork to successfully bring the purchase to a conclusion. Eventually, on 11th December 2020 at 1:20pm the purchase was completed for £129,950. The Trustees Mr Thomas V Edayadiyil and Mrs Sherly Varughese received keys to the property in the prayerful presence of the Vicar Rev. Jacob K A and Secretary Mr Raji Mathew John.

Refurbishment works to upgrade the bathroom, kitchen, heating system and garden; painting, decorating and furnishing were swiftly completed. Thanks to the Building and Executive Committee members, and the dedicated volunteers who put in a lot of time and efforts to complete the works in a timely manner. Vicar Jacob K A and family moved into the new Vicarage on 26th March 2021 with a prayer. I place on record our heartfelt gratitude to the Trustees Mr Thomas V Edayadiyil and Mrs Sherly Varughese for making all necessary arrangements for a smooth move of the Vicar and family into the new Vicarage.

Charity House Construction Project:

"Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me." Matt 25:40. We were blessed with 2 properties during one of the most challenging and difficult times of our lives. We acknowledge that it was not on our merits, but on His grace we were able to realise the long cherished dreams. The Building and Executive Committee believed that we have a Christian responsibility to share our blessings with the most needy and less fortunate people in our society. The Committee unanimously decided to construct a house for a needy person in India as a gesture of our gratitude to God almighty for the blessings we received.

Vicar Rev. Jacob K A liaised with Christian Agency for Rural Development (CARD) and identified Mr Thomas John and family of Bethel Mar Thoma Church, Kattodu, Thiruvalla as our brethren who needed urgent help. Mr Thomas John and family were living in a makeshift shack, as their hut was destroyed in the floods. The application from Mr Thomas John and a recommendation letter from the Vicar of the Bethel MTC, Rev. B Thomas highlighted their dire straits. The Committee unanimously decided to lend our helping hand towards this family. CARD also sent us the plan and a budget of Rs. 8.50 lakhs to complete the project. Our members generously donated towards this cause and we transferred £9,158 for this project through our Sabha Office. The construction is progressing well and is expected to be completed shortly. Our Building Committee member Dr Binu Mathew K Thomas visited the construction work and reported back to the Committee.

Acknowledgement:

On behalf of Carmel Mar Thoma Church, I place on record our gratitude to Mr Dominic K Antony of Dominic & Co. Solicitors for completing the conveyance of our 2 properties, Architect Mr Mathew Thomas for the skilful design and advice, Mr Mike Hathaway and team of M H Building Services for their flexible approach in accommodating our requests and completing the work of the Church according to the design. I would like express our heartfelt gratitude to the inspiring leadership of our Vicar Rev. Jacob K A, Convenor of the Building Committee Dr V S Varughese, Building Committee Members, Office bearers and Executive Committee members for 2019-20 and 2020-21 for their dedicated services, and to all our members for their generous donations, support and constant prayer during this incredible journey. Throughout the course of these three projects we have witnessed the amazing hand, favour and providence of our Redeemer who Liveth! Glory be to Him!

CHURCH ACTIVITIES

Worship:
Government restrictions due to the COVID-19 pandemic prevented us from having in-person worship in the Church during the report year. During 2020-21 our worship was held online every Sunday at 10am. The service was held jointly with St. Andrew's Mar Thoma Church Edinburgh and Newcastle Mar Thoma Fellowship. On average 65-70 families attend the service. This arrangement is set to continue until the restrictions ease. The online platform provided a vital alternative for everyone to come together in prayer and worship during one of the most challenging times of our lives.

Since our beginning in Liverpool, the weekly worship was held on Saturday at 4pm due to the unavailability of a suitable place to worship on a Sunday. With our new Church ready for dedication, the general body meeting held on 28th February 2021 decided to move our worship to Sunday, once the in-person service resumes with the following timings:

Sunday School: Starting at 9am
Worship: Starting at 10am.

Great Lent and Holy Week 2020:
We continued with online Lent prayer as we moved into the report year. Services of 40th Friday, Palm Sunday, Maundy Thursday, Good Friday and Easter Sunday were held over the online platform. Edinburgh Mar Thoma Congregation, Newcastle Mar Thoma Fellowship and Aberdeen Mar Thoma Fellowship also joined us in all the services.

Annual Convention:
The 18th Annual Convention was held from 23rd to 25th October 2020. Rev. A T Zachariah led the convention on 23rd and 25th October based on the theme "Faith formation in our Families". Rev. V M Mathew led the convention on 24th October based on the theme "Spiritual life in the midst of a crisis". I place on record our thanks to Rev. A T Zachariah and Rev. V M Mathew for their enriching messages.

