

St Mark's Annual Church Meeting



Sunday 8 November 2020
11.00 am
(after the Act of Remembrance)

Held in St Mark's Church

St Mark's Annual Church Meeting, Sunday 8 November, 2020, 11.00 am

St Mark's: The Church at the Heart of Wimbledon

Our mission statement, purpose, and reason for being here:

To be enriched by the love of God
To extend the welcome of God
To express the compassion of God

Agenda

1. Opening prayer: Vicar
2. Apologies for absence.
3. Approval of minutes of last meeting.
4. Matters arising: Item 3: Clive amended the minutes of the previous meeting.
5. Presentation of electoral roll.
6. Election/Confirmation of officers:
 - Wardens
 - Deputy Wardens
 - Treasurer
 - Church Committee members
 - PCC representatives
 - Deanery Synod representatives
 - Electoral Roll Officer
 - Church Committee Secretary
8. Reception of the Annual Report
9. Comments from the Vicar
10. Safeguarding issues: Kathy Pring (our Safeguarding Officer)
11. AOB (to be notified to the Vicar by Saturday 31 October at clivegardner@outlook.com, 020 8944 0184, or 55 Alwyne Road, SW19 7AE.)
12. Closing prayer: Vicar

St Mark's ACM Minutes

Sunday 28 April, 2019, 11.30 am

#	Subject	Notes
1	Opening prayer	Led by Revd Clive Gardner (Team Vicar)
2	Apologies for absence	Jill Pillay and Suzi Goulder
3	Approval of minutes of last meeting	Approved unanimously with one amendment: under Item 5, add name Veronica Tuffrey as a new Church Committee member who has agreed to stand. Action: CG to amend
4	Matters arising	None
5	Presentation of electoral roll	Every six years we must throw away old roll and compile new. At many churches number on roll often decreases at this point. Numbers only decreased from 120 to 114 on recent new roll at St Marks. Thanks to Shelagh Nicholls, our Electoral Roll officer, who looked after this.
6	Election/Confirmation of officers	
	<i>Wardens</i>	Charles Esdale is stepping down. He is due much gratitude for his huge commitment and contribution. A token of thanks was given. Alex Youel was nominated and elected as new warden. There is still vacancy for second warden.
	<i>Deputy Wardens</i>	Zhikai Xie (third year) and Leigh Terrafranca (second year). Tokens of appreciation were given.
	<i>Treasurer</i>	Anthony Christodoulou. Treasurer role is currently paid position. Donation from someone in congregation covers cost with last payment to be made in December, we will need to find alternative arrangements then.
	<i>Church Committee members</i>	Celia Macleod stepping down, Clive gave thanks for her wise advice over the last three years. Paula Thorvaldsen is automatic member. Alex Bosworth, Jill Pillay, Gianna De Salvo, Veronica Tuffrey, Nick Wolff, and Carol Youel are continuing. In case forms for re-inclusion did not meet the deadline, approval was given for them to continue. Leigh Terrafranca, Zhikai Xai and Alex Youel will also be members. New members approved were Lori Semaan and Morgen Brits. The congregation were requested to give input on Mission Action Plan to any committee members.
	<i>PCC representatives</i>	This role is traditionally held by the two church wardens. Alex Youel will be the new PCC rep.

		Clive Gardner, David Jenkins and Paula Thorvaldsen also sit on PCC.
	<i>Electoral Roll Officer</i>	Shelagh Nicholls
	<i>Church Committee Secretary</i>	Veronica Tuffrey
7	Reception of Annual Report	Approved
8	Comments from the Vicar on Vicar's Report	<p><i>Mission Action Plan:</i> At recently awayday three priorities were agreed - Increasing Fellowship and Discipleship; Communications and Raising the Profile of the Church, and Resourcing our Ministry. Committee will decide actions to implement e.g. new home group.</p> <p><i>50th anniversary celebrations:</i> These have run successfully, and several are still to occur e.g. visit of Bishop of Southwark on May 12th, Spirituality and Reflection Day on 8th June at Worth Abbey, and concert on June 29th (6 – 7.30pm, to include mixture of choral and saxophone music, with retiring collection for Wimbledon Guild and St Marks church)</p> <p><i>Special thanks:</i> to Beccy Broadly who maintains good relationships with renters of church premises, and enables high income from rentals. Also thanks are due to Paula Thorvaldsen and Morgen Brits for huge work in hospitality role. Tokens of appreciation were given to all three.</p>
9	Comments from the Vicar on other reports	<p><i>Links with Bishop Gilpin school:</i> This is an important part of ministry.</p> <p><i>Deanery Synod:</i> Clive is very grateful to David Jennings for everything he does.</p> <p><i>Film Club:</i> Meets monthly, typically around 7 attend.</p> <p><i>Home groups:</i> Lent groups were big success, around 10 attended each. Groups are not a “club”, some people come who aren't members of St Marks. Keen they should be opened up even more widely.</p> <p><i>Hospitality:</i> Many events this year including huge firework display, already mentioned how grateful Clive is to Paula and Morgen.</p> <p><i>Music:</i> Approval rating higher in recent survey compared to last. Clive is very grateful for everything Ian does.</p> <p><i>Pastoral:</i> In recent survey fewer people reported having received pastoral care compared to last, this is probably because Paula and Clive adopted some wardens' jobs, this is because we had one warden (with fulltime job) not two.</p> <p>Our third MAP priority is to look at resourcing.</p>

