



Trustees Annual Report for the year ended 31 December 2024

Registered Charity Number 1176219

Principal office:

1A Llanthony Road, Gloucester, GL2 5QT

Trustees for this period

Peter Taylor, Kieran Douglass, John Cordingley, Catherine Ashworth, Rob Kingston, Pat Prosser, Will Lee, Stacey Ainslie

Current Trustees

John Cordingley, Pat Prosser, Peter Taylor, Kieran Douglass, Will Lee, Stacey Ainslie

1. Structure, Governance & Management

Mariners Gloucester ('MG') was registered as a Charitable Incorporated Organisation (CIO) by the Charity Commission on 11 December 2017, with effect from 6 April 2018. Its constitution provides that trustees are elected for terms of up to three years.

Although no formal induction and training policy is in place, new trustees are provided with the Charity Commission's guidance *The Essential Trustee: What you need to know, what you need to do* and asked to familiarise themselves with it. In addition, short training sessions are usually included within Trustee Meetings to evaluate and strengthen our governance practices.

2. Objectives and Activities

The principal object of MG is the advancement of the Christian faith in the City of Gloucester according to the doctrine of the Church of England as defined in Canon A5 of the canons of the Church of England.

In seeking to achieve this object, MG engages in a range of activities either on its own or with others, including:

(a) the celebration of public worship.

Sunday morning celebrations have been held in Mariners Chapel throughout 2024. In April, a year long sermon series, 'Encountering God' explored how we can encounter and know more of God's transforming presence in our everyday lives by looking at people's encounters with God throughout the Bible. On the first Sunday of the month, Sunday celebrations alternated between Shine Sundays and Encounter Sundays. On Shine Sundays, members of the congregation prayer walk around the local area and join together for sharing testimony and worship. On Encounter Sundays, there is an extended time of worship and prayer to give space to the Holy Spirit.

Easter celebrations began with sunrise worship at the top of Robinswood Hill, joining with other Christians across the city. There was a Good Friday evening service with prayer stations. Christmas celebrations included a candlelit service, a Christingle service and a Christmas Day service.

Mariners continues to be involved in the Worship 24/7 [formerly Burn] prayer and worship events held across the city. Mariners hosted a Worship 24/7 evening in October alongside the Light Trail and congregation members attend the monthly evenings.

2024 was the 175th anniversary of the Mariners Chapel and a special anniversary service was held on February 11th, which included the Bishop of Gloucester as a visitor and guest speaker. The service was mentioned on BBC Radio Gloucestershire.

(b) the Teaching of the Christian faith.

In January 2024, Mariners began a church-wide 5-week course titled 'The Lectio Course', evenings consisted of worship, watching a video with teaching content, discussion groups with questions and a time of prayer.

During the course, home-based small groups (Life Groups) paused but restarted again in February and have played a central role in teaching and discipleship. Groups meet fortnightly and are key in forming, sustaining and deepening a sense of community in the church. Several of these groups have set up WhatsApp groups to enable their members to keep in touch with and support one another and to foster a deeper relationship with one another in all of life.

There have been two different sermon series throughout 2024 which speakers on a Sunday have shared on. 'The Heart of Prayer and Worship' continued from 2023 until Easter 2024, exploring the heart postures of King David through the Psalms. 'Encountering God' explored biblical encounters with God, beginning in April 2024 and continuing into 2025.

The church went on a weekend away to Hill House Christian Centre at the beginning of November. Over this weekend there was teaching on the topic 'Becoming more like Jesus together' which explored the Bible passage Isaiah 55 and our formation as disciples of Jesus Christ.

(c) mission and evangelism.

There have been several specific outreach events in the year; Shine Sunday celebrations, the fresher's fayre for students in September, the Tall Ships weekend, weekly Pilates' classes, and Advent projections in the lead up to Christmas. The Chapel has remained open throughout the week and visitors are able to engage with the Christian faith through posters and literature.