Family Day:
Family day was celebrated on 25th October 2020. Dedication prayer for families were held and one day income donations were collected as offertory.

Christmas:
A virtual Christmas Carol service was held on 19th December 2020 involving every family of our parish. It was a unique and totally new experience that everyone enjoyed participating. Members presented various Christmas themed programmes celebrating the birth of Jesus. I place on record our heartfelt gratitude to the Convenor of the event Dr Binu Mathew K Thomas for efficiently coordinating the programme and to all our members for their support and cooperation in making it a memorable occasion.

As we were unable to hold house to house carol rounds, the trustees made necessary arrangements to distribute/deliver Christmas cake and a greeting card to every household. Online Christmas service was held on the Christmas day.

Watch Night Service:
Watch night service was held on 31st December to give thanks for all the blessings received in the past and seeking continued mercy and blessings for years ahead. The Watch night service started at 10pm carrying on into the break of New Year. A personal testimony session was also held at the time.

Harvest Festival:
"And then celebrate the Harvest Festival, to honour the LORD your God, by bringing him a freewill offering in proportion to the blessing he has given you." Deuteronomy 16:10.

Harvest festival is a time of thanks giving for all the blessings we received from our Lord. Although we were unable to gather together in person and celebrate the event as usual, the online platform provided the opportunity to celebrate harvest festival virtually on 28th February 2021 with a special prayer. I thank all our members who contributed the amount they have set apart towards the harvest festival. May God abundantly bless the work of your hands.

Medical Mission Sunday:
During the COVID-19 pandemic, the world acknowledged the decisive role healthcare workers play to keep people healthy and alive. We saw the nation applauding healthcare workers every Thursday, 8pm since the pandemic hit. The Mar Thoma Church dedicates a day praying for healthcare workers and the medical mission ministry. On 7th February 2021, we observed Medical Mission Sunday in our church praying for healthcare workers and honouring their service. Let us praise and thank God for all our healthcare workers as they toil in the frontline, standing between us and the virus. May Lord protect and keep them safe from all harm.

Great Lent 2021:
Online Lent prayer started on 15th February 2021. Services of 40th Friday and Palm Sunday were also held during the period. Members of St. Andrew's MTC Edinburgh and Newcastle Mar Thoma Fellowship also joined us in these services.

Ecumenical Activity:
The Mar Thoma Church is at the forefront of the global ecumenical movement. Our bishops past and present have held key positions in various global ecumenical organisations. The neighbourhood where our new church is situated is in the midst of an active Ecumenical fellowship involving 5 local churches. Thanks to Fr. Stephen Prichard the Parish Priest of Our Lady of the Assumption Catholic Church for inviting Carmel Mar Thoma Church into the Gateacre Ecumenical Fellowship. Vicar and Secretary attends the monthly online prayer meeting of Gateacre Ecumenical Fellowship.

GENERAL INFORMATION

Official Meetings:
To transact various matters of the parish, several official meetings were held as follows during the report year: 29 Joint meetings of the Executive Committee and Building Committee, 6 Executive Committee meetings, 2 General Body meetings and 1 Core committee meeting of the Liverpool Group of Parishes including Carmel Mar Thoma Church, St. Andrew's Mar Thoma Church and Newcastle Mar Thoma Fellowship.

Congratulations:
Our former Diocesan Bishop Rt. Rev. Dr. Geevarghese Mar Theodosius Suffragan Metropolitan was installed as the XXII Mar Thoma Metropolitan of the Mar Thoma Church on 14th November 2020. Carmel Mar Thoma Church congratulates His Grace The Most Rev. Dr. Theodosius Mar Thoma Metropolitan on his ascension to the throne of the Mar Thoma. We, at Carmel Mar Thoma Church, cherish and hold close to our hearts the blessed moments we experienced the love and care of His Grace as our Diocesan Bishop. Let us uphold the Metropolitan in our prayers, that may God bestow upon him grace, acumen, strength and endurance to guide the flock entrusted in his care, and to shepherd the church for years to come. Long Live the Mar Thoma Metropolitan!

Academic Excellence Award:
Academic Excellence Award for A-Level exam 2020 was conferred to Mr Aaron George Jacob and the Academic Excellence Award for GCSE exam 2020 was conferred to Miss Olivia Susan Mathew. On behalf of Carmel Mar Thoma Church, I would like to congratulate Mr Aaron George Jacob and Miss. Olivia Susan Mathew for the achievement and wish them every success in their future endeavours.