		<p>Members of congregation should contact Clive or Paula if they have a need for pastoral care.</p> <p><i>Servers and Chalice assistants:</i> Clive is very grateful to Hugo and Nick.</p> <p><i>Budget:</i> Made deficit around £600 more than budgeted.</p> <p>First quarter 2019 there was a modest surplus.</p> <p>Thanks again to Beccy Broadley for facilitating income from lettings.</p> <p><i>Wardens report:</i> Much activity this year including refurbishment. Floor looks more or less like it did when the church was built. Thanks were expressed to Gerald Dorman. Used to be treasurer for years. He still banks our money. Comes in and sets up services.</p> <p><i>Safeguarding:</i> Kathy Pring was thanked for looking after safeguarding smoothly and delicately.</p> <p><i>Youth and children:</i> Very grateful to Charlotte Edgar and Beccy Broadley. Satisfaction with children's activities was massively higher this year's survey compared to last.</p> <p><i>A big vote of thanks was given to Clive for masterminding huge programme of visits for the anniversary, and for leadership over years.</i></p>
10	Safeguarding issues:	Kathy Pring is Safeguarding Officer. Safeguarding is taken very seriously. Processes are reviewed every year e.g. in recent audit recognised safeguarding policies must be accessible in one click on website, this will be corrected quickly.
11	AOB	None
12	Closing prayer	Vicar

St Mark's Annual Report, 2020

Originally the St Mark's Annual Church Meeting was scheduled for 29 March 2020. Some of the reports that follow were written for that meeting and so do not reflect the time since then.

Vicar's Report

The word that came to Jeremiah from the Lord: 'Come, go down to the potter's house, and there I will let you hear my words.' So I went down to the potter's house, and there he was working at his wheel. The vessel he was making of clay was spoiled in the potter's hand, and he reworked it into another vessel, as seemed good to him. (Jeremiah 18:1-4)

To understand the above quotation, you need to know the context in which it was told.

It was about 2,600 years ago and the people were in a crisis. Everything was going wrong for them. Some had lost loved ones. The economy had collapsed. And the government had a knack of deciding on one course of action and then changing its mind and doing the reverse.

And, as is the case whenever this kind of thing happens it was the ordinary people who suffered the most.

People's dreams of what they were going to do with their lives were dashed. Hope was in short supply.

It was in this context that God said to a man name Jeremiah: "I want to show you something," he said. "Get yourself down to the potter's workshop."

So Jeremiah went down to the potter's workshop, and watched the potter at work—taking the clay, moulding it into whatever the potter wanted to make.

And in particular he noticed that sometimes the potter would try to mould the clay into a particular shape, and it just wouldn't work.

Back then, their clay wasn't as pure as ours is today, so perhaps there was something about that clay that meant it just wouldn't go the way the potter wanted.

But the thing that struck Jeremiah, was that when that happened the potter didn't throw the clay away.

No—when that happened, the potter just made the clay into something else.

And that was the eureka moment for Jeremiah. God spoke to him, and Jeremiah saw that this was a metaphor for the people of his nation, and for life itself.

When life doesn't go the way we plan, we have the choice of working with our circumstances to form something else.



It was a very early example of that saying, that perhaps some of you have heard of: when life gives you lemons, make lemonade.

The Indian mystic Anthony de Mello tells the story of a man who took great pride in the lawn around his house. But found that it became plagued with dandelions.

Dandelions, everywhere dandelions in his beautiful lawn.

He tried every method he could to get rid of them, but none of them worked.

In desperation, he wrote to the officials of the king's palace where there were beautiful gardens, and which housed the nation's repository of all plant lore.

"What shall I do about the dandelions?" he wrote.

In due course the reply came back from the palace: "We suggest you learn to love them," it said.

Life is difficult for us at the moment: as individuals, as a church, as a nation. We should acknowledge the hurt, mourn the losses, and lament the missed opportunities. Being honest about how the pandemic is affecting us is an important part of our story—it is what makes us human.

But there is still hope. The potter hasn't finished yet. It may take some time, but we will emerge from this. Teresa of Avila wrote this:

Let nothing disturb you.
Let nothing make you afraid.
All things are passing.
God alone never changes.
Patience gains all things.
If you have God you will want for nothing.
God alone suffices.

