

# MARINERS CHAPEL

England & Wales · Charity number 1185402

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-09-19

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 13 Chapel Street  
Rowhedge  
Colchester  
Essex  
CO5 7JS

**Phone** 01206 729475

**Email** [info@marinerschapel.co.uk](mailto:info@marinerschapel.co.uk)

**Website** [www.marinerschapel.co.uk](http://www.marinerschapel.co.uk)

## Activities

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**Objects:** THE OBJECT OF THE CHURCH, FOR THE PUBLIC BENEFIT IS:THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF FAITH.

**Activities:** Mariners Chapel is a Christian Church based in Rowhedge. We meet regularly for worship and fellowship, and work within our community to advance the Christian faith, provide comfort, support and encouragement to people in times of need, and to help foster a community spirit within our village. In addition to regular services, we provide and facilitate community events & groups throughout the year.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Essex

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£39,190	£40,757	-	-
2024-03-31	£52,475	£48,205	-	-
2023-03-31	£45,225	£34,518	-	-
2022-03-31	£42,803	£39,068	-	-
2021-03-31	£39,841	£44,299	-	-

## Trustees

Name	Role	Appointed
COLLEEN ANNE PALMER		2025-05-13
Clare Bush		2022-03-29
EMMA LOUISE PEEL		2025-05-13
Rev Paul Bowtell		2022-03-29
STUART ARTHUR DEVONISH		2025-05-13

**MARINERS CHAPEL**

England & Wales - Charity number 1185402

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# Accounts

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# MARINERS CHAPEL

## REPORT AND ACCOUNTS FOR YEAR TO 31ST MARCH 2025

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Mariners Chapel	<a href="mailto:info@marinerschapel.co.uk">info@marinerschapel.co.uk</a>
13 Chapel Street	<a href="http://www.marinerschapel.co.uk">www.marinerschapel.co.uk</a>
Rowhedge	
Colchester CO5 7JS	

### **Trustees otherwise known as the Leadership Team**

*(All have served from 1 April 2023 to the date of signing  
the accounts unless otherwise shown)*

Mrs Christine Bowtell

Revd Paul Bowtell

Mrs Eunice Broom

Mrs Clare Bush

Mrs Heather Welfare

### **Independent Examiner**

Keith Munford

### **Treasurer**

Doug Clay

### **Bankers**

Barclays Bank, 40-41 High Street, Chelmsford, CM1 1BE

Lloyds Bank, 25 Gresham Street, London, EC2V 7HN

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2025

#### **Brief history and Incorporation**

Mariners Chapel was opened as a church in 1850 in Chapel Street in Rowhedge by Mr John Martin. In legal terms, it was then an unincorporated association. It incorporated as a Charitable Incorporated Association ("CIO") on 19 September 2019.

#### **Structure, Governance and Management**

The Chapel, hereinafter called "the Church", is governed by its Constitution which includes a Statement of Faith. Members of the Church are accepted in accordance with its Constitution, which includes the requirements that they must (1) profess their faith in the Lord Jesus Christ as God and Saviour, and (2) be in agreement with the Statement of Faith, and (3) be 16 years of age or over. Believers Baptism is encouraged. Church Members Meetings normally take place three times per year, and these meetings have responsibility for the overall policy of the Church. Relevant matters are submitted to Church Meetings by the Trustees and/or by members of the Church. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible. In accordance with its Constitution, the Minister, if any, of the Church automatically becomes a Trustee and a member of the Leadership Team on appointment. Otherwise, members of the Church appoint other members of the Leadership Team, each of whom become Trustees upon appointment. The Leadership Team is responsible for the day to day running of the Church's work and witness as well as for financial and legal matters. All members are actively encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

#### **Objectives and Activities**

The principal objective of the Church is the advancement of the Christian faith, including education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. In order to achieve this objective, the Church provides a variety of ministries both to its membership and to the local community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship accompanied by weekly Life-group meetings to encourage people as they strengthen faith. An active group communicating via text pray daily for needs as they arise and offers practical support where able. Since joining Edge Ministries in November 2023, Mariners Chapel has included regular Communion meals into the calendar, welcoming in people from the community to share meals and hear about the love of Christ. Mariners Chapel continues, as Intercessors, to pray for the needs of the Edge community as well as local and national needs, Christian Vision for Men (CVM) and Hospital in Motion in Brazil as well as children who are supported by our GLOW group through Compassion (UK).

The Foodbank Hub, led by our Mariners Community Support Co-ordinator (MCSC), is now in its fifth year. It uses volunteer support from the Church and volunteers from Rowhedge and Colchester to support the growing needs of our community. In this reporting period 19 families, from the St Laurences Primary School, were provided with food and household items including fresh vegetables and fruit for every half term and six weeks, together with vouchers for the holiday period.

In this reporting period Mariners Chapel has partnered with Colchester Youth Outreach (CYO) and, with a team of volunteers, our MCSC is continuing to develop support to our local primary school. Slow cooker club, providing food, recipes and slow cookers to families in need of support has continued during the year. GLOW – an after-School club which supports children with particular needs, has been ongoing over the reporting period and now incorporates Forest GLOW in its schedule. The Well, a weekly café, which tackles social isolation by providing company and support mainly to older adults continued to meet during the year as did the Baby and Toddler group with support and care offered to parents, carers and their children. These ministries are run by volunteers.

Mariners Chapel operates systems to ensure that all people working with children or adults with additional needs are appropriately vetted via the Disclosure and Barring Service. Our Safeguarding Policy is updated annually with training for those working directly with children or adults. Mariners Chapel has both male and female in-house safeguarding contacts and an external contact, the latter being the Headteacher of the local primary school. The Trustees of the Church have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined clearly demonstrate that the charity is providing a benefit to the public.

## **MARINERS CHAPEL**

### **TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2025 (continued)**

#### **Achievements and Performance**

The Church does not measure the success of its programmes and activities only in numbers, including financial numbers, but also in fellowship, individual growth in faith and in the lived experience of the Church community both in supporting and encouraging each other and in reaching out to the significant needs of the communities that we live in. While the Trustees recognise that such growth and connections with others are difficult to measure, we believe that there has been a period of growth over the year, and this has provided further opportunities to reach out and share the love of Jesus Christ with others.