Holy Matrimony:
During the report year, two of our members entered into Holy matrimony. Miss Anila Suresh George was married to Mr Jefin Jacob on 6th July 2020 at Tabore Mar Thoma Church, Manchester. Miss Judy Elsa Mathew was married to Mr Rinju Thomas Rajan on 22nd February 2021 at Thiruvamkulam Immanuel Mar Thoma Church, Ernakulam. On behalf of Carmel Mar Thoma Church, I wish the newly married couples a blessed wedded life.

Gifts from Heaven:
We were blessed with five heavenly bundles of joy during the report year:
On 28th June 2020, Mr Binu Chandy Philip and Mrs Juby Mary Mathew were blessed with a baby girl, Zara Ann Philip.
On 11th December 2020, Mr Majo Oommen and Mrs Dalia Majo were blessed with a baby boy, Josiah Majo Oommen.
On 31st December 2020, Rev Jacob K A and Mrs Christy John Jacob were blessed with a baby boy, Jonathan Abraham Jacob.
On 17th January 2021, Mr Roshen Mathew and Mrs Nitty Elza Jacob were blessed with a baby girl, Zoey Sarah Mathew.
On 21st January 2021, Mr Varghese Rajan and Mrs Breeza Merin Thomas were blessed with a baby girl, Benita Rachel Varghese.

May God bless and keep these families and their young babies well and safe.

Obituary:
During the report year the Mar Thoma Church deeply mourned the departure of His Grace The Most Rev. Dr. Joseph Mar Thoma Metropolitan on 18th October 2020. His Grace's leadership and dedicated services to the Church and society were quite remarkable. He had inspired generations with his charisma and passion for the church. We were fortunate to host His Grace in our Church in 2018 and 2019, and experience his love and care for us. His Grace was delighted that we were planning to buy a Church, and for his sheer enthusiasm visited the church premises. The Metropolitan blessed the property and claimed it for us in the name of Jesus. His Grace even wrote about it in the Metropolitan's letter in the Malankara Sabha Tharaka. On behalf of the parish, I

extend our deepest condolences on the departure of His Grace The Most Rev. Dr. Joseph Mar Thoma Metropolitan. Let us thank and praise God for His Grace's blessed life, ministry and contributions to the Church and the wider society.

As a parish, we express our deepest condolences and pray for comfort and strength for the following families who went through bereavement of their close family members: Mrs Kunjamma Varughese, mother of Mrs Saramma Philip; Mr C T Mathew, father of Mrs Rachel Tiju.

During this pandemic period, so far nearly 3 million people worldwide lost their lives to COVID-19. One of our former members Mr Jose Thomas sadly succumbed to the virus in New York. Let us uphold his bereaving family, Mrs Priya Paul, their sons Joel and Jeffin in our prayers. Mr Jose Kannankara, a member of St. Thomas Indian Orthodox Church Liverpool passed away quite unexpectedly during the report year. He was a well wisher of our church and was part of the catering team of our numerous events. As an expression of our love to late Jose Kannankara, we organised a fundraising and presented £2,530 to his wife Mrs Susamma Joseph and daughter Miss Reshma Jose.

Charity Donations:
During the report year we donated a total of £11,658 for various charity projects. £9,158 was donated to the Charity House Construction project in India. £2,500 was donated to the following local charity projects in Liverpool.

- Whitechapel Centre Homeless project: £750
- Asylum Link Merseyside: £750
- Food bank at Netherley Youth & Community initiative: £500
- St. Cyril's Children & Youth Project: £500

In addition to the above, organisations of our parish were also involved in other charitable activities stated later in the report.

Gift Aid:
As a registered Charity, we received a total amount of £29,621.69 as gift aid from HMRC during the report year. We received £13,030.24 for year 2018 -2019 and £16,591.45 for year 2019-20.

I thank and appreciate Mr Prakash Philip, former trustees Mr Robby Jacob and Mr Suresh George and our current trustees Mr Thomas V Edayadiyil and Mrs Sherly Varughese for their dedicated efforts in this accomplishment.

Finance:
Financial needs of our church are met by the generous contributions of our members. An internally audited statement of accounts for the year ended on 31st March 2021 is appended to this report.

In the current economic climate, our expenses are set to increase as we move into an impending recession. However, with total dependence in Christ and with the generous support of our members, I am certain, we would be able to withstand any adversities that come our way. On behalf of the parish, I express our sincere gratitude to the treasurer Mr Thomas V Edayadiyil and the accountant Mrs Sherly Varughese for efficiently managing the finances. I would also like to thank our auditors Mr Robby Jacob and Dr Prince Thomas for their dedicated effort and due diligence in completing the auditing in a timely manner.

