

Carmel Mar Thoma Church Liverpool

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



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

Deuteronomy 28:12-13

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

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

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

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

CHURCH ADMINISTRATION

Our Church:

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

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

Vicar:

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

Membership:

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

Worship:

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

Official Meetings:

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

CHURCH EVENTS

Youth Conference 2024:

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

Parish Day:

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

International Nurses Day:

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

Father's Day:

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

Diocesan Bishop's Visit:

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

Summer Fest:

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

Leadership Retreat:

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

Sevika Sangham Diocese Conference:

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

Vacation Bible School:

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

Education Sunday:

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

Harvest Festival and Onasadhya:

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

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

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

Diocese Sunday Pulpit Exchange:

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

Diocese Inauguration & Mar Thoma Family Meet:

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

Annual Convention & Family Dedication Day:

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

Sunday School Retreat:

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

Edavaka Mission Fundraising for Kalahandi Mission Field:

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

Carol Service:

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

Christmas Day:

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

Watch Night Service:

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

Diocesan Christmas Carol Service:

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

Ecumenical Sunday:

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

Medical Mission Sunday:

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

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

Faith in Action:

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

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

Encounter – Youth Retreat:

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

Let your Light Shine:

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

Great Lent 2025:

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

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

Visit of Rt Rev Dr. Abraham Mar Paulose Episcopa:

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

Mothering Sunday:

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

GENERAL INFORMATION

Church Maintenance and Upgrades:

Raised Flowerbed

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

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

Roof Repair

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

Security Cameras and Live Streaming

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

Registration of the Church:

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

Gateacre Ecumenical Fellowship:

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

Home for Homeless:

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

Charity Donations:

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

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

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

Finance:

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

A Note of Gratitude:

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

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

ACTIVITIES OF ORGANISATIONS

Edavaka Mission:

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

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

Sevika Sangham:

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

Youth Fellowship:

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

Sunday School:

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

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

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

Choir:

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

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

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

Prayer Groups:

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

- | | |
|--------------------------------------|-----------------------------------|
| 1. Aintree – Norris Green | 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 regular prayer meetings. Vicar attends each area prayer meeting according to a rota.

CONCLUSION

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

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

Thank you.

For and on behalf of the Executive Committee.

Raji Mathew John

Raji Mathew John

Hon. Secretary

Carmel Mar Thoma Church

Liverpool

CARMEL MARTHOMA CHURCH, LIVERPOOL(UK)

INDEPENDENT EXAMINERS REPORT

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

Respective responsibilities of trustees and examiner:

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

It is our responsibility to:

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

Basis of independent examiner's Report:

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

Independent Examiners statement:

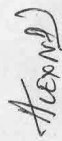
In the course of our examination, no matter has come to our attention,

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



Dr Nishant Babu Mathew
(Independent Examiner)

18/5/25



Mr Alexander Samuel
(Independent Examiner)

18/05/25

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

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

Presented and passed at General Body meeting dated _____

Rev.Abu Cherian
(Vicar-President)

Philip Varghese
(Trustee-Finance)

Prakash Philip
(Trustee -Accounts)

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

Carmel Mar Thoma Notes to Accounts(1)

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

Carmel Marthoma Notes to Accounts(2)

11.Designated Fund

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

17.Restricted Funds

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

12.Fixed Assets&Depreciation

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

13.Bank Reconciliation 31.03.25

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

16. Parsonage Mortgage

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

Accounting Policies

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

B. Depreciation:

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

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

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

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

Rev.Abu Cherian

Philip Varghese

Prakash Philip

14. Receivables and Prepayments

LNEA	£3,090.34
Provision for bad debtsLNEA	-£3,090.34
LNEA Balance	£0.00
Vicar Visa extension 2ndyr	£6,758.50
Sundry Debtors	£0.00
Total	£6,758.50
15. Payables	
Balance 23-24	£7,313.79
Paid 24-25	-£5,281.31
PAYE/NIC	£1,367.27
Rasisa& Self Denial 2024	£1,000.00
Vicar Pension Fund 24	£410.00
Charity Donations	£2,000.00
Healing Little Hearts F Trans	£25.00
Total	£6,834.75

Carmel Mar Thoma Church Statement of Financial Activity for the year ending 31st March 2025

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