The Tall Ships weekend consisted of activities for visitors to engage in, these included members of the church who dressed in authentic Victorian clothes and answered visitors' questions, a separate Victorian dress-up and photo opportunity for visitors, biscuit making and craft activities, alongside information posters celebrating the 175th anniversary of Mariners Chapel.

Every day throughout Advent, there was a projector installation which displayed a different clip from 'The Chosen' that visitors were able to watch.

Two new Pilates classes began in the Autumn, one for all abilities on a Wednesday evening, and one for parents and babies on a Thursday morning. An instructor from the Christian organization 'Sportily' runs the sessions that use Christian music and provide opportunities for faith conversations to take place. The Friday Football group meets every fortnight and includes a testimony time before playing which is shared by different people within the group.

On Halloween, a Light Trail was set up in the Docks; parents and children followed a map and completed clues to reveal a message about Jesus being the light of the world. At the end, they received a prize consisting of hot chocolate and literature that explored the message.

Alongside the light trail, there was a Worship 24/7 prayer and worship event going on in the Chapel that people could join in with before, during or after the trail. These two events provided an alternative to traditional Halloween activities.

Base Camp met fortnightly in 2024 and provided a space for young people not connected with church to come and engage with Christians and learn about faith.

Sunday Celebrations continue to be times where those on hospitality ministry engage with passers-by and onlookers who are drawn to the building, often resulting in fruitful discussions.

(d) pastoral work including working with the sick and bereaved.

This is shared across the life of the Church by many members of the congregation including the Leadership Team and Life Group leaders.

In the autumn of 2024, there was a funeral for a much-loved congregation member who sadly passed away. Marriage preparation continues to be provided to couples to support them and provide them with the best foundations for married life.

Men's and women's ministry includes pastoral work as an opportunity for those who attend to be supported and prayed-for amid strengthening relationships.

(e) the provision of facilities with a Christian ethos for the local community, including (but not restricted to) the elderly, the young, and other groups with particular needs.

A local 'Alcoholics Anonymous' (AA) group meets for 1 - 2 hours on a Monday evening in Mariners Hall. This followed a successful trial period in 2022;; the group is aware there might be times when the church needs to use the Hall and they have agreed to re-locate their meeting to the chapel in such situations.

Mariners Hall is also used by the Pilates class on Wednesday evenings and Thursday mornings, Base Camp fortnightly on a Friday and for occasional meetings with clients by the local CAP coordinator.

Mariners Chapel is available for people to use for private prayer each day throughout the week.

(f) the support of other charities working in the UK and overseas.

MG provides financial support for mission work in Malawi and Ethiopia. Locally, it provides volunteers and financial support to Gloucester Foodbank, Christians Against Poverty (CAP), Street Pastors, Listening Post, Gloucester City Mission, Tearfund, Home for Good, TIC+, Care for the Family, the Diocese of Gloucester, Gloucester Historic Churches Trust and the Church Society. Mariners has continued to support a Church family who are in their third year of overseas mission in Ethiopia. There has also been support through giving space in Sunday celebrations to hearing from charities that Mariners support and are engaged with and those who have similar priorities.

Most of these activities are delivered by one full-time ministry staff member, a part-time administrator, a Graphic Designer employed on a needs basis, the Leadership Team and a large number of volunteers. In addition, all of this is overseen and supported by an excellent team of trustees.

MG used two buildings for its work in 2024:

1. Mariners Hall comprising a small hall, commercial kitchen, ancillary rooms, offices and a three bedroom flat (rented out to young adults connecting with MG).

2. Mariners Chapel. A 're-ordering' project has been underway to renovate and modernise this building. So far, the work has been in the design, specification, and approval phase. Outline 'Faculty' approval from the relevant Anglican Church authorities was granted in September 2018 for the installation of a disabled toilet and kitchenette, new flooring, heating and lighting, new seating (to replace the pews), and general redecoration of the building. However, this approval will need to be sought again. We are currently working with the Church Society and Gloucester Council to obtain a sublease for Mariners Chapel, which would allow the work to be completed. A much-needed update to the chapel's electrical supply was successfully carried out, with the installation of a three-phase electricity supply. For this work, a grant was received from the Church Society along with a VAT refund under the 'Listed Places of Worship' scheme.