Current membership of the Church is 31, six people having been received into membership during the reporting period. The life and experience of our church community has also deepened with real spiritual growth being evident amongst many.

#### **Financial Review**

The Church continues to raise funds within the Church and to seek funds elsewhere as necessary. To this end, a grant of £7,216 was gratefully received from the Essex Community Fund in February 2025. This money has helped maintain the Mariners Chapel Support Coordinator role. No applications underway at present, but further funding will be sought.

In the reporting year, we continue to have a General Fund which is an Unrestricted Fund and can be used for any unrestricted income of the Church. The three Restricted Funds can only be used for the purposes for which receipts to them are given, namely a Foodbank Fund, a Hardship Fund and a Building Fund. Details of the receipts and payments on each Fund and other matters are shown in the attached Accounts.

As we do not currently employ a Minister, our main expenditure during the reporting period has been the updating of the Chapel building which included primarily and most significantly the replacement of the forecourt. The salary of our Community Support Co-ordinator, who works part-time for the Church, was the other significant cost in the year.

The financial results for the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Mariners Chapel is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Chapel expenditure but nevertheless contribute substantially to the achievement of the church's objectives.

#### **Reserves Policy**

The Trustees have established a Reserves Policy to enable Mariners Chapel to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of unrestricted reserves is in the range of £7,500 to £30,000.



Clare Bush, on behalf of all the Trustees

Date

1/12/25

MARINERS CHAPEL

ACCOUNTS YEAR ENDING 31 MARCH 2025

Receipts and payments Account

	This year					Last year	
	General Fund	Restricted Funds			Total Funds	Total Funds	
		Foodbank Fund	Hardship Fund	Building Fund			Total Restricted
£	£	£	£	£	£	£	
<b>RECEIPTS</b>							
Donations							
Giving by SO	12,055.00	3,202.55	-	3,202.55	15,257.55	22,158.11	
Cash giving	3,768.01	741.00	130.00	871.00	4,639.01	5,270.20	
Other donations and grants	4,319.45	3,931.00		3,931.00	8,250.45	16,995.01	
Gift Aid	3,836.76			-	3,836.76	7,772.69	
Essex Community Foundation	7,207.00				7,207.00		
Other						279.02	
<b>TOTAL RECEIPTS</b>	<b>31,186.22</b>	<b>7,874.55</b>	<b>130.00</b>	<b>-</b>	<b>8,004.55</b>	<b>39,190.77</b>	<b>52,475.03</b>
<b>PAYMENTS</b>							
MCSC employment costs	9,993.08				-	9,993.08	8,142.54
MCSC expenses	258.10				-	258.10	747.26
Speakers fees	847.90				-	847.90	1,273.24
Mission and outreach costs	1,051.51				-	1,051.51	789.74
Chapel utilities	3,132.40				-	3,132.40	2,223.60
Copyright licences	494.15				-	494.15	840.72
Insurances	1,770.78				-	1,770.78	692.92
Chapel - repairs & maintenance	12,673.52				-	12,673.52	26,037.92
Chapel items purchased	2,326.67				-	2,326.67	902.26
Printing & stationery	212.03				-	212.03	192.14
Donations made	3,348.00				-	3,348.00	1,851.00
Safeguarding	150.00				-	150.00	
Other	463.47				-	463.47	64.12
Foodbank payments		3,963.08			3,963.08	3,963.08	3,421.63
Hardship payments - normal			73.00		73.00	73.00	93.50
Hardship payments - slow cooker							932.57
<b>TOTAL PAYMENTS</b>	<b>36,721.61</b>	<b>3,963.08</b>	<b>73.00</b>	<b>-</b>	<b>4,036.08</b>	<b>40,757.69</b>	<b>48,205.16</b>
<b>Receipts less payments</b>	<b>(5,535.39)</b>	<b>3,911.47</b>	<b>57.00</b>	<b>-</b>	<b>3,968.47</b>	<b>(1,566.92)</b>	<b>4,269.87</b>
Transfers between funds	0	0	0	0	0	0	0
Cash funds last year end	19,901.33	9,966.91	408.51	10,000.00	20,375.42	40,276.75	36,006.88
Cash funds this year end	14,365.94	13,878.38	465.51	10,000.00	24,343.89	38,709.83	40,276.75

MARINERS CHAPEL

ACCOUNTS FOR YEAR TO 31 MARCH 2025

Balance sheet

31-Mar-25	31-Mar-24
£	£

Assets and liabilities

**CASH FUNDS**

Bank balances

Barclays Bank	38,301.97	39,916.41
Lloyds Bank	407.86	360.34

**TOTAL**

<b>38,709.83</b>	<b>40,276.75</b>
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Represented by

General Fund	14,365.94	19,901.33
Restricted Funds		
Foodbank Fund	13,878.38	9,966.91
Hardship Fund	465.51	408.51
Building Fund	10,000.00	10,000.00
Total Restricted Funds	24,343.89	20,375.42
<b>Total Cash Funds</b>	<b>38,709.83</b>	<b>40,276.75</b>

**Other Monetary assets**

None                      None

**Investment Assets**

None                      None

**Assets retained for the charity's own use**

shown at insurance value

Mariners Chapel building and land	1,030,286	1,030,286
Chapel Contents	42,807	42,807


**TOTAL**

<b>1,073,093</b>	<b>1,073,093</b>
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The Mariners Chapel charity does not have any financial interest in the manse owned by Rural Ministries

Approved on behalf of all the Trustees

\_\_\_\_\_  
Heather Welfare

  
\_\_\_\_\_  
Clare Bush

\_\_\_\_\_  
Date

1/12/25  
\_\_\_\_\_  
Date

**MARINERS CHAPEL**

**INDEPENDENT EXAMINER'S REPORT**

Report to the Trustees and members of Mariners Chapel  
Charity number 1185402  
on the accounts for the year ended 31 March 2025 as set out on pages 4 and 5.

I report to the trustees on my examination of the accounts of the above charity  
for the year ended 31 March 2025

**Responsibilities and basis of report**

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

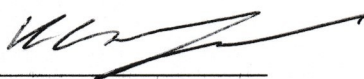
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011  
Act and in carrying out my examination I have followed all the applicable Directions given by the Charity  
Commission under section 145(5)(b) of the Act.

