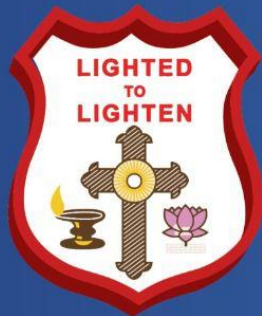


# CARMEL MAR THOMA CHURCH

Cockshead Rd, Liverpool, L25 2RB

Charity Registration No. 1137808



## ANNUAL REPORT 2023-2024

*His Grace The Most  
Rev Dr Theodosius  
Mar Thoma Metropolitan* <<<

*Rt Rev Dr Joseph* <<<  
*Mar Ivanios Episcopa*



**ACCOUNTS 2023-2024  
BUDGET 2024-2025**

[www.carmelmtc.org.uk](http://www.carmelmtc.org.uk)

# CARMEL MARTHOMA CHURCH LIVERPOOL

Cockshead Road, Liverpool  
L25 2RB



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

## **Notice of Annual General Body Meeting**

Dear Parish Members,

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

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

Agenda:

1. Presentation of Annual Report for the year 2023/2024
2. Supplementary Budget 2023/2024
3. Presentation of the accounts 2023/2024
4. Budget for the year 2024/2025
5. Annual subscription
6. Payments for availing service of the church
7. AOB with the permission of the chair.

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

Your prayerful participation and co-operation will be highly appreciated.

As instructed by the Vicar & President,

V.S.Varghese,  
Parish Secretary

# **EXECUTIVE COMMITTEE 2023-2024**

Vicar and President:

Rev Abu Cherian

Vice President:

Mr P.K. Oommen

Secretary:

Mr V S Varghese

Trustee Finance:

Mr Philip Varghese

Trustee Accounts:

Mr Prakash P Philip

Lay Leader 1:

Mr Suresh George

Lay Leader 2:

Mr Moby Mathew

Assembly Member:

Mr Thomas Varghese  
Edayadiyil

Mandalam Member:

Dr Binu Mathew K  
Thomas

Mr Varghese Mathew

Edavaka Mission

Mr P.J.Daniel

Sevika Sangham

Mrs Lincy Mathew

Youth Fellowship:

Mr Asish Varghese

Sunday School

Mrs. Elcy Varughese

Choir

Dr Divya Samuel

Prayer groups:

1. Aintree Norris Green

Mr Robby Jacob

2. Capricorn Turiff Rd

Mrs Raji Thomas

3. Knotty Ash- Childwall

Mr Tiju M Philip

4. Old swan- City Centre

Mr Jijo V K Kuruvilla

5. Warrington Wigan– Blackpool

Dr Divya Samuel

6. Wirral Chester North Wales

Mr Biju Mathew

UKVI Officer:

Dr Binu Mathew K  
Thomas

Internal Examiners:

Mr Abraham Philip  
Dr Nishanth Babu  
Mathew

# **EXECUTIVE COMMITTEE 2024-2025**

Vicar and President:	Rev Abu Cherian
Vice President:	Mr P.K.Oomman
Secretary:	Mr Raji Mathew John
Trustee Finance:	Mr Philip Varghese
Trustee Accounts:	Mr Prakash P Philip
Lay Leader 1:	Mr Suresh George
Lay Leader 2:	Mr Moby Mathew
Assembly Member:	Mr Thomas Varghese Edayadiyil
Mandalam Member:	Dr Binu Mathew K Thomas  Mr Varghese Mathew
Edavaka Mission	Mrs Sherly Varghese
Sevika Sangham	Mrs Rincy Mary Cherian
Youth Fellowship:	Mr Ashwin Varghese
Sunday School	Mrs Elcy Varughese
Choir	Mr Jijo Varughese
Prayer groups:	
7. Aintree Norris Green	Mr Robby Jacob
8. Capricon Turiff Rd	Mrs Raji Thomas
9. Knotty Ash- Childwall	Mr Tiju M Philip

10.Old swan- City Centre

Mr Jijo V K Kuruvilla

11.Warrington Wigan– Blackpool

Dr Divya Samuel

12.Wirral Chester North Wales

Mr Biju Mathew

UKVI Officer:

Dr Binu Thomas

Internal Examiners:

Mr Abraham Philip

Dr Nishanth Babu  
Mathew

## **Introduction**

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

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

## **Our Church**

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

## **Our Vicar**

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

## **Membership**

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

## **Worship Services**

Holy Communion services are celebrated every Sunday at 10am. To encourage our youth participation, fourth Sundays usually follow the English order of worship. Birthday and Wedding offertories are taken every Sunday. Special Thanksgiving offertories are taken on the first Sunday of every month.