A Note of Gratitude:
We are grateful for the leadership, guidance and support of His Grace The Most Rev. Dr. Theodosius Mar Thoma Metropolitan, Diocesan Bishop Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa and all other bishops of our church. We thank the UK & Europe Zonal Council and all clergies in the Zone for their support and guidance.

I express our gratitude to Mr Ashwin Varghese for setting up and managing the online platform for our virtual meetings. A special word of thanks to Dr Binu Mathew K Thomas and family for their melodious singing enriching our worship every week. To all the dedicated volunteers who helped in the refurbishment works of the Church and Vicarage, may God bless you for all you have done for our parish. I would also like to extend heartfelt gratitude to all our members who wholeheartedly supported and donated to the various causes of the parish. Your contributions have not gone unnoticed – "For God loves a person who gives cheerfully." May Lord almighty bless you abundantly.

ORGANISATIONS

Reports received from parish organisations and prayer groups are included separately with this annual report. A short overview of activities follows:

Edavaka Mission:
Edavaka mission serves as the missionary wing of our church. Our Edavaka mission is registered with the Mar Thoma Voluntary Evangelistic Association, and have 71 registered members. During the report year online prayer meetings of the Edavaka Mission were held on the 1st Friday of every month. Members of St. Andrews MTC and Newcastle Mar Thoma Fellowship also participated in the meetings. The meeting includes intercessory prayer and bible study. An intercessory prayer meeting is also held on every Wednesday at 7pm through WebEx. A chain prayer is organised on the 4th Saturday of every month starting at 7.30am praying for sick and needy, as well as for various needs of church and the wider society. Our Edavaka mission members actively participated in the various Zonal events like Journey through the Bible, Convention, Lent meditation series, etc. Mr Prakash Philip served as the Edavaka Mission secretary and representative to the committee.

Sevika Sangham:
We are blessed with a vibrant Sevika Sangham that takes an active role in the spiritual life of the parish. The organisation was involved in various charity activities lending a hand to the most needy in our society. They donated £1,016.67 towards supporting a 3rd year BSc Nursing student at the Hoskote Mission Institute of Nursing and supported the Zonal Sevika Sangham charity project by donating £250 towards a dialysis machine. Mrs Saramma Philip served as the secretary and representative to the committee. It is worth to note that our vicar Rev Jacob K A serves as the President of the UK & Europe Zone Sevika Sangham.

Youth Fellowship:
The Youth fellowship continues to uphold the mission of the church through the four foundations: Witness, Study, Worship and Service. Monthly joint cottage meetings with St Andrew's MTC and Newcastle youth fellowships are held on the 4th Friday of every month through WebEx under the leadership of the Vicar. The youth fellowship has always taken an active interest in supporting the various activities undertaken in the parish such as assisting in the English order of worship, lent services, youth Sunday and singing sessions. Our youths are actively involved in the Zonal and

central level activities. I thank our Youth members for actively taking part in the refurbishment works of our new church and vicarage. Their services are highly commendable. Mr Asish Varghese served as the secretary and representative to the committee.

Sunday School:
"Come to Jesus, bring every child to Jesus" is the motto of Mar Thoma Sunday School. Founded on this theme, our Sunday School plays a vital role in teaching the word of God to our children. We currently have 38 children in 12 classes with 14 teachers under the leadership of head teacher Mr Moby Mathew. Due to COVID-19 restrictions, face to face Sunday School lessons were suspended during the report year. Online Sunday school classes commenced from 4th of April through Webex platform every Sunday. On behalf of the Parish, I thank Mr Moby Mathew and all the Sunday School teachers for their dedicated time and efforts in teaching our children and bringing them to Jesus. Mrs Siji Philip served as the secretary and representative to the committee.

This year also our Sunday School joined hands with 'Samaritan's Purse' – one of the world's largest children's Christmas project to bring joy and happiness to millions of less fortunate children around the world. Our Sunday School raised £660 for 33 shoe boxes packed with gifts to share the love of Jesus with some of the most needy children in the deprived parts of the world. I thank our Sunday School Students and their parents for their generous donation.

Our Sunday School also took part in online VBS programme, World Sunday School Day and Zonal Christmas Carol Service. During the report year, an online Sunday School teacher's fellowship was started where the Sunday School teachers from Carmel MTC, St. Andrew's MTC and Newcastle Mar Thoma Fellowship came together on every 2nd Friday of the month at 7pm for an hour of prayer and meditation.