**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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the Act or
2. the accounts do not accord with the accounting records

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 1/12/2025

Keith Munford

Treasurer

Kirby-le-Soken Evangelical Church

**MARINERS CHAPEL**

England & Wales - Charity number 1185402

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# Accounts

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## **REPORT AND ACCOUNTS FOR THE YEAR TO 31 MARCH 2024**

## MARINERS CHAPEL

### REPORT AND ACCOUNTS FOR YEAR TO 31 MARCH 2024

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Trustees Report	2 and 3
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#### Statutory and other information

<b>Chapel name and address</b>	<b>E-mail address and web-site</b>
Mariners Chapel	info@marinerschapel.co.uk
Chapel Street	www.marinerschapel.co.uk
Rowhedge	
Colchester CO5 7JS	

#### **Trustees otherwise known as the Leadership Team**

*(All have served from 1 April 2023 to the date of signing the accounts unless otherwise shown)*

Mrs Christine Bowtell  
Revd Paul Bowtell  
Mrs Eunice Broom  
Mrs Clare Bush  
Mrs Heather Welfare

Nathan Blackaby (from 1 April 2022 to 9 June 2023)

Nicki Matthews (from 1 April 2022 to 9 June 2023)

#### **Treasurer**

Doug Clay

#### **Independent Examiner**

David Prentice, CA, ACMA

#### **Bankers**

Barclays Bank, 40-41 High Street, Chelmsford, CM1 1BE

Lloyds Bank, 25 Gresham Street, London, EC2V 7HN

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2024

#### **Brief history and Incorporation**

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#### **Structure, Governance and Management**

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Church Members Meetings normally take place three times per year and these meetings have responsibility for the overall policy of the Church. Relevant matters are submitted to Church Meetings by the Trustees and/or by members of the Church. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

In accordance with its Constitution, the Minister, if any, of the Church automatically becomes a Trustee and a member of the Leadership Team on appointment. Otherwise, members of the Church appoint other members of the Leadership Team, each of whom become Trustees upon appointment. The Leadership Team is responsible for the day to day running of the Church's work and witness as well as for financial and legal matters. All members are actively encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

#### **Objectives and Activities**

The principal objective of the Church is the advancement of the Christian faith, including education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine. In order to achieve this objective, the Church provides a variety of ministries both to its membership and to the local community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship accompanied by weekly Life-group meetings to encourage people as they strengthen faith, to build community and to pray for and encourage one another. An active group communicating via text pray daily for needs as they arise and offers practical support where able.

The Foodbank Hub is now in its fourth year and utilises volunteer support from the Church and volunteers from Rowhedge and Colchester to support the growing needs of our community. In this reporting period, 472 adults and 606 children were provided with food and household items including fresh vegetables and fruit.

The Mariners Community Support Co-ordinator has led our Foodbank Hub over the reporting period and, using volunteer coaches, also co-ordinates support to families both in the local school using the Christian charity 'Transforming Lives for Good' model and in the local community to families who are in need of support. Slow cooker club, providing food, recipes and slow cookers to families in need of support has continued during the year. GLOW – an after School club which supports children with particular needs alongside those children who have been part of TLG is now also incorporating Forest School at their weekly meetings. The Well, a weekly drop in which tackles social isolation by providing company and support mainly to older adults continued to thrive during the year as did the Baby and Toddler group with support and care offered to parents, carers and their children. These ministries are run by volunteers.

In November 2023, Mariners Chapel voted unanimously to join Edge Ministries led by Carl Beech and as part of this developing relationship, Mariners will be actively involved in intercessory prayer for the wider Edge community.

Mariners Chapel operates systems to ensure that all people working with children or adults with additional needs are appropriately vetted via the Disclosure and Barring Service. Our Safeguarding Policy is updated annually with training for those working directly with children or adults. Mariners Chapel has both male and female in-house safeguarding contacts and an external contact, the latter being the Headteacher of the local primary school. The Trustees of the Church have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined clearly demonstrate that the charity is providing a benefit to the public.

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2024 (continued)

#### **Achievements and Performance**

The Church does not measure the success of its programmes and activities only in numbers, including financial numbers, but also in fellowship, individual growth in faith and in the lived experience of the Church community both in supporting and encouraging each other and in reaching out to the significant needs of the communities that we live in. While the Trustees recognise that such growth and connections with others are difficult to measure, we believe that there has been a period of growth over the year and this has provided further opportunities to reach out and share the love of Jesus Christ with others.

Current membership of the Church is 26, five people having resigned during the reporting period, after moving away from the area or having moved to churches which provide a greater range of children's work.

During the reporting period, attendance at Sunday worship has grown as it has at our weekly Life group, with weekly Life-group attendance having tripled since January 2024, which is a real encouragement.

#### **Financial Review**

The Church continues to raise funds within the Church and to seek funds elsewhere as necessary. To this end, a grant of £5,000 was gratefully received from the Essex Community Fund in July 2023. This money has helped maintain the Mariners Chapel Support Coordinator role.

In the reporting year, we continue to have a General Fund which is an Unrestricted Fund and can be used for any unrestricted income of the Church. The three Restricted Funds can only be used for the purposes for which receipts to them are given, namely a Foodbank Fund, a Hardship Fund and a Building Fund. Details of the receipts and payments on each Fund and other matters are shown in the attached Accounts.

As we do not currently employ a Minister, our main expenditure during the reporting period has been the updating of the Chapel building which included the installation of accessible toilets. These were part funded through grants from Colchester Catalyst Charity of £10,000 and £2,300 from Benefact Trust, both received during this reporting period. The salary of our Community Support Co-ordinator, who works part-time for the Church, was the other significant cost in the year.

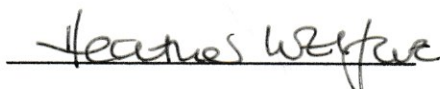
The financial results for the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Mariners Chapel was a participating employer within the National Employment Savings Trust pension scheme during the year.

Mariners Chapel is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Chapel expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

#### **Reserves Policy**

The Trustees have established a Reserves Policy to enable Mariners Chapel to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of unrestricted reserves is in the range of £7,500 to £30,000.