Achen is assisted by the laymen and a member of the designated prayer group in the alter. Each Sunday is designated for each prayer group. Respective members assist Achen in the conduct of the worship service by reading the Bible lessons, taking the offertory and prayer after the Sermon. They also take the leadership in cleaning the church and its premises after the services. Choir partakes in the Worship services regularly. Food was served every Sunday after the worship service.

## **Great Lent and Holy week 2023 and 2024**

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

## **Various activities & projects:**

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

### **Harvest Festival**

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

### **Parish Convention and Family day**

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



## **Home for Homeless**

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

## **VBS**

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

## **Zonal Sunday:**

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

## **Choir**

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

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

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

Carmel Mar Thoma Church Choir maintains a unique nature of being a welcoming choir to the new members at all times. Liverpool is a vibrant city, where a lot of young Mar Thoma families and students come from various parts of the globe in connection with their work in the health sector or studies in local universities or jobs in this city. The Choir has been encouraging all committed individuals joining this parish who wish to use their musical abilities and voices for the glory of God to worship His holy name.

During the report year also, we have had new members joining us, as we continue to grow and strive to be God's faithful witnesses and examples in this world.

### **Sunday School**

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

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

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

### **Youth fellowship**

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

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

### **Mar Thoma Meet:**

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

### **Edavaka Mission Sunday**

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

### **Sevika Sangham Day**

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

### **Ecumenical Sunday**

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

## **Medical Mission Sunday**

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

## **Youth Sunday**

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

## **Executive Committee Retreat**

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

## **Special Prayer for Manipoor**

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

## **Christmas Carol Service**

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

## **Carol Rounds**

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

## **Prayer Groups**

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

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

## **Distinguished Guests**

### **Bishops**

Rt. Rev. Thomas Mar Timotheos Episcopa  
Bishop John Perumbalath

### **Clergy**

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

### **Laymen**

Mr. Melvin Shaji  
Mr. Thejus George

## **Congratulations**

### **Academic Excellence award 2023**

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

### **Resilience Award 2023**

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

## **Conclusion**

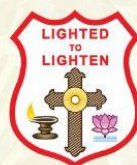
As we conclude this year's annual report, we reflect on the many blessings and accomplishments that have marked our journey together as a parish community. Through the dedication and commitment of our Achen, executive committee members and all parishioners, our parish has been strengthened.