Choir:
Our choir members presented a virtual choir signing during the Christmas carol service and also participated in the Zonal Christmas Carol service held online. Thanks to Dr. Binu Mathew K Thomas for coordinating the programmes. Let us uphold choir in our prayers and support them in their ministry.

Prayer Groups:
We have two active prayer groups in our church. The prayer groups were unable to meet during the report year due to government restrictions. Mrs Elcy Varughese represented Shalom prayer group in the committee and functioned as the Secretary. Dr V S Varghese represented Immanuel prayer group in the committee and Mr Varghese Rajan functioned as the Secretary.

CONCLUSION

COVID-19 pandemic and the restrictions have impacted all of us in different ways. We have experienced a profound shift in our personal, spiritual and work lives. For many of us, the last 12 months have been times of stress and testing, yet many of us have also discovered a deep inner strength that can only come from God. It is reassuring to remind ourselves that whatever changes in our world, our God is still the same and will not change as we read in Malachi 3:6: "I the Lord do not change. So you, the descendants of Jacob, are not destroyed". In the midst of all the challenges and hardship, it was an incredible year for Carmel Mar Thoma Church. With the grace, favour and

providence of our heavenly father, we were able to accomplish three amazing projects - the Church, the Vicarage and the Charity house construction. Praise the Lord! In all adversities, we were strengthened by God's grace to fulfil great things according to His will.

As I conclude this report, we are slowly coming out of the year long lockdown in the UK. However, the cases are worryingly increasing in India. Let us continue to pray that Lord send His healing spirit to our homeland, and may He keep and protect all our beloved ones under the safety of His mighty wings. Let us pray that the travel restrictions ease and we are able to go and meet our loved ones back home soon.

I thank Lord Almighty for giving me the opportunity to serve as the Secretary of the Carmel Mar Thoma Church for another year, and to offer myself as an instrument for His heavenly purpose. At times of uncertainty, I was reassured by the scripture Isaiah 45:2-3: "I will go before you and will level the mountains; I will break down gates of bronze and cut through bars of iron. I will give you hidden treasures, riches stored in secret places, so that you may know that I am the Lord, the God of Israel, who summons you by name." It was not on my merits but on His grace that I was able to carry out the tasks vested upon me. The Lord who has called us is sufficient in all our needs. Let us lean on Him day after day. May God's abounding grace be with us and bless us all.

Thank you.
For and on behalf of the Executive Committee.

Raji Mathew John
Raji Mathew John
Hon. Secretary
Carmel Mar Thoma Church

INTERNAL EXAMINERS REPORT

CARMEL MARTHOMA CHURCH, LIVERPOOL – ACCOUNTS 2020-2021

Charity Registration number – 1137808

Respective responsibilities of Trustees and Examiner

It is our responsibility to:

-Examine the accounts under sec 145 of the Charities Act
-to follow the procedures laid down in the general Directions given by the charities commission (under sec 145 (5) (b) of the Charities Act and
-to state whether particular matters have come to our attention

Basis of the independent examiners report

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not include all the evidence that would be required in an audit and consequently no opinion is given whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiners Statement

In connection with our examination, no material matters have come to our attention which gives us cause to believe that in, any material respect:

-the accounting records were not kept in accordance with the section 130 of the charities act; or
-the accounts did not accord with the accounting records; or
-the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

We 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.

Dr Prince Thomas

Robby Varughese Jacob

Liverpool
27-04-2021

Notes from Auditors

Internal auditors' recommendations:

1. It would be useful for tracking and audit purposes that all purchases be made from a single dedicated debit card.

2. It would be desirable if individuals submitting receipts of purchases could write their names on it. This would help the auditors to match their transactions against the bank statements.

A special thanks to Mr. Thomas Edayadiyil (Trustee finance) and Sherly Varghese (Trustee accounts) for the effort and dedication during this pandemic.