Since our last Annual Church Meeting in the spring of 2019, we continued to celebrate the current church building's 50th anniversary. Particular highlights for me were the first ever visit of our diocesan bishop to the church, a spirituality and reflection day at Worth Abbey, and a fantastic concert organised by Alex Youel, bringing together so many local community groups in celebration.

Our links with Bishop Gilpin School have remained strong. As well as the very welcome visits of *Cantores*, the BG Choir, at our all-age services, Paula and I were regularly going into the school to assist with a range of activities (before the pandemic), including lessons, collective worship, and offering pastoral support to the staff. During lockdown I have continued to produce a videoed act of collective worship each week for the school to use.

I remain very grateful to the contribution that Ian makes to the musical life of our church. During lockdown he worked extremely hard in producing hymns sung by our choir for our online services, and, since we have been able to meet again on a Sunday morning, the choir has expanded hugely.

Our Sunday Club has continued to flourish. Char stepped down from helping to co-ordinate it in the spring of this year. I am personally very grateful for all the time and energy she put into this important role. She has been replaced by Steph, who, working with Beccy, has ensured that our children have an exciting and enriching experience every Sunday morning—thanks to you both!

St Mark's couldn't run without our Administrator, Hayley Rheinlander, now joined by Keeley Hegadus, our new Bookings Administrator. They both provide consistently excellent work. Another key person in the life of our church is Beccy Broadley who co-ordinates our church bookings and regular hall bookings. As well as raising a huge amount of money her ministry is also vital in fostering good relationships with outside groups, for whom we might be the only contact they have with the church. I am extremely grateful.

Other volunteers that many churchgoers may not be aware of are Sandy who co-ordinates our flowers, and Sheila Dunman our Planned Giving Officer. Then there are the members of our Church Committee (especially Gianna de Salvo and Nick Wolff who are standing down after their three year terms), servers, intercessors, readers, welcomers, choir members, and members of all our other groups.

We continue to be blessed with the ministry of our Pastoral Minister, Paula Thorvaldsen. She helps out in a great number of different ways—some of these are 'up

front' which you might be aware of, but there are many, many other ministries that she has in the life of the church which often remain hidden, but have had a huge impact (eg masterminding the installation of the bollards to the car park). She continues to frequently go beyond the call of duty, and I am so grateful for her ideas, support and encouragement—she is a great asset to the life of this church!

Like me, you will have benefited from Charles' reader ministry in preaching inspiring sermons at St Mark's. You may not know that he has also continued to work behind the scenes supporting Alex in his role as church warden, which has helped tremendously.

Both Zhikai Xai and Leigh Terrafranca have stepped down from their roles as Deputy Warden. They have both done a fantastic job, helping in the smooth running of many of the church's functions and ensuring the building continues to look beautiful.

Alex Youel has done an outstanding job in his first eighteen months as warden. He has faced the challenges that are part of the position with diligence, wisdom and good humour. I regularly thank God for his ministry among us. It is a crucial job in the life of the church, and should be shared with others—please pray that we may find others to work with him in this role. The lockdown was difficult in many ways, but the fact that we had Alex as our church warden meant that the challenges were much less daunting. Thank you, Alex!

Revd Clive Gardner, Team Vicar, October 2020

Bible Study Group (Tuesday Mornings)

Wendy and Nick led a small group for 8 sessions before the onset of Advent last year, each on Tuesday morning at 10.30.

We used the Chapel and created a vibrant, God centred group able to be honest and sincere with each other.

Each session lasted about an hour and a quarter and Nick and Wendy took it in turns to lead the session. The group looked at different themes and passages from St Mark's gospel. There was a core group of five members but four others attended at least once.

Amongst the benefits of the group were each of us getting to know the others in a way which hasn't happened over years of attending Sunday church services.

This was a very good experience for those taking part but would benefit from further development before it is started again. Perhaps a 'Discipleship Group' would be a possible term for a more far reaching development for the Church.

Nick Wolff, March 2020

Book Discussion Group

The book discussion group has been going since 2013. To date we have met on thirty-eight occasions.

We meet at regular intervals in the evening at my home. We discuss the book for over an hour and conclude by giving it a rating from 1-5 at the end of the discussion. The next book is suggested, discussed and agreed upon and a date is set. We then carry on chatting and socialising over drinks and nibbles.

There are a few core members who generally attend most discussions, but we welcome people who can only come on an occasional basis or who are just interested in the book selected.

We mainly read novels, both from established writers and from more modern ones. The books chosen are recommendations from individuals, either because they have read other books by the same author or because one or other titles and reviews have interested them.

Members in the group all bring a different twist to the discussion and even if the book has not been particularly enjoyed by one or more members, it is interesting to hear how the book has been received by others. Some of the titles chosen have been 'outside' what people might choose to read, and this is part of the interest of the group. All are welcome to attend, and it is not even necessary to have read the book. The discussion generates quite a lively cross exchange of thoughts and views.