3. Achievements and Performance

Throughout 2024, Mariners Church engaged in a year of prayer and fasting. Each day of the year, a member of Mariners set aside time to pray and fast in a way that worked for them. The result was that every day of 2024 was covered in prayer by church members. This was a phenomenal feat and set aside the year as a special year of dependence on God as well as marking the 175th anniversary of Mariners Chapel. This was a formational time for the church alongside other times of focused prayer in the year, such as a 24-hour prayer event before Easter that made use of the Prayer Room in Mariners Hall.

There are a number of areas of church life that continue from previous years. They are recognised as being crucial parts of church life. They include Life Groups which run fortnightly throughout the year and provide opportunities for fellowship and community. They are a great place of support and of growth for members. The children's ministry and youth ministry also provide formational teaching and support to the young people within the church.

In January 2024 the church ran a 5-week, church-wide teaching course on going deeper with reading the Bible and prayer. Much of the church met each week to discuss the content and pray together.

In February 2024, members of the Leadership Team spent 3 days in Harrogate at the New Wine Leadership Conference; this was an impactful time of teaching and worship, providing space to listen to God and opportunities for the Leadership Team to grow in faith.

At the end of July 2024, a number of individuals and families from Mariners attended the 'New Wine - United' summer festival at the Bath and West Showground in Somerset. This was a wonderful time of refreshing and equipping for those attending, through worship, teaching, prayer ministry and being together as a church family across all age-groups.

In September, the men of Mariners did an overnight camp out, this was a time of deepening fellowship, worship and support for one another. This was alongside the regular men's ministry times of fire pit evenings and social events. The women's ministry had various times of fellowship throughout the year, finishing the year with a wreath-making event at Christmas time.

Three particular outreach events have already been mentioned in section 2(c). On Halloween, Mariners ran a successful Light Trail event for the local community that provided an alternative to traditional Halloween celebrations. The Tall Ships weekend saw many people engage with the church-run activities. The advent projections in December also saw many people visit the chapel with the opportunity to learn about the Christmas story.

An aspect of the church's vision: 'Encountering more of God's presence' was the focus of the year-long sermon series that began in 2024, and there was a desire to focus on cultivating opportunities for the church to encounter God's presence throughout the year in response to the Holy Spirit's leading.

The Leadership team has sensed God calling us to press into another aspect of the church's vision; 'Growing deeper together in faith' and this was the focus of the Weekend Away in November. This time together as a church was the highlight of the year with almost all of the congregation attending. It was a wonderful time of being a church family, with teaching, worship, prayer, fellowship, eating together, forming and deepening relationships and lots of laughter.

4. Financial Review

See separate report.

5. Public Benefit Statement

The trustees have complied with their duty to have due regard to the guidance on public benefit published by the Commission in exercising their powers or duties.

6. Plans for Future Periods

Following on from our year of prayer and fasting in 2024, a weekly time of corporate prayer has been instituted. This space is called 'The Boiler Room' and it seeks to be a part of the regular rhythm of Mariners Life, dedicated to seeking God's voice and coming together in prayer for Mariners.

A much-needed overhaul of the Mariners website and our digital and print graphics was carried out earlier this year.

Another weekly church-wide course has been organized for 2025 after fruitful courses in previous years.

Regular men's and women's ministry events will continue, with the men planning a weekend away during the year, and the women planning one for the future as well.

The reordering project has stalled due to the hold up with a sublease being granted. However, this is now developing, and the plan is for this to be in place as soon as possible.

Looking ahead to 2025, there is the aim to continue the fruitful work of the Weekend Away, focusing on how we grow deeper together in faith as an authentic community of followers of Jesus. This will be worked out through areas such as: our gathered times of worship, sermon series, and our Life Groups. We seek to create space for God to speak clearly and reveal His

plans for how we live out our values as a church. We are committed to that process being a journey of listening to the Holy Spirit and stepping forward in faith as God leads us.