12.06.2024

Dr Heather Welfare, on behalf of all the Trustees      Date

MARINERS CHAPEL

ACCOUNTS FOR THE YEAR ENDING 31 MARCH 2024

Receipts and payments Account

General Fund	This year				Total Funds	Last year Total Funds
	Restricted Funds					
	Foodbank Fund	Hardship Fund	Building Fund	Total		
£	£	£	£	£	£	
<u>Receipts</u>						
General donations						
Giving by SO	19,201.00				- 19,201.00	
Cash giving	3,291.20				- 3,291.20	
Total	22,492.20				- 22,492.20	16,774.10
Foodbank Fund donations						
Giving by SO		2,957.11		2,957.11	2,957.11	3,979.53
Cash giving		1,779.00		1,779.00	1,779.00	278.50
Hardship Fund donations			200.00	200.00	200.00	3,985.00
Hardship Fund - slow cooker receipts						350.00
Other donations and grants	11,348.12	5,646.89		5,646.89	16,995.01	
Gift Aid	7,772.69	-		-	7,772.69	1,948.37
Open Door contribution to manse rent	-	-		-	-	3,351.00
Grants received - Eastern Baptist Associa	-	-		-	-	1,086.01
Grants received - Colchester Catalyst	-	-		-	-	13,000.00
Other	279.02	-		-	279.02	472.90
<b>Total</b>	<b>41,892.03</b>	<b>10,383.00</b>	<b>200.00</b>	<b>- 10,583.00</b>	<b>52,475.03</b>	<b>45,225.41</b>
<u>Payments</u>						
MCSO employment costs	8,142.54				- 8,142.54	9,321.77
MCSO expenses	747.26				- 747.26	-
Pastor's employment costs	-				-	3,409.09
Manse rent and Council Tax	-				-	5,822.52
Speakers fees	1,273.24				- 1,273.24	200.00
Mission and outreach costs	789.74				- 789.74	1,076.50
Chapel utilities	2,223.60				- 2,223.60	1,913.73
Copyright licences	840.72				- 840.72	432.24
Insurances	692.92				- 692.92	659.21
Chapel - repairs & maintenance	26,037.92				- 26,037.92	1,955.00
Chapel items purchased	902.26				- 902.26	2,451.72
Printing & stationery	192.14				- 192.14	-
Donations made	1,851.00				- 1,851.00	1,298.50
Other	64.12				- 64.12	125.50
Foodbank payments		3,421.63		3,421.63	3,421.63	1,252.49
Hardship payments - normal			93.50	93.50	93.50	4,600.42
Hardship payments - slow cooker			932.57	932.57	932.57	
	43,757.46	3,421.63	1,026.07	- 4,447.70	48,205.16	34,518.69
Surplus/(deficit)	(1,865.43)	6,961.37	(826.07)	- 6,135.30	4,269.87	10,706.72

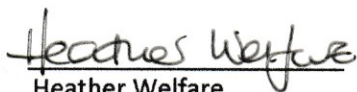
MARINERS CHAPEL

ACCOUNTS FOR THE YEAR TO 31 MARCH 2024

Balance sheet

	31-Mar-24	31-Mar-23
	£	£
<u>Assets and liabilities</u>		
Bank balances		
Barclays Bank	39,916.41	35,476.29
Lloyds Bank	360.34	530.59
	<u>40,276.75</u>	<u>36,006.88</u>
<u>Represented by</u>		
General Fund		
Opening balance	22,766.76	25,300.16
Deficit in the year	(1,865.43)	(2,033.40)
Transfer to Hardship Fund at end of the year	(1,000.00)	(500.00)
Closing balance	<u>19,901.33</u>	<u>22,766.76</u>
Restricted Funds		
Foodbank Fund		
Opening balance	3,005.54	-
Surplus in the year	6,961.37	3,005.54
Closing balance	9,966.91	3,005.54
Hardship Fund		
Opening balance	234.58	-
(Deficit)/surplus in year	(826.07)	(265.42)
Transfer from General Fund in the year	1,000.00	500.00
Closing balance	408.51	234.58
Building Fund		
Opening balance	10,000.00	
Surplus in year		10,000.00
Closing balance	10,000.00	10,000.00
Total Restricted Funds	<u>20,375.42</u>	<u>13,240.12</u>
Total Funds	<u>40,276.75</u>	<u>36,006.88</u>

Approved on behalf of all the Trustees

  
Heather Welfare

  
Clare Bush

12.06.2024  
Date

12.06.2024  
Date

MARINERS CHAPEL

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS  
FOR THE YEAR TO 31 MARCH 2024

Report to the Trustees and members of Mariners Chapel  
on the accounts for the year ended 31 March 2024 as set out on pages 2 and 3.

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts.  
The Church's Trustees 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 needed.

It is my responsibility:

- to examine the accounts under Section 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 my attention.

Basis of Independent Examiner's statement

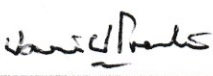
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Chapel and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 my report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with Section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed 

Date 12 June 2024

Mr D D Prentice, CA, ACMA  
10 Masefield Drive  
Colchester, CO3 4HX

**MARINERS CHAPEL**

England & Wales - Charity number 1185402

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# Accounts

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MARINERS CHAPEL  
ROWHEDGE

**REPORT AND ACCOUNTS FOR THE YEAR**  
**TO 31 MARCH 2023**

**Mariners Chapel, Chapel St, Rowhedge, Colchester CO57JS**

## MARINERS CHAPEL

### REPORT AND ACCOUNTS FOR YEAR TO 31 MARCH 2023

#### Index

	<u>Pages</u>
Statutory and other information	1
Trustees Report	2 and 3
Receipts and Payments Account	4
Balance Sheet	5
Independent Examiner's Report on the Accounts	6

#### Statutory and other information

<b>Chapel name and address</b>	<b>E-mail address and web-site</b>
Mariners Chapel	info@marinerschapel.co.uk
Chapel Street	www.marinerschapel.co.uk
Rowhedge	
Colchester CO5 7JS	

#### **Trustees otherwise known as the Leadership Team**

*(All have served from 1 April 2022 to the date of signing the accounts unless otherwise shown)*

Mrs Christine Bowtell

Revd Paul Bowtell

Mrs Eunice Broom

Mrs Clare Bush

Mrs Heather Welfare

Revd Simon Heard (from 1 April 2022 to 15 July 2022)

Nathan Blackaby (from 1 April 2022 to 9 June 2023)

Nicki Matthews (from 1 April 2022 to 9 June 2023)

#### **Independent Examiner**

David Prentice, CA, ACMA

#### **Bankers**

Barclays Bank, 40-41 High Street, Chelmsford, CM1 1BE

Lloyds Bank, 25 Gresham Street, London, EC2V 7HN

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2023

#### **Brief history and Incorporation**

Mariners Chapel was opened as a church in 1850 in Chapel Street in Rowhedge by Mr John Martin. In legal terms, it was then an unincorporated association. It incorporated as a Charitable Incorporated Association ("CIO") on 19 September 2019.