Dr Prince Thomas

Robby Varughese Jacob

Liverpool

27-04-2021

Supplementary Budget 2020-21

Expense	Budget 2020-21	Actual 2020-21	Excess
WebEx		£89.10	-£89.10
Church Refurbishment	£25,000.00	£27,651.47	-£2,651.47
Church Interior and Exterior UpKeeping		£13,914.16	-£13,914.16
Utility,Fire, Health Check & Service	£1,500.00	£3,667.00	-£2,167.00
New Vicarage - Refurbishment		£8,243.07	-£8,243.07
New Vicarage Interior and Exterior Upkeeping		£10,422.17	-£10,422.17
New Vicarage Conveyancing & Legal	£1,750.00	£2,222.52	-£472.52
New Vicarage Down payment	£45,000.00	£46,215.40	-£1,215.40
Vicarage Rent/Mortgage & Utilities	£10,000.00	£13,164.10	-£3,164.10
Vicarage Miscellaneous		£69.49	-£69.49
Parsonage Appliance		£299.99	-£299.99
Vicar Gift		£5,000.00	-£5,000.00
Carol Round Expenses	£300.00	£311.36	-£11.36
Charity Donation (Local Community)		£2,500.00	-£2,500.00
Church Utilities	£1,000.00	£1,790.78	-£790.78
Church Insurance		£455.86	-£455.86
New-born Expense		£271.72	-£271.72
Vicar - Tel/Internet	£700.00	£881.22	-£181.22
Total	**£69,550.00**	**£112,566.04**	**£42,316.04**

Rev. Abu Cherian
Vicar

Thomas Varghese Edayadiyil
Trustee Finance

Sherly Varughese
Trustee Accountant

Carmel Mar Thoma Church, Liverpool
Income and Expenditure 2020-21

Expenditure	Note	Amount	Income	Note	Amount
Vicar - Stipend etc	1	28,386.97	Bank Interest		9.08
New Vicar Expense	2	11,064.01	Regular Givings	19	21,822.00
Vicarage	3	10,592.88	Other Givings	20	8,922.00
Vehicle Maintenance	4	1,764.08	Church Organisation	21	5,630.00
Church - Running Expense	5	2,353.56	Gift Aid	22	29,621.69
Church - Events	6	311.36	Building Fund Donation	23	49,700.81
Church - Refurbishment	7	27,651.47	Church Other Donations and Sponsorships	24	2,314.00
Church - Interior and Exterior Upkeeping	8	17,581.16	Parsonage Other Donations and Sponsorships	25	3,829.00
New Vicarage - Refurbishment	9	8,243.07	General Donations	27	13,395.00
New Vicarage - Inetrior and Exterior Upkeeping	10	10,422.17	House Project India Donations	28	6,800.00
New Vicarage - Cost of Purchase	11	2,222.52	Refunds	29	177.53
New Vicarage - Running Costs	12	2,940.70	Rassisa Uposhanam		1,223.00
Bishop/ Clergy Visits	13	2,677.91	NEA contribution		14,400.00
Church Organisations	14	2,790.00			
Charitable Donations	15	12,733.58			
Other Donations - Jose K		2,530.00			
HQ/COMPE/ZONE contributions	16	4,369.00			
Other Expenses	17	737.24			
Land Register		360.00			
Depreciation	30	1610.61			
Subtotal		151,342.29			
Surplus: Income over Expenditure		**6,501.82**			
Total		**157,844.11**	**Total**		**157,844.11**

Rev. Abu Cherian
Vicar

Thomas Varghese Edayadiyil
Trustee Finance

Sherly Varughese
Trustee Accountant

Receipts and Payments 2020-21
(Statement of Revenue and Expenses)

Payments	Note	Amount	Receipts	Note	Amount
Vicar - Stipend etc	1	28,425.70	Opening Balance:		
New Vicar Expense	2	6,598.00	Cash in Hand		359.44
Vicarage	3	10,592.88	Cash with Bank		66,302.47
Vehicle Maintenance	4	1,764.08	Bank Interest		9.08
Church - Running Expense	5	2,086.96	Regular Givings	19	21,822.00
Church - Events	6	311.36	Other Givings	20	8,922.00
Church - Refurbishment	7	27,651.47	Church Organisation	21	5,630.00
Church - Interior and Exterior Upkeeping	8	17,581.16	Gift Aid	22	29,621.69
New Vicarage - Refurbishment	9	8,243.07	Debtors 19-20		220.00
New Vicarage - Interior/Exter. Upkeeping	10	10,422.17	Building Fund Donation 2020-21	23	49,700.81
New Vicarage - Cost of Purchase	11	2,222.52	Church Sponsorship	24	2,314.00
New Vicarage - Running Costs	12	2,874.70	Parsonage Sponsorship	25	3,829.00
Bishop/ Clergy Visits	13	973.00	Building Fund 0% Loan	26	2,000.00
Church Organisations	14	2,790.00	General Donations	27	13,185.00
Charitable Donations	15	11,983.58	House Project India Donations	28	6,800.00
HQ/COMPE/ZONE contributions	16	4,369.00	Refunds	29	177.53
Other Expenses	17	510.08	Rassisa Uposhanam		1,223.00
Land Registery		360.00	NEA contribution		14,400.00
Mortgage Downpayment - Vicarage		46,215.40	Vicarage Deposit		550.00
Subtotal		185,975.13			
Surplus: Revenue over Expenses		**41,090.89**			
Total		**227,066.02**	**Total**		**227,066.02**