Kathy Pring, March 2020

Deanery Synod

Deanery Synod has focused this year on diocesan and national Church of England initiatives to develop lay ministry and deepen discipleship. These included:

- Hearts on Fire (a vision for Mission in Southwark diocese)
- Setting God's people free (national programme to encourage/develop lay ministry and encourage people to practice their faith in normal everyday life).

Synod received presentations from Nick Shepherd from the national Evangelism & Discipleship team on Setting God's People Free and from Steve Rouse, from the London Institute for Contemporary Christianity called "Fruitfulness on the Frontline Taster Session: Where are we now". This noted that 98% of Christians have not been equipped for the 95% of their lives outside of church activities. It was suggested each church could think through how it could change its culture to help live their faith out Monday to Saturday.

In September the main event was a presentation from Rev Duncan Swan as the Diocesan lead on the development of Deaneries as centres of mission. He showed us what some other Deaneries have been doing in response to the initiative. There followed a question and answer session, from which it was evident that an audit of parish initiatives and provision should form the starting point for our response to the

challenge. It would be a forum for good practice, ideas, and advice. It was noted that the Diocese had funds to allocate to new initiatives.

Rachel Taylor of Holy Cross, Motspur Park, has been appointed Area Dean, replacing Bruce Rickards, and the Deanery secretary, Sally Bisson was stepping down. The Merton Spirituality Formation Group, formally run by Cynthia Jackson, was now a Deanery initiative.

Synod members were also surveyed during the year about the Deanery Synod.

David Jennings & Paula Thorvaldsen, St Mark's Representatives on Merton Deanery Synod, March 2020

Electoral Roll

Our electoral roll now stands at 112. This compares to 114 for 2019. We have added 5 people to the electoral roll and removed 7 people.

Shelagh Nicholls (Electoral Roll Officer) and Clive Gardner, October 2020

Home Group

The Home Group restarted after several months of inactivity late in 2019 with a look at some ancient antiphons used in Advent, before looking in some depth into the earliest recorded encounters between Jesus and the Temple in Jerusalem.

After this the Group put to itself the question of the significance of John The Baptist, before launching into a session on how the Bible we use today and its Apocrypha was drawn together, by whom and when.

In more recent weeks the Group was looking at what have been termed the Seven Signs in St John's Gospel. This was the focus of Lent. A fresh programme will be worked on by the Group after a pause following Easter.

Meeting in members' homes, the Group welcomes anyone interested in evening get-togethers on Christian-related subjects. Gatherings start normally at 8pm and finish at 9:30pm.

The Group itself chooses the subjects and themes to look at and different members research topics and lead.

Charles Esdale, March 2020

Inspired to Follow: Art and the Bible Story

Following on from presenting this course as part of a parish-wide initiative for home groups during Lent 2019, I was pleased to run it again over four Tuesday mornings

during Advent at St Mark's, using paintings with a Christmas theme; and currently through Lent this year with another set of paintings, some with reference to our 'creation' focus.

This free resource was designed by St Martin-in-the-Fields in partnership with the National Gallery as a way to explore the Christian faith. Each week we look at a different painting and reflect on how it relates to a Bible passage and to us. Despite advertising it to all four churches in the parish, we have as yet seen little take up beyond St Mark's, which is a shame as those of us who have taken part enjoy it very much. I feel sure others would benefit too.

Wendy McTernan, March 2020

Servers and Chalice Assistants

A big Thank You, as ever, to our dedicated team of servers and chalice assistants, many of whom have served St Mark's for a considerable number of years. Their contribution adds so much to the smooth running of our services.

I'm particularly grateful to Gerald Dorman who, before the pandemic, had taken on the bulk of the serving responsibilities at the 8 am service, with the help of Michael Townsley and Janet McKenzie.

Our serving team at the 10 am service comprises Kathy Pring, Michael Townsley, Janet McKenzie, Charles Esdale, Nick Wolff and Hugo Dagostine. Nick and Hugo especially have been incredible stalwarts, filling in when others were not available. Similarly Valerie Tupp, Leigh Terrafranca and Sheila Dunman have always ensured that our Wednesday services run so well.

I'm grateful too for the ministry of Donald, Celia, Kathy, Michael, Nick, Janet, Sheila, Charles, Paula, David Ainsworth and David Jennings for their role as chalice assistants at the Parish Eucharist; their reverential manner helps make the service a meaningful experience for those who receive the consecrated wine.

Clive Gardner, October 2020

Treasurer's Report

Overall review of the year

Financially speaking it has been a positive year for St Mark's. The Church began the year with reserves of £115,966 and the overall result for the year was a surplus of £15,776. This is against a budgeted deficit of £2,668.

