

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



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 Thiruvankulam 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:

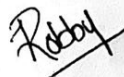
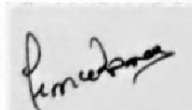
- the accounting records were not kept in accordance with the section 130 of the charities act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts 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.

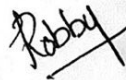
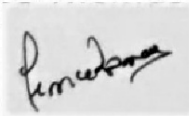
A special thanks to Mr. Thomas Edayadiyil (Trustee finance) and Sherly Varghese (Trustee accounts) for the effort and dedication during this pandemic.

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

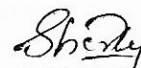
Expenditure	Note	Amount	Income	Note	Amount
Vicar - Stipend etc	1	28,386.97	Bank Interest		9.08
New Vicar Expense	2	11,064.01	Regular Givings	19	21,822.00
Vicarage	3	10,592.88	Other Givings	20	8,922.00
Vehicle Maintenance	4	1,764.08	Church Organisation	21	5,630.00
Church - Running Expense	5	2,353.56	Gift 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 - Interior 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 Registry		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	After 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	1,750.78	1,000.00
Passion Week	500.00		1,000.00	Insurance		455.86	460.00
Parish Events				Weber		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	
Taken 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		259.99	
Sevika Sangham	1,000.00	2,480.00	2,500.00	Miscellaneous		69.49	
Youth Fellowship Refund and Calendar 2019-20		3,170.00		New-born Expense		271.72	
Sabbath Office				Vicar			
Self Denial/Kassisa	1,000.00	1,223.00	1,300.00	Driving Class/Test			500.00
Other				Telephone & Mobile	700.00	881.22	900.00
Other Income	1,000.00		1,000.00	Stipend	17,964.00	17,964.00	16,400.00
G.I.R Aid	25,000.00	29,621.69	25,000.00	PF/Pension	375.00	374.95	500.00
Bank Interest	50.00	9.08	50.00	Payee/NI	3,300.00	3,097.28	2,500.00
NCA Contribution	15,000.00	14,400.00	18,000.00	Vicar Travel	500.00		500.00
Building Fund - Donation	60,000.00	49,700.81		Vicar Other			
Church Other Donations and Sponsorships		2,314.00		Winter Allowance	250.00	250.00	170.00
Parsonage Other Donations and Sponsorships		3,829.00	1,200.00	Guest Allowance	500.00	500.00	250.00
Building Fund - 0% Loan	25,000.00			Incoming Vicar Exp	10,000.00	6,558.00	10,000.00
Baptism	400.00		400.00	Outgoing Vicar Exp	6,000.00		6,000.00
Refunds	200.00		250.00	Vicar - Gift		5,000.00	
Vicarage Deposit		177.53		Vehicle Maintenance			
Building Fund Loan - 0%		2,000.00		Car MOT + Service + Insurance	1,750.00	1,354.69	1,750.00
				Fuel	1,000.00	409.30	1,000.00
				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	373.00	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
				Rt. Rev Dr. Philoxenos 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
				Kassisa & 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	809.30	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