#### **Structure, Governance and Management**

The Chapel, hereinafter called "the Church", is governed by its Constitution which includes a Statement of Faith. Members of the Church are accepted in accordance with its Constitution, which includes the requirements that they must (1) profess their faith in the Lord Jesus Christ as God and Saviour, and (2) be in agreement with the Statement of Faith, and (3) be 16 years of age or over. Believers Baptism is encouraged.

Church Members Meetings normally take place four times per year and these meetings have responsibility for the overall policy of the Church. In accordance with its Constitution, the Minister, if any, of the Church automatically becomes a Trustee and a member of the Leadership Team on appointment. Otherwise, members of the Church appoint other members of the Leadership Team, each of whom who become Trustees upon appointment. The Leadership Team is responsible for the day to day running of the Church's work and witness as well as for financial and legal matters. All members are actively encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters are submitted to Church Meetings by the Trustees and/or by members of the Church. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

#### **Objectives and Activities**

The principal objective of the Church is the advancement of the Christian faith, including education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the above objective, the Church provides a variety of activities both to its membership and to the local community. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship alongside Sunday Funday, a children's group which runs alongside Sunday worship services. There are weekly Lifegroup meetings to encourage people as they strengthen faith, to build community and to pray for and encourage one another. An active group communicating via text pray daily for needs as they arise and offer practical support where able, both within our church community, Rowhedge and Colchester.

Our Foodbank Hub is now in its third year and utilises volunteer support from the Church and volunteers from Rowhedge and Colchester to support the growing needs of our community. In this reporting period, 326 adults and 464 children were provided with food and household items including fresh vegetables and fruit.

The Mariners Community Support Coordinator is now established in their role and leads our Foodbank Hub and, using volunteer coaches, also coordinates support to families both in the local school using the Christian charity 'Transforming Lives for Good' model and in the local community to families who are in need of support. Slow cooker club, providing food, recipes and slow cookers to families in need of support has begun during the year. A new after School club which supports children with particular needs alongside those children who are part of TLG is being piloted. The Well, our weekly café which tackles social isolation by providing company and support mainly to older adults continued to thrive during the year as did the Baby and Toddler group with support and care offered to parents, carers and their children. These ministries are run by volunteers.

Mariners Chapel operates systems to ensure that all people working with children or adults with additional needs are appropriately vetted via the Disclosure and Barring Service. Our Safeguarding Policy is updated annually, with updated training for those working directly with children or adults. Mariners Chapel has both male and female in-house safeguarding contacts and an external contact, the latter being the Headteacher of the local primary school.

The Trustees of the Church have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2023 (continued)

#### **Achievements and Performance**

The Church does not measure the success of its programmes and activities only in numbers, including financial numbers, but also in fellowship, individual growth in faith and in the lived experience of the Church community both in supporting and in encouraging each other and in reaching out to the significant needs of the communities that we live in both in Rowhedge, across Colchester and online. While the Trustees recognise that such growth and connections with others are difficult to measure, we believe that the year has been a period of growth and has provided opportunities to reach out and share the love of Jesus Christ with others.

Current membership of the Church is 31, two people having become members in the year and two having resigned.

Like many churches, the physical attendance at our weekly Sunday church services is less than pre-pandemic levels, however other areas of ministry within the building and outreach into the community has grown over the year.

#### **Financial Review**

The Church continues to raise funds within the Church and to seek funds elsewhere as necessary.

In the year we are reporting on, we continue to have a General Fund which is an Unrestricted Fund and can be used for any unrestricted income of the Church. However, we have added 3 new Restricted Funds from 1 April 2022, which can only be used for the purposes for which receipts to them are given, namely a Foodbank Fund, a Hardship Fund and a Building Fund. Details of the receipts and payments on each Fund and other matters are shown in the attached Accounts.

Our former part-time minister, Simon Heard, left us in the year and we again express our gratitude to him for his six years service from 2016 to July 2022. The net cost of his salary and costs and the net manse costs in the year were £5,880.61. There are currently no plans to replace him. Our main expenditure in the year related to the salary of our Community Support Co-ordinator who works part-time for the Church.

We wish to highlight the encouraging grant of £13,000 that we received in the year from the charity called Colchester Catalyst, and to thank them for this generous gift. £10,000 of this has been credited to our new Building Fund as it is for the provision of accessible toilets and £3,000 has been credited to our General Fund, as it is towards the cost of our Community Support Co-ordinator, the cost of whom is borne by our General Fund.

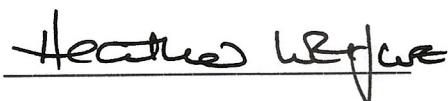
The financial results for the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Mariners Chapel was a participating employer within the National Employment Savings Trust pension scheme during the year.

Mariners Chapel is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Chapel expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

#### **Reserves Policy**

The Trustees have established a Reserves Policy to enable Mariners Chapel to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of unrestricted reserves is in the range of £7,500 to £30,000.