The main driving force behind this result was an increase in income which rose by almost 9% to £195,614. It was encouraging to see that Collection income increased significantly to £8,438 compared to £5,375 as the congregation gave sacrificially to the work of the gospel. Planned giving also rose by 1%.

Another area which saw a substantial increase was letting income. Combining the income streams from the different areas of the Church and car park, letting income rose 9.7% yielding the Church a total of £128,214 compared to £116,795 in 2018.

Included in the income is the increase in value of the investments. This is not a cash movement and the Church would only see this in real terms were the investments to be sold. The movement on the investments was as follows:

The Church of England Investment Fund – Income Shares

Value as at 31 December 2019	£24,846.97 (1912.60 pence per share)
Value as at 31 December 2018	<u>£20,978.84</u> (1614.85 pence per share)
Increase in value	<u>£ 3,868.13</u>

Dividends received in 2019	£ 723.87
2019 Dividend Yield	3.2%

The Church of England Fixed Interest Securities Fund – Income Shares

Value as at 31 December 2019	£10,388.94 (163.47 pence per share)
Value as at 31 December 2018	<u>£10,184.30</u> (160.25 pence per share)
Increase in value	<u>£ 204.64</u>

Dividends received in 2019	£ 419.44
2019 Dividend Yield	4.1%

At the time of writing, given the current situation and serious downturn in the financial markets these investments will have lost some value. However, in the long term we would hope this will recover in time.

Looking at expenditure, overall costs were lower in 2019 compared to 2018 by some 3.3% coming in at £179,837 compared to £186,043 the previous year. A lot of the expenditure remained broadly consistent year on year but some areas saw significant fluctuations.

The figure for Charitable Giving of £2,441.56 is somewhat lower than in 2018. It was necessary to make an accounting adjustment to the figure which has led to an overall fall. Actual payments to charities, including the 10% tithe of general giving, amounted to £4,587. There was, however, an old historic provision for giving which it seems has been carried forward incorrectly since 2016. This needed to be written off as it is no longer relevant and it is this that has affected the figure in the current year.

The Church incurred one-off legal expenses of just over £3,000 in the year in relation to negotiating a new agreement with Babydrop.

The overall cost of utilities costs was significantly lower this year. There was a large drop in the cost of Electricity and Gas, though a significant increase in water rates. Overall the costs were down by almost £1,400.

The key reduction in costs this year was in respect to repairs and maintenance. Overall Church, Hall and grounds maintenance and repairs fell from £44,460 in 2018

to £30,980 in the year under review. The costs this year included the installation of bollards at a cost of £9,106 and the purchase of a dishwasher for £1,560.

Cash Position

At 31 December 2019 the bank current account balance was £22,265 (2018: £16,813).

The CCLA Deposit account balance at the end of the year remained at £43,620 with interest being deposited into the current account quarterly. Total cash at the end of the year is up by £5,451.

As reported above, the church also holds continues to hold two Investment Funds with a balance of £35,236 (2018: £31,163).

Looking at the position at the end of December 2019, everyday cash held in the current account, plus amounts due to the Church less amounts owed:

Cash	£22,265	
Creditors:		
Parish Inter-co	£ 2,774	
Trade Creditors	£ 500	
Accruals	<u>£12,841</u>	(£16,115)
Debtors:		
Invoiced/Accrued Letting income	£ 24,011	
Prepayments	£ 3,470	
Other debtors	£ 1,785	
Gift Aid Debtor	£ 17,470	
Net Current Asset Position	£52,886	

The accruals figure of £12,841 includes the charitable giving tithe of £3,718, the final instalment for the new bollards £7,008 along with some other smaller creditors.

St Mark's Church
Income and Expenditure vs Budget
January - December 2019

	Total		Variance
	Jan - Dec 2019	Jan - Dec Budget	
Income			
Collections	8,437.78	6,171	2,267
Donations			
Planned Giving (Gift Aidable)	30,808.00	31,520	(712)
Other Giving and donations	9,677.20	2,035	7,642
Total Donations	40,485.20	33,555	
Investment Income	1,464.82	1,294	171
Lettings			
Church and Car Park	68,772.55	75,240	(6,467)
Hall	59,440.98	65,908	(6,467)
Total Lettings	128,213.53	141,148	
Other Incoming Resources	88.00	-	88
Special Appeals - Restricted	1,785.00	-	1,785
Tax Recovered - Gift Aid	11,066.45	9,721	1,345
Unrealised gains/(losses) on investments	4,072.77	-	4,073
Total Income	195,613.55	191,889	3,725
Expenditure			
Charitable Contributions	2,441.56	4,945	(2,503)
Church Mission Expenses	5,952.71	4,065	1,888
Church Running Expenses	31,996.40	27,638	4,358
Church Utilities	8,543.36	10,893	(2,350)
Diocesan Quota	79,860.93	82,000	(2,139)
Hall Hire Refunds	2,312.50		2,313
Loan Released	100.00		100
Major Church and Hall Repairs	12,885.49	30,000	(17,115)
Property Maintenance	18,095.28	18,100	(5)
Purchases	353.70	-	354
Salaries, Wages and Honoraria	17,295.20	16,916	379
Total Expenditure	179,837.13	194,557	(14,720)
Surplus / (Deficit) for the year	15,776.42	(2,668.00)	18,445