Rev. Abu Cherian
Vicar

Thomas Varghese Edayadiyil
Trustee Finance

Sherly Varughese
Trustee Accountant

Carmel Mar Thoma Church, Liverpool UK
Balance Sheet as at 31 March 2021

Description	Note	Amount 2020-21	Amount 2019-20
Current Assets			
Cash in Hand		-	359.44
Cash at Bank	31	41,090.89	64,387.55
Sub-Total Cash & Bank		41,090.89	64,746.99
Prepayments and Accruals	32	70.00	935.00
Gross Current Assets (A)		**41,160.89**	**65,681.99**
Current Liabilities			
PAYE/NI Contributions (estimate)		774.32	813.05
Accrued Expenses 2020-21	35	10,785.00	500.00
Total current Liabilities (B)		**11,559.32**	**1,313.05**
Net Current Assets C = (A-B)		**29,601.57**	**64,368.94**
Fixed Assets:			
Vehicle & Equipments etc	30	3,237.22	4,046.53
Church Building	30	86,000.00	86,000.00
Vicarage Building	30	129,950.00	-
Furniture and Fixtures - Church	30	669.56	
Furniture and Fixtures - Parsonage	30	2,535.64	
Gross Fixed Assets (D)		**222,392.42**	**90,046.53**
Long Term Liabilities:			
Interest Free Loan from Members		22,000.00	20,000.00
Vicarage Mortgage - £129,950.00			
Less Downpayment - £46,215.40		83,734.60	-
Total Long term liabilities (E)		**105,734.60**	**20,000.00**
Net Fixed Assets F = (D-E)		**116,657.82**	**70,046.53**
Total Assets G = (C+F)		**146,259.39**	**134,415.47**
Contributed by:			
Prepayment and Accruals		70.00	
Funds of the Charity:			
General Fund		28,768.36	42,329.52
Total Reserve Restricted Fund as on 31 Mar 2021		20,000.00	20,000.00
Designated Fund		3,245.75	2,039.42
Less: Current Liabilities(B)		-11,559.32	
Total Funds of the Charity		**40,524.79**	**64,368.94**
Net Fixed Assets (D-F)		**105,734.60**	**70,046.53**
		146,259.39	**134,415.47**