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

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

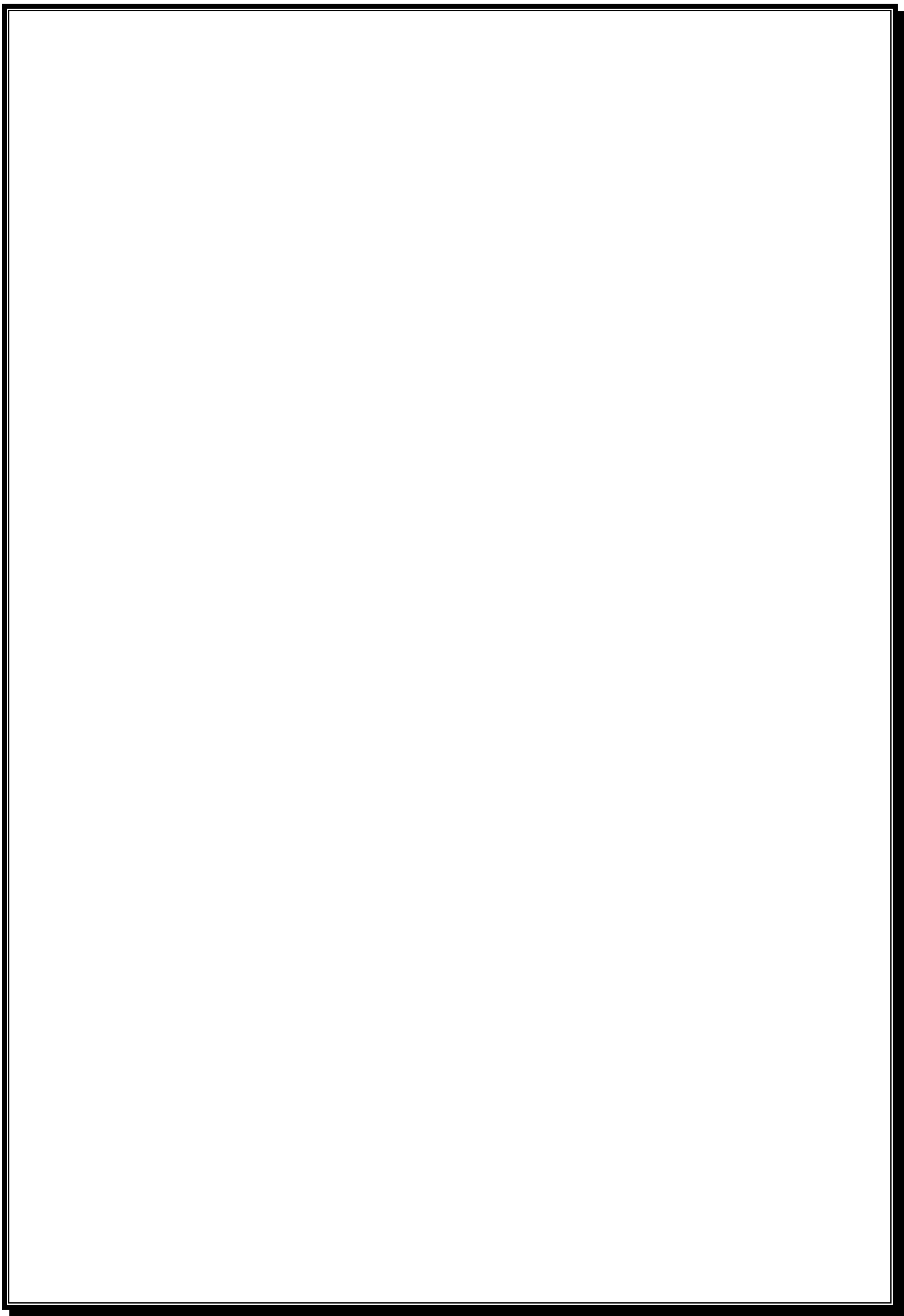
May God bless our parish abundantly in the coming year.

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**CARMEL MAR THOMA CHURCH**  
**LIVERPOOL**

Cockshead Rd, Liverpool, L25 2RB, United Kingdom  
[www.carmelmtc.org.uk](http://www.carmelmtc.org.uk)





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

## **CARMEL MARTHOMA CHURCH, LIVERPOOL(UK)**

### **INDEPENDENT EXAMINERS REPORT**

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

#### **Respective responsibilities of trustees and examiner:**

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

It is our responsibility to:

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

#### **Basis of independent examiner's Report:**

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

#### **Independent Examiners statement:**

In the course of our examination, no matter has come to our attention,

- (1) which, therefore gives us reasonable cause to believe that in any material respect, the requirements to ensure that:
  - to keep proper accounting records in accordance with section 130 of the Charities Act,
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dr Nishant Babu Mathew

(Independent Examiner)

Abraham Philip

(Independent Examiner)

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

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

Presented and passed at General Body meeting dated \_\_\_\_\_

**Rev.Abu Cherian**  
(Vicar-President)

**Philip Varghese**  
(Trustee-Finance)

**Prakash Philip**  
(Trustee -Accounts)

**Carmel Mar Thoma Church Statement of Financial Activity for the year ending 31st March 2024**

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

**Carmel Mar Thoma Notes to Accounts(1)**

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

## Carmel Marthoma Notes to Accounts(2)

### 11.Designated Fund

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

### 17.Restricted Funds

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

### 12.Fixed Assets&Depreciation

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

### 13.Bank Reconciliation 31.03.24

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

### 16. Parsonage Mortgage

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

### Accounting Policies

#### A. General

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

#### B. Depreciation:

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

#### C.Tax Refund:

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

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

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

### 14. Receivables and Prepayments

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

## Carmel Mar Thoma Church, Liverpool Budget 2024-25

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

Rev Abu Cherian  
(Vicar, President)

Philip Varghese  
(Trustee-Finance)

Prakash Philip  
(Trustee-Accounts)