

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 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

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 | 4. Old Swan – City Centre |
| 2. Capricorn Crescent – Turriff Road | 5. Warrington – Blackpool |
| 3. Knotty Ash – Childwall | 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.

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

Signed: (S/d)

Date: 11.06.2023

Mr Alex Thomas

Signed: (S/d)

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		0.00	
	26		
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
Parsonage 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 (£)	Payments	Amount (£)
Opening Balance	22,482.25	Vicarage & Mortgage & Utility	15,332.58
Bank Interest	51.04	Altar Expense	319.87
Church Organisation Collections	1,890.70	IT/Audio/Visual Equipment	50.16
First Holy Communion	3,000.00	Awards & Felicitations	33.00
General Donations	2,241.99	Bank Charges	219.78
Charitable Collection	3,770.00	Bibles	101.00
Communal Meal Contribution	4,392.52	Charity Contribution	9,775.00
General Offertory	30,931.47	Christmas	2,762.29
Harvest Festival	16,741.00	Church & Utility	5,618.48
Marthoma Meet Travel	550	Church Events	9,075.55
Refunds	411.42	Church Organisation Expense	3,072.28
Sabha Office Collections	927	Episcopal Visit	1,000.00
Stewardship	29,955.00	Guest Expenses	250.00
Tax Refund	17,175.39	Honorarium to Achens / Visiting Speakers	2,476.00
Zonal Development Fund	5,335.00	Marthoma Meet Travel	900.00
Building Fund Donations	999.99	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 Income	<u>1,40,854.77</u>	Total Expended	<u>1,12,565.25</u>
Net Surplus/(Deficit)	<u>28,289.52</u>		

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 I	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
Jubilee 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

Description	2023	2022
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 Quarantine	-	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 B:	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-'	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