7. Fundraising Practices

This does not apply as we mainly raise money from our members' donations and receive grants from grant-making bodies (for refurbishment work).

Trustees of Mariners CIO. October 2025.

Mariners Gloucester CIO

Statement of Financial Activities y/e 31/12/2024

Receipts	Unrestricted funds	Restricted funds	Total 2024	Total 2023	Notes
	£	£	£	£	
Voluntary Income:					
Monthly Giving	62,608		62,608	72,064	
Weekly Celebration Collections	176		176	263	
Gift Aid	16,708		16,708	16,221	
Other donations	127	3,650	3,777	37	11
Visitor Giving	2,633		2,633	1,209	
Grant Income					
Church Society	5,000		5,000	0	
LPOW grant scheme	1,635		1,635	0	
Income from Charitable Activities					
Ministry (Contributions, fees etc.)	210		210	143	
Occasional Offices	0		0	167	
Activities for generating funds					
Income from properties	11,785		11,785	9,790	
Events	6,237		6,237	18	10
Investment Income:					
Interest	3,962	126	4,088	848	
Other incoming resources:					
Other income	17		17	255	
Total Incoming Resources	111,097	3,776	114,873	101,016	
Payments	Unrestricted funds	Restricted funds	Total 2024	Total 2023	Notes
	£	£	£	£	
Staffing costs:					
Salary (incl Employers NI)	43,801		43,801	38,655	
Staff Expenses	1,435		1,435	74	
Pension	7,320		7,320	7,965	
HR & recruitment costs	482		482	346	
Other Charitable Expenditure					
Ministry & Outreach Expenses	2,491		2,491	2,745	
Rent	16,560		16,560	16,445	
Council tax and water charges	4,866		4,866	4,223	
Buildings Power & maintenance etc	20,534	3,650	24,184	13,929	11
Insurance	2,433		2,433	2,324	
Support Costs (IT, AV, Office, Kitchen, etc)	4,254		4,254	4,913	
Advertising, Printing & Publicity	1,505		1,505	468	
Events	7,152		7,152	772	10
Giving to other causes:					
Mission /Evangelism / Ministry	8,597		8,597	9,570	
Governance costs	83		83	0	
Total Outgoing Resources	121,513	3,650	125,164	102,428	
Net Incoming/(Outgoing) Resources	(10,416)	126	(10,290)	(1,412)	

Mariners Gloucester CIO - Accounts for y/e – 31/12/2024 continued

Statement of Funds & Assets

Funds	Opening Balance 01/01/2024 £	Receipts £	Payments £	Transfers £	Closing balance 31/12/2024 £	Notes
General Fund (<i>unrestricted</i>)	77,881	111,097	121,513	-	67,465	
Boiler Repair Fund (<i>restricted</i>)	-	3,650	3,650	-	-	
Reordering Fund (<i>restricted</i>)	10,297	126	-	-	10,423	
Total Funds	88,178	114,873	125,164	-	77,888	

Assets (see Note 10)	Opening Balance 01/01/2024 £	Receipts £	Payments £	Transfers £	Closing balance 31/12/2024 £
Bank balances					
Virgin Current Account	8,469	105,301	121,945	15,140	6,964
Redwood 35 day	69,306	3,786		(58,980)	14,112
Redwood 95 day	0	0	0	40,000	40,000
Virgin Deposit account 89	10,403	126		6,000	16,529
Virgin Deposit account 43	0	5,661	3,218	(2,160)	283
Total	88,178	114,873	125,164	0	77,888
Total Assets	88,178	114,873	125,164	0	77,888

NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the United Kingdom statement of recommended practice, SORP 2015 and the Church of England accounting regulations. The receipts and payments basis for accounting were used in 2024. The principal accounting policies have been applied consistently.

2. LEGAL ENTITY

Mariners Gloucester is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England & Wales. Charity number: 1176219.

3. FUNDS

Unrestricted funds represent money that can be used for the general charitable purposes of Mariners Gloucester.