Dr Heather Welfare, on behalf of all the Trustees



Date

MARINERS CHAPEL

ACCOUNTS YEAR ENDING 31.03.23

Receipts and payments Account

General Fund	This year				Total Funds	Last year Total Funds
	Restricted Funds					
	Foodbank Fund	Hardship Fund	Building Fund	Total		
£	£	£	£	£	£	
<u>Receipts</u>						
General giving	16,774.10			-	16,774.10	19,916.64
Foodbank Fund donations		3,979.53		3,979.53	3,979.53	310.00
Foodbank Fund cash giving		278.50		278.50	278.50	-
Hardship Fund donations			3,985.00	3,985.00	3,985.00	244.00
Hardship Fund slow cooker receipts			350.00	350.00	350.00	
Gift Aid	1,948.37			-	1,948.37	3,900.93
Open Door contribution to manse rent	3,351.00			-	3,351.00	6,702.00
Grants - Eastern Baptist Association	1,086.01			-	1,086.01	5,593.73
Grants - Baptist Insurance Comapany						6,000.00
Grants - Colchester Catalyst	3,000.00		10,000.00	10,000.00	13,000.00	
Other	472.90			-	472.90	135.35
<b>Total</b>	<b>26,632.38</b>	<b>4,258.03</b>	<b>4,335.00</b>	<b>10,000.00</b>	<b>18,593.03</b>	<b>45,225.41</b>
						<b>42,802.65</b>
<u>Payments</u>						
Pastor salary + pension	3,252.84			-	3,252.84	13,092.87
Pastor training expenses	20.00			-	20.00	210.00
Pastor other expenses	136.25			-	136.25	507.32
MCSO						
Salary	8,316.92			-	8,316.92	3,982.77
Costs	1,004.85			-	1,004.85	614.99
Foodbank payments		1,252.49		1,252.49	1,252.49	300.00
Hardship payments			4,600.42	4,600.42	4,600.42	300.00
Speakers fees	200.00			-	200.00	-
Manse - rent	5,004.27			-	5,004.27	12,000.00
Manse - council tax	818.25			-	818.25	1,431.24
Chapel utilities	1,913.73			-	1,913.73	743.80
Copyright licences	432.24			-	432.24	351.89
Insurances	659.21			-	659.21	597.60
Chapel - repairs & maintenance	1,955.00			-	1,955.00	149.50
Chapel items purchased	2,451.72			-	2,451.72	2,511.82
Printing & stationery	-			-	-	26.25
Donations made	1,298.50			-	1,298.50	1,140.00
Mission and outreach	1,076.50			-	1,076.50	953.19
Safeguarding	-			-	-	70.50
Other	125.50			-	125.50	83.85
<b>Total</b>	<b>28,665.78</b>	<b>1,252.49</b>	<b>4,600.42</b>	<b>-</b>	<b>5,852.91</b>	<b>34,518.69</b>
						<b>39,067.59</b>
Surplus/(deficit)	(2,033.40)	3,005.54	(265.42)	10,000.00	12,740.12	10,706.72
						<b>3,735.06</b>

MARINERS CHAPEL

ACCOUNTS FOR YEAR TO 31 MARCH 2023

Balance sheet

31-Mar-23	31-Mar-22
£	£

Assets and liabilities

Bank balances

Barclays Bank	35,476.29	25,300.16
Lloyds Bank	530.59	-
	<u>36,006.88</u>	<u>25,300.16</u>

Represented by

General Fund

Opening balance	25,300.16	21,565.10
(Deficit)/surplus in the year	(2,033.40)	3,735.06
Transfer to Hardship Fund at end of the year	(500.00)	-
Closing balance	<u>22,766.76</u>	<u>25,300.16</u>

Restricted Funds

Foodbank Fund

Opening balance	-	-
Surplus in the year	3,005.54	-
Closing balance	3,005.54	-

Hardship Fund

Opening balance per last year's accounts	-	-
(Deficit)/surplus in year	(265.42)	-
Transfer from General Fund in the year	500.00	-
Closing balance	234.58	-

Building Fund

Surplus in year and closing balance	10,000.00	-
-------------------------------------	-----------	---

Total Restricted Funds	<u>13,240.12</u>	<u>-</u>
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Total Funds

	<u>36,006.88</u>	<u>25,300.16</u>
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Approved on behalf of all the Trustees

Heather Welfare  
Heather Welfare

14. 7. 2023

Date

Paul Bowtell  
Paul Bowtell

14/7/23

Date

MARINERS CHAPEL

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees and members of Mariners Chapel  
on the accounts for the year ended 31 March 2023 as set out on pages 2 and 3 thereof

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts.

The Church's Trustees 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 needed.

It is my responsibility:

- to examine the accounts under Section 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 my attention.

Basis of Independent Examiner's statement

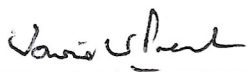
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Chapel and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 my report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with Section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed   
Mr D D Prentice, CA, ACMA  
4 St Clare Road  
Colchester, CO3 3SZ

Date 20-7-23

**MARINERS CHAPEL**

England & Wales - Charity number 1185402

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# Accounts

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**REPORT AND ACCOUNTS**  
**FOR THE YEAR TO 31 MARCH 2022**

Mariners Chapel, Chapel Street, Rowhedge, Colchester CO5 7JS  
Charity registration number 1185402

## MARINERS CHAPEL

### REPORT AND ACCOUNTS FOR THE YEAR TO 31 MARCH 2022

#### Index

	<u>Pages</u>
Statutory and other information	1
Trustees Report	2 - 3
Receipts and Payments Account	4
Balance Sheet	5
Independent Examiner's Report on the Accounts	6

#### Statutory and other information

##### **Chapel name and address**

Mariners Chapel  
Chapel Street  
Rowhedge  
Colchester CO5 7JS

##### **E-mail address and web-site**

info@marinerschapel.co.uk  
www.marinerschapel.co.uk

##### **Trustees otherwise known as the Leadership Team**

*(All have served from 1 April 2021 to the date of signing  
the accounts unless otherwise shown)*

Minister   Revd Simon Heard (from 1 April 2021 to 15 July 2022)

Other members of the Leadership Team

Revd Nathan Blackaby  
Mrs Nicki Matthews  
Mrs Heather Welfare

##### **Independent Examiner**

Mr David Prentice, CA, ACMA

##### **Bankers**

Barclays  
40-41 High St  
Chelmsford, CM1 1BE

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2022

#### **Brief history and Incorporation**

Mariners Chapel was opened as a church in 1851 in Chapel Street in Rowhedge by Mr John Martin. In legal terms, it was then an unincorporated association. It incorporated as a Charitable Incorporated Association ("CIO") on 19 September 2019.