The Diocesan Quota was a little lower than budget for 2019, the Quota paid to the Parish was £69,077 and the share of the Parish expenses paid was £10,784. This is a breakdown of St Mark's share of the parish expenditure below:

Clergy	3,088
Housing	6,127
Admin Secretary	3,043
Insurance	782
Printing and Stationery	507
Office Equipment	458
Telephone	322
Payroll	130
Other	833
Income	(4,506)
TOTAL	<u>10,784</u>

Being new in the post I am still feeling my way around the finances of St Mark's. I hope in the coming months to have a clearer understanding of the dynamics of St Mark's and working with Hayley Rheinlander.

Here follows the main income and expenditure statement along with the balance sheet as at 31 December 2019.

Colin Dadswell, Caladine Ltd, March 2020

**St Mark's Church
Financial Activities
January - December 2019**

	<u>Total</u>	
	<u>Jan - Dec 2019</u>	<u>Jan - Dec 2018 (PY)</u>
Income		
Collections	8,437.78	5,375.38
Donations		

Away Day	48.00	-
Donations by CAF	300.00	-
Film Club Donations	25.20	131.35
One-off donations (Gift Aidable)	5,020.00	8,281.00
One-off donations (non-Gift Aidable)	1,629.00	1,758.67
Planned Giving (Gift Aidable)	30,808.00	32,295.04
Planned Giving (non-Gift Aidable)	2,655.00	840.00
Total Donations	40,485.20	43,306.06
Investment Income	1,464.82	1,367.83
Lettings		
Ark and/or vestries	19,164.36	11,643.92
Chapter Room, one-off hirers	642.50	322.50
Chapter Room, regular hirers	1,738.81	2,140.00
Counselling rooms	11,773.25	5,380.50
Hall, one-off hirers	12,020.00	14,567.24
Hall, regular hirers	47,420.98	51,642.13
Main body of Church, one-off hirers	903.98	1,572.86
Main body of Church, regular hirers	23,808.15	17,139.96
Total Lettings	117,472.03	104,409.11
Other Incoming Resources	88.00	516.10
Rents Received		
Car Park Rental	10,741.50	12,386.00
Total Rents Received	10,741.50	12,386.00
Special Appeals - Restricted	1,785.00	1,470.00
Tax Recovered - Gift Aid	11,066.45	11,548.00
Unrealised gains/(losses) on investments	4,072.77	(729.25)
Total Income	195,613.55	179,649.23

Expenditure

Charitable Contributions	2,441.56	3,749.44
Church Mission Expenses		
Away Day	158.00	-
Children's Ministry	519.71	601.43
Donkey for Palm Sunday	230.00	400.00
Film Club	350.00	400.00
Palm Sunday	30.73	3.11
Sacraments & Consumables	78.35	
Social Events	1,886.03	2,364.59
Vicar's Discretionary Fund	2,620.86	1,345.13
	79.03	23.75
Total Church Mission Expenses	5,952.71	4,738.01
Church Running Expenses		
Accounting software		443.60
Bank Charges	225.60	180.00
Church Office Expenses	1,069.15	681.52
Cleaner	1,092.51	1,179.98
Cleaning expenses (consumables)	13,000.00	13,120.00
	1,932.90	1,680.67

Flowers	13.00	-
Insurance	3,266.00	3,029.01
Legal & professional fees	3,312.60	-
Music Expenses	1,610.00	1,767.77
Pastoral Expenses & Gifts	589.13	528.16
Resources for Church Groups	17.99	69.19
Subscriptions	267.52	694.54
Treasurer Fees	5,600.00	5,000.00
Total Church Running Expenses	31,996.40	28,374.44
Church Utilities		
Electricity & Gas	4,872.58	9,110.50
Waste	1,532.36	274.32
Water	2,138.42	546.99
Total Church Utilities	8,543.36	9,931.81
Diocesan Quota	79,860.93	78,377.38
Hall Hire Refunds	2,312.50	-
Loan Released	100.00	-
Major Church Repairs	11,775.49	14,580.00
Major Hall Repairs	1,110.00	5,279.00
Other Outgoing Resources / Payments	-	1,278.60
Property Maintenance		
Property Maintenance (Church)	3,285.08	14,233.12
Property Maintenance (Grounds)	14,151.28	8,742.64
Property Maintenance (Hall)	658.92	346.96
Total Property Maintenance	18,095.28	23,322.72
Purchases	353.70	-
Salaries, Wages and Honoraria		
HMRC costs	505.97	439.71
Pension costs	628.55	425.34
Salaries, Wages and Honoraria	16,160.68	15,546.99
Total Salaries, Wages and Honoraria	17,295.20	16,412.04
Total Expenditure	179,837.13	186,043.44
Surplus / (Deficit) for the year	15,776.42	(6,394.21)