Rev. Abu Cherian
Vicar

Thomas Varghese Edayadiyil
Trustee Finance

Sherly Varughese
Trustee Accountant

Carmel Mar Thoma Church, Liverpool UK
Budget 2021-22

Receipts	Bud 20-21	Act 20-21	Bud 21-22	Payments	Bud 20-21	Act 20-21	Bud 21-22
Harvest Festival	5,000.00	3,125.00	7,500.00	**Church**			
One day Income	5,000.00	4,970.00	5,500.00	Achievement Awards	250.00	-	350.00
Special Collections		2,530.00		Carol Service	400.00	-	500.00
Stewardship	20,000.00	20,110.00	23,000.00	Altar Expenses	50.00	-	50.00
Donations Special				Bible for First Communion	300.00	-	750.00
Charity Donations	6,500.00	6,800.00	3,000.00	Church Consecration	5,000.00		5,000.00
Mar Thoma Meet	-		1,000.00	**Church Running Expense**			
Carol Rounds	3,000.00	1,435.00	2,500.00	Church Utilities	1,000.00	1,790.78	1,000.00
Passion Week	500.00		1,000.00	Insurance		455.86	460.00
Parish Events				Webex		106.92	120.00
Refreshments Donation	500.00		250.00	**New Church Expense**			
Souvenir Income + Directory			1,000.00	Church Refurbishment	25,000.00	27,651.47	5,000.00
Family Conference	-	210.00		Church Interior and Exterior Upkeeping		13,914.16	1,000.00
Zonal Donations		1,025.00	2,500.00	Utility, Fire, Health Check & Service	1,500.00	3,667.00	500.00
Other Donations		100.00		Lawn/ Compound Maintenance	500.00	-	500.00
Offertories:				Land Register		360.00	
Birthday	2,250.00	2,397.00	2,400.00	**Vicarage Expense**			
Wedding Anniversary	1,500.00	1,175.00	1,200.00	New Vicarage - Refurbishment		8,243.07	
General Offertories	6,000.00	5,200.00	6,000.00	New Vicarage Interior and Exterior Upkeeping		10,422.17	1,000.00
Special Offertories	750.00	150.00	750.00	New Vicarage - Conveyancing & Legal	1,750.00	2,222.52	-
Token Offertory	1,500.00	1,712.00	2,000.00	New Vicarage Down payment	45,000.00	46,215.40	-
Church Organisations Income				Vicarage Rent/Mortgage & Utilities	10,000.00	13,164.10	11,000.00
Edavaka Mission	500.00		500.00	Appliances		299.99	-
Sevika Sangham	1,000.00	2,460.00	2,500.00	Miscellaneous		69.49	-
Youth Fellowship Refund and Calendar 2019-20		3,170.00	-	New-born Expense		271.72	-
Sabha Office				**Vicar**			
Self Denial/Rassisa	1,000.00	1,223.00	1,300.00	Driving Class/Test		-	500.00
				Telephone & Mobile	700.00	881.22	900.00
Other				Stipend	17,964.00	17,964.00	16,400.00
Other Income	1,000.00		1,000.00	PF/Pension	375.00	374.95	500.00
Gift Aid	25,000.00	29,621.69	25,000.00	Payee/NI	3,300.00	3,097.28	2,500.00
Bank Interest	50.00	9.08	50.00	Vicar Travel	500.00		500.00
NEA Contribution	15,000.00	14,400.00	18,000.00	**Vicar Other**			
Building Fund - Donation	60,000.00	49,700.81	-	Winter Allowance	250.00	250.00	170.00
Church Other Donations and Sponsorships		2,314.00	-	Guest Allowance	500.00	500.00	250.00
Parsonage Other Donations and Sponsorships		3,829.00	1,200.00	Incoming Vicar Exp	10,000.00	6,598.00	10,000.00
Building Fund - 0% Loan	25,000.00		-	Outgoing Vicar Exp	6,000.00		6,000.00
Marriage Offertory	400.00		400.00	Vicar - Gift		5,000.00	-
Baptism	200.00		250.00	**Vehicle Maintenance**			
Refunds	-	177.53	-	Car MOT + Service + Insurance	1,750.00	1,354.69	1,750.00
Vicarage Deposit		550.00	-	Fuel	1,000.00	409.39	1,000.00
Building Fund Loan - 0%		2,000.00	-	**Parish Events**			
				Church Event Refreshment	1,000.00		1,000.00
				Carol Rounds Expenses	300.00	311.36	350.00
				Bishop Visit	500.00		1,800.00
				Convention	750.00	323.00	750.00
				Purse: Clergy & Evangelist	1,500.00	650.00	1,000.00
				Kaimuthu: Bishops	500.00		500.00
				Charitable Donations (House Project - India)	10,000.00	9,158.28	
				Charitable Donation		3,575.30	5,000.00
				Souvenir Income + Directory			1,500.00
				RL Rev Dr. Philexonos Thirumeni Airfare (Family Conf.)			1,800.00
				Grant			
				Edavaka Mission	300.00		300.00
				Choir	300.00		300.00
				Sevika Sangham	300.00	100.00	300.00
				Sunday School	1,500.00		1,500.00
				Youth Fellowship	500.00		500.00
				Diocese & Zonal Collection	3,500.00	2,900.00	3,000.00
				Rassisa & Self Denial	1,000.00	1,110.00	1,200.00
				Other			
				PLA/Building and Contents	300.00		450.00
				Youth Conference Refund		2,775.00	
				Youth Calendar Sale		15.00	
				Accounting Software	750.00		750.00
				Trustees Indemnity Insurance	300.00	-	150.00
				Charitable Donations	-	-	-
				Jose K Donation		2,530.00	
				Payroll		48.00	80.00
				Bank Charge		9.00	
				Sevika Sangham - Dialysis Machine		250.00	
				Depreciation	1,500.00	809.38	1,000.00
				Church Event Miscellaneous	500.00		250.00
				DBS	150.00		150.00
				Microphone Cables	250.00		
				COMPE Subscription			-
				Stationary	100.00	7.50	100.00
				BWL Telephone 2016-17		240.77	-
				Annual Reports Printing, Binding and Postage		196.83	-
				Printer Ink		64.98	50.00
				Loan Repayment			5,000.00
				Total Expenses	**158,889.00**	**185,975.13**	**96,480.00**
				Net Income (Expenditure)	**22,761.00**	**-25,581.02**	**13,320.00**
Total	**181,650.00**	**160,394.11**	**109,800.00**	**Total**	**181,650.00**	**160,394.11**	**109,800.00**

Rev. Abu Cherian
Vicar

Thomas Varghese Edayadiyil
Trustee Finance

Sherly Varughese
Trustee Accountant