Designated funds are a category of unrestricted funds that have been set aside for a specific purpose, but whose use is not legally restricted. The Trustees can move funds in and out of designated funds as needed.

Restricted funds must be used for the purpose for which the money was raised or donated.

4. RESERVES POLICY

In setting the level of the reserves the Trustees take account of the guidance issued by the Charity Commission. Mariners provides services to the community and the Trustees wish to hold reserves to be able to continue to operate in the event of a reduction in income. The present policy is to have reserves of at least 3 months of operational costs. The Trustees may hold further amounts in reserve as a general contingency or for expected capital expenditure.

Mariners Gloucester CIO - Accounts for y/e – 31/12/2024 continued

5. GIVING

Mariners supports local and national organisations which have similar aims and objectives as Mariners Gloucester. The table shows the payments which were made to third parties (charities, mission partners etc.) as part of the church giving.

Giving to Third Parties	2024	2023
	£	£
Christians Against Poverty	800	800
Church Society	250	250
Gloucester City Mission	500	500
Gloucester Diocese	1,000	1,000
Gloucester Food Bank	1,260	1,260
Gloucester Historic Churches Trust	250	250
Gloucester Street Pastors	250	250
Home for Good	300	300
Vincent Society (CMJ)	-	500
Listening Post	500	500
Pioneers	850	2,700
Salt Malawi	960	960
Tear Fund	300	300
Teens in Crisis	250	-
YFC	100	-
Holloways	750	-
Homeless accomodation	27	-
Care for the Family	250	-
Total	8,597	9,570

6. STAFF

Mariners employed 3 people at 01/01/2024 and 3 people at 31/12/2024. The average number of staff during the year corresponded to 1.4 FTE (2023 - 1.4 FTE).

No member of staff received remuneration and benefits exceeding £60,000

7. CHURCH RE-ORDERING PROJECT

	2024	2023
	£	£
Receipts	126	18
Expenses	-	-
Opening Balance	10,297	10,279
Closing Balance	10,423	10,297

The Reordering Project has been held up by uncertainty over the Charity's tenancy of the Chapel.

9. ASSETS

In addition to the financial assets listed, Mariners Gloucester has the use of Mariners Chapel and Mariners Hall. The Hall includes a flat which is let and provides rental income. These assets are held in trust by the Church Society as successor to the original trusts set up for the Church in the 19th century.

10. EVENTS

The accounting treatment for the Mariners Weekend Away has been changed for 2024 reporting. Previously receipts and payments were netted off so that only a surplus/deficit would appear in the Statement of Financial Activity. This year receipts and payments are reported seperately to more accurately reflect the significance of the activity, and in line with the requirements of the SORP.

	Income	Expenditure	Surplus / (deficit)
	£	£	£
Mariners Weekend Away	5,874	(5,005)	868
Christmas	0	(842)	(842)
Other (Tall Ships, New Wine, Maundy Thurs)	363	(1,305)	(942)
	6,237	(7,152)	(916)

11. BUILDING MAINTENANCE

There were two significant building projects completed in the year.

The **installation of a new boiler** costing £3,645.60 nett of a tax refund. This was funded by specific donations of £3,650 into a restricted fund.

The **installation of a three phase electricity supply** into the Chapel at a cost of £7,627.72. This was partly funded by a grant of £1,634.63 from the Listed Places of Worship grant scheme, equivalent to the VAT paid to the contractor. The grant is shown separately under income.

***J. Cordingley, Treasurer.
Mariners Gloucester CIO
Registered Charity 1176219***



Section A

Independent Examiner's Report

Report to the trustees/
members of

Mariners Gloucester CIO

On accounts for the
period

01/01/2024 to 31/12/2024

Charity no
(if any)

N/A

Set out on pages

1 to 4

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended **31/12/2024**.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

01/10/2025

Name:

Mr Stephen Youngs FCCA

Relevant professional
qualification(s) or body
(if any):

Fellow of the Association of Chartered Certified Accountants

Address:

Bibstone House, Bibstone, Wotton-under-Edge, GL12 8AD.