St Mark's Church
Balance Sheet
As of December 31, 2019

	<u>Total</u>	
	<u>As of Dec 31, 2019</u>	<u>As of Dec 31, 2018 (PP)</u>
Fixed Asset		

Investments		
Satchell F - Fixed Interest	10,388.94	10,184.30
Satchell S - Investment Fund	24,846.97	20,978.84
Total Investments	35,235.91	31,163.14
Total Fixed Asset	35,235.91	31,163.14
Cash at bank and in hand		
Current	22,264.53	16,813.47
Deposit CCLA	43,620.67	43,620.67
Total Cash at bank and in hand	65,885.20	60,434.14
Current Assets		
Debtors		
Debtors	6,533.75	19,234.27
Intercompany - Parish	(2,773.73)	(411.52)
Total Debtors	3,760.02	18,822.75
Other Debtors		
Accrued Income	17,477.29	4,000.00
Income Tax Refunds	17,469.96	6,403.51
Other Debtors - Restricted	1,785.00	1,470.00
Prepayments	3,469.50	158.00
Total Other Debtors	40,201.75	12,031.51
Total Current Assets	43,961.77	30,854.26
Creditors: amounts falling due within one year		
Accounts Payable	500.00	2,018.07
Accruals	12,840.78	4,467.79
Total Creditors: amounts falling due within one year	13,340.78	6,485.86
Net current assets (liabilities)	30,620.99	24,368.40
Total net assets (liabilities)	131,742.10	115,965.68
Charity funds		
Unrestricted Funds brought forward	115,965.68	122,359.89
Surplus/(Deficit)	15,776.42	(6,394.21)
Total Charity funds	131,742.10	115,965.68

Warden's Report

COVID-19 (coronavirus) matters

Following instructions from the Diocese, St Mark's Church closed completely on Sunday evening 22 March 2020. This enforced closure raised many issues, the most pressing being financial.

About two-thirds of our income comes from hirings, from either the substantial nursery which operates within our building, from users of our two counselling rooms, from car park rentals, or from a mix of regular and one-off hirings, of both church (eg evening choir rehearsals) and Hall (eg adult ballet, weight-watchers). With the exception of the car park space rentals, which have proved something of an invaluable lifeline for our finances, these came to an abrupt halt, for the church itself and for the (separate) Hall as well.

To mitigate the very serious financial impact we reviewed costs and immediately:-

- suspended the cleaning contract for church and hall
- suspended the waste collection service (Veolia)
- turned off the church boilers and heating system

We also looked at staff costs and decided to furlough our Bookings Administrator under the government's scheme to support 80% of eligible staff costs. She has since been able to return to her usual part-time time working, as from the beginning of September, as opportunities for bookings once again became more possible.

The pre-school nursery reopened at the beginning of June (from the 5th) although was initially confined to using just the Hall up until the end of the summer term.

Services - attendances initially remained steady, before lockdown from 22 March. During January and February we ran a short series of sermons on the subject of discipleship and volunteering, culminating with the launch of an appeal for several volunteer teams to help with, for instance, flowers, pew runners, gardening and creative events (all rather overtaken by subsequent events, sadly). After a period of complete closure, we have since been able gradually to open up first for private prayer, then progressively to offer actual services, both in person and to remotely connected audiences via Zoom. Most recently, the choir - happily expanded in numbers - has been able to actually sing, even though the members of the congregation continue to be prevented from joining in!

On the maintenance front, recent significant works have included:

The Church

- redecorating the church office and refitting it with two new desks and other equipment, in readiness for the arrival of the new staff appointment (Bookings Administrator, who started in January)
- considerable amounts of time and energy spent on trying to repair the church boiler, finally achieved - at last! - (but still in need of regular attention, with an annual maintenance contract having been negotiated)
- radiator repairs, finally concluded in spring 2020
- comprehensive redecoration of one of the counselling rooms, including a new carpet
- risk assessment of the whole site completed and 40 mitigation actions (mostly minor) identified, with all having now been rectified
- fire alarm system tested and fire extinguishers serviced and replaced as necessary, with three new extinguishers being purchased for use on the mezzanine floor of the Hall. Fire safety and fire exit signage has been reviewed and updated throughout
- lightning conductor has been assessed, and repairs made
- introduction of online booking systems for both counselling rooms

The Hall

- creating an office on the mezzanine floor, for use by the manager of the expanded nursery and her staff. This included providing a new window, blinds and lighting.
- constant attention to the Hall boiler which was using copious amounts of water and which needed topping up every few days (instead of the more normal once or twice a year). Fixing some minor radiator leaks appeared initially to have reduced this problem, but the final solution turned out to be a problem with a constantly flushing urinal.