#### **Structure, Governance and Management**

The Chapel, hereinafter called "the Church", is governed by its Constitution which includes a Statement of Faith. Members of the Church are accepted in accordance with its Constitution, which includes the requirements that they must (1) profess their faith in the Lord Jesus Christ as God and Saviour, and (2) be in agreement with the Statement of Faith, and (3) be 16 years of age or over. Believers Baptism is encouraged.

Church Members Meetings normally take place four times per year and these meetings have responsibility for the overall policy of the Church. In accordance with its Constitution, the Minister, if any, of the Church automatically becomes a Trustee and a member of the Leadership Team on appointment. Otherwise, members of the Church appoint other members of the Leadership Team, each of whom who become Trustees upon appointment. The Leadership Team is responsible for the day to day running of the Church's work and witness as well as for financial and legal matters. All members are actively encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters are submitted to Church Meetings by the Trustees and/or by members of the Church. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

#### **Objectives and Activities**

The principal objective of the Church is the advancement of the Christian faith, including education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the above objective, the Church provides a variety of activities both to its membership and to the local community and more recently to those who we reach online with live streaming of services. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship, with a children/young people's group 'Sunday Funday' which runs alongside public services. There are weekly Lifegroup meetings to encourage people in strengthening faith, build community and to pray for and encourage one another. An active group communicating via text pray daily for needs as they arise and offer practical support where able, both within our church community, Rowhedge and Colchester.

Our Foodbank Hub is now in its second year and utilises volunteer support from the Church and volunteers from Rowhedge and Colchester to support the growing needs of our community. In the year to June 2022, 236 adults and 343 children were provided with food and household items including fresh vegetables and fruit.

In October 2021, a Community Support Worker was appointed who leads our Foodbank Hub and who, using volunteers, also co-ordinates support to families both in the local school using the Christian charity 'Transforming Lives for Good' model and support in the local community to families who are connected with the Church, providing support and connection to new parents. The Well, our weekly café which tackles social isolation by providing company and support mainly to older adults continued to thrive during the year as did the Baby and Toddler group with support and care offered to parents, carers and their children. Both ministries are run by volunteers.

Mariners Chapel operates systems to ensure that all people working with children or adults with additional needs are appropriately vetted via the Disclosure and Barring Service. Our Safeguarding Policy is updated annually, with updated training for those working directly with children or adults. Mariners Chapel has both male and female in-house safeguarding contacts and an external contact, the latter being the Headteacher from the local primary school.

The Trustees of the Church have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2022 (continued)

#### **Achievements and Performance**

The Church does not measure the success of its programmes and activities only in numbers, including financial numbers, but also in fellowship, individual growth in faith and in the lived experience of the Church community both in supporting and in encouraging each other and in reaching out to the significant needs of the communities that we live in both in Rowhedge, across Colchester and online. While the Trustees recognise that such growth and connections with others are difficult to measure, we believe that the year has been a period of growth and that the challenges of the Covid 19 pandemic have also provided opportunities to reach out and share the love of Jesus Christ with others.

In the year, one person was baptised. Current membership of the Church is 32, one person having become a member in the year and two having resigned.

Like many churches, the physical attendance at our weekly Sunday church services is less than pre-pandemic levels, but other areas of ministry within the building and outreach into the community has grown over the year.

Other encouragements during the period being reported on include the grant received from Baptist Insurance Company as shown in the following section.

#### **Financial Review**

The Church continues to raise funds within the Church and to seek funds elsewhere as necessary.

The other income of the Church in the year included a grant of £6,000 from the Baptist Insurance Company to fund our new Community Support Worker post. We thank this organisation for its generous grant.

The main expenditure in the year related to the salary of the Minister, who worked part-time for the Church, and of Manse rent.

The Church completed the year with funds of £25,300, all of which were unrestricted.

The financial results for the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Mariners Chapel was a participating employer within the National Employment Savings Trust pension scheme purposes during the year.

Mariners Chapel is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Chapel expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

#### **Reserves Policy**

The Trustees have established a Reserves Policy to enable Mariners Chapel to function effectively and meet its obligations in the event of a decline in our income or a major cost. Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range of £7,500 to £30,000.

#### **Post balance sheet event**

Our part-time Minister, Simon Heard left us in July 2022 to take up the position of Minister of Beechen Grove Baptist Church in Watford and we wish him well in this position. There are currently no plans to replace him.

Heather Welfare

26.09.2022

Mrs Heather Welfare, on behalf of all the Trustees

Date

MARINERS CHAPEL

ACCOUNTS FOR THE YEAR ENDING 31 MARCH 2022

Receipts and Payments Account

	This year		Last year
	General Fund	Total	Total
	£	£	£
<u>Receipts</u>			
General giving	20,120.64	20,120.64	24,879.84
Rural Ministries - manse rent rebate	-	-	625.00
Gift Aid	3,900.93	3,900.93	3,938.54
Open Door contribution to accommodation	6,702.00	6,702.00	4,256.68
Interest	-	-	1.03
Grants	11,593.73	11,593.73	6,031.26
Other	485.35	485.35	108.42
<b>Total</b>	<b>42,802.65</b>	<b>42,802.65</b>	<b>39,840.77</b>
<u>Payments</u>			
Pastor salary + pension	13,092.87	13,092.87	12,601.62
Pastor training expenses	210.00	210.00	100.00
BIU grant pastor salary	-	-	2,822.59
Pastor other expenses	507.32	507.32	432.56
Community and Support Worker			
- Employment costs	3,982.77	3,982.77	-
- foodbank, hardship fund and other costs	1,214.99	1,214.99	-
Speakers fees	-	-	250.00
Manse - rent	12,000.00	12,000.00	9,500.00
Manse - council tax	1,431.24	1,431.24	1,405.25
Chapel utilities	743.80	743.80	674.67
Copyright licences	351.89	351.89	389.66
Insurances	597.60	597.60	604.71
Chapel - repairs & maintenance	149.50	149.50	341.40
Chapel items purchased	2,511.82	2,511.82	6,079.14
Printing & stationery	26.25	26.25	122.00
Donations made	1,140.00	1,140.00	1,000.00
Mission and outreach	953.19	953.19	935.84
Safeguarding	70.50	70.50	129.00
Other	83.85	83.85	6,910.00
<b>Total</b>	<b>39,067.59</b>	<b>39,067.59</b>	<b>44,298.44</b>
<b>Surplus/(deficit)</b>	<b>3,735.06</b>	<b>3,735.06</b>	<b>(4,457.67)</b>