The Galustian Garden

This has been maintained by contractors and volunteers during the year and has improved noticeably in condition, not least by removal of significant amounts of ivy. Two broken fence panels were replaced and there is an opportunity to move forward from simple maintenance to progressive enhancement

- the lawn has been well cared for and is popular with the nursery, hirers and for church events
- a new, lockable gate has been provided to enable the nursery to store materials more securely

The outside of the Church and Hall

- an initial effort to bring the various garden areas under control was successful, by different contractors (Edwards of Surrey), and they have since provided a regular maintenance service
- a major project to install electric bollards to secure the church car park, for the benefit of church users and car park space renters, came to fruition towards the

end of last year. It required a huge amount of effort to bring to a workable conclusion and thanks are due to all concerned, most notably Paula.
- a security visit was made by Merton and the local police specialist, with an eye to reducing the amount of use of the outside by rough sleepers, drinkers and smokers (often of exotic substances). The recommendations - principally around improving site maintenance and lighting - are being implemented

I should like to take this opportunity to pay tribute to a wonderful team, including members of the committee and our Vicar Clive, by former wardens - most notably my immediate predecessor Charles Esdale - by my deputy Church Wardens Leigh Terrafranca and Zhikai Xie, by the nursery staff and by many individual volunteers and members of the congregation. All are unsung heroes and to each and every one I offer my grateful thanks.

Alex Youel, Church Warden, October 2020

Youth and Children

At the end of this 2019/20 church year, Charlotte Edgar will step down from being one of the two volunteer co-ordinators of our youth provision. I would personally like to thank Charlotte for the enormous contribution she has made to the St. Mark's Youth and Children's ministry over the four years that we have been working together. St Mark's runs a lively Sunday Club solely through the time and efforts contributed by our volunteers. We are extremely grateful to all those members of the congregation who help support the Youth activities that simply would not be possible without their involvement.

Sunday Club

We are always delighted to hear from congregation members the joyful feedback that comes from sharing our weekly Sunday Club activities together in the service. For the Sunday Club especially, it helps connect us as a Church family and is a lovely opportunity to share growing confidences – both from the children and new leaders.

Sunday Club meets in two age-specific groups: Doves (Preschool and Reception aged children) and Eagles (all other ages) every Sunday during our 10am service (with a break during the main school holidays – Christmas, Easter and Summer). Over the past year we have continued devising the Sunday Club syllabus using the Urban Saints platform as well as other online resources.

Thank you to all the leaders who take these prompts and invest time and energy to write and prepare the lessons for the children. This year we have looked at our Christian Commitments, The Nature of God and the Life of Jesus, as well as celebrations in our Christian calendar.

We have seen tail-off from our older children (11+) where sadly we lack the capacity to provide a dedicated group (formerly Sparks). Older children join Eagles or enjoy the main church service, sometimes assisting as junior servers. We pray that new volunteers may be able to help support all aspects of our offering. If you think you may be able to contribute, we would love to hear from you.

Our third annual nativity performance took place with all the customary dressing-up, readings and songs that the Sunday Club children are always thrilled to present (despite limited rehearsals!). We are always thankful for Ian's musical contribution to this special occasion and to be able to share the performance with a buoyant congregation of so many extended family members.

We have 28 registered children for Sunday Club, of which c.15 regularly attend. This year we were tremendously sad to lose Winny Kil Rye Lee, who had been a regular Sunday Club helper for many years, and pray that Shin Ju and Heju have settled in to their new life with extended family in South Korea. We miss them all.

Other events

Our **Fireworks Party** in November was another seasonal highlight, a well-attended community event with over 200 attendees. In line with previous years, the retiring collection took donations of more than £200 after covering the cost of the fireworks display, food and drink. Enormous thanks to Andrew Edgar, Ray Terrafranca, Paula and Morgen Thorvaldsen Brits for all their planning, execution and catering, as well as all whom helped with this event).

For the **Christingle** and we thank members of the Youth team for arranging and preparing all the Christingle oranges. Sadly this year's **Mother's Day** was not marked with posies owing to measures to prevent spread of Covid-19.

And a warm welcome

Though Charlotte will remain on our leaders' rota, I am delighted that Steph Hendries will be sharing the responsibility with me for our Youth and Children's team going forward. Steph has already brought fresh eyes and energy to her Doves sessions and I am look forward to continuing Sunday Club co-ordination together with her.

Rebecca Cox (with thanks to all those involved in St. Mark's Youth and Children's work), March 2020