MARINERS CHAPEL

ACCOUNTS FOR THE YEAR TO 31 MARCH 2022

Balance sheet

31-Mar-22	31-Mar-21
£	£

Assets and liabilities

Bank	25,300.16	21,565.10
Cash	-	-
	<u>25,300.16</u>	<u>21,565.10</u>

Represented by

General Fund

Opening balance	21,565.10	26,022.77
Surplus/deficit in year	3,735.06	(4,457.67)
Closing balance	25,300.16	21,565.10

Total Funds	<u>25,300.16</u>	<u>21,565.10</u>
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Approved on behalf of the Trustees

Heather Welfare  
Heather Welfare

26.09.2022  
Date

P. Bowtell  
Paul Bowtell

26/09/2022  
Date

MARINERS CHAPEL

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees and members of Mariners Chapel  
on the accounts for the year ended 31 March 2022 as set out on pages 4 and 5 thereof

Respective responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts.

The Church's Trustees 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 needed.

It is my responsibility:

- to examine the accounts under Section 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 my attention.

Basis of Independent Examiner's statement

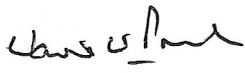
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Chapel and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 my report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with Section 130 of the Charities Act
- the accounts do not accord with the accounting records
- the accounts do 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed 

Date 26.9.22

Mr D D Prentice, CA, ACMA  
4 St Clare Road  
Colchester, CO3 3SZ

**MARINERS CHAPEL**

England & Wales - Charity number 1185402

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# Accounts

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MARINERS CHAPEL  
ROWHEDGE

**REPORT & ACCOUNTS**  
**FOR THE YEAR TO 31 MARCH 2021**

Mariners Chapel, Chapel Street, Rowhedge, Colchester CO5 7JS  
Charity registration number 1185402

**MARINERS CHAPEL**

**REPORT & ACCOUNTS FOR THE YEAR TO 31 MARCH 2021**

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Receipts and Payments Account	6
Statement of assets and liabilities	7

**Statutory and other information**

**Chapel name and address**

Mariners Chapel  
13 Chapel Street  
Rowhedge  
Colchester CO5 7JS

**E-mail address and web-site**

info@marinerschapel.co.uk  
www.marinerschapel.co.uk

**Registration with the Charity Commission**

Mariners Chapel was registered with the Charity Commission as a Charitable Incorporated Organisation on 19 September 2019 with the Charity registration no 1185402

**Minister**

Revd Simon Heard

**Trustees otherwise known as the Leadership Team**

*(All have served from 1 April 2020 to the date of signing the accounts unless otherwise shown)*

Minister	Revd Simon Heard
Elder	Mrs Heather Welfare
Elder	Revd Nathan Blackaby (appointed on 5 May 2020)
Deacon and Treasurer	Mrs Nicki Matthews

**Independent Examiner**

Mr David Prentice, CA, ACMA

**Bankers**

Barclays Bank PLC

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2021

#### **Brief history and Incorporation**

Mariners Chapel was opened as a church in 1851 in Chapel Street in Rowhedge by Mr John Martin. In legal terms, it was then an unincorporated association. It had a financial year end of 31 March. It incorporated as a Charitable Incorporated Association ("CIO") on 19 September 2019 and this is its second Trustees Report.

#### **Structure, Governance and Management**

The Chapel, hereinafter called "the Church", is governed by its Constitution which includes a Statement of Faith. Members of the Church are accepted in accordance with its Constitution, which includes the requirements that they must (1) profess their faith in the Lord Jesus Christ as God and Saviour, and (2) be in agreement with the Statement of Faith, and (3) be 16 years of age or over. Believers Baptism is encouraged.

Church Members Meetings normally take place six times per year and these Meetings have responsibility for the overall policy of the Church. In accordance with its Constitution, members appoint Elders and Deacons who become Trustees upon appointment, and they are responsible for the day to day running of the Church's work and witness as well as for financial and legal matters. All members are actively encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to Church Meetings by the Trustees or may be raised by members. Although the Constitution permits decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

#### **Objectives and Activities**

The principal objective of the Church is the advancement of the Christian faith, including education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to achieve the above objective, the Church provides a variety of activities both to its membership and to the local community and more recently to those who we reach online with live streaming of services. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. As a result of HM Government's Coronavirus guidelines, public worship stopped in March 2020, however continued with online services. Public services then began again in July 2020 and then took place when permitted in accordance with Government Covid-19 guidelines throughout the rest of the year. These public services have continued to be live-streamed on Facebook and YouTube in order that our growing online community can join us. It is agreed that we will continue with both live-streamed and public attendance at services going forward as long as this is in accordance with Government guidelines. Contributions to these services are received from numerous people within the fellowship which has the benefit of keeping people connected with each other and promotes a continued sense of belonging despite not always having been able to associate with the people one normally would due to the pandemic.

The life and witness of the Church also continued online with Prayer-Active available through Zoom three times weekly from March to September and then moving to a weekly Lifegroup meeting in the Church in accordance with Government guidelines, with group members meeting in the building or joining via Zoom. In normal times, Lifegroup runs in various homes with 2-3 groups meeting weekly, but is now meeting as one group in the Church during the pandemic. Lifegroup seeks to encourage people in their faith and discipleship, to build community at the Church and to pray for and encourage one another.

Active within the Church is the work of the Prayer and Pastoral team, offering daily prayer and support to those struggling and in need. An active group communicating via text pray daily for needs as they arise and offer practical support where able, both within our church community, Rowhedge and Colchester and beyond.

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2021 (continued)

Recognising the needs in the local community, a Foodbank was established in December 2020, based in Mariners Chapel. This continues to go from strength to strength, currently serving the needs of 79 adults and 148 children in the community in need of food and basic provisions, with a strong volunteer team drawn from members of Mariners Chapel and other supporters from the community. There is also contact with each family from the volunteer team, demonstrating care and God's love in action during these difficult times. Since the lockdown, the weekly Sunday Funday [Children and Young People's group] has paused, as did Baby and Toddler Group, Marinarts [arts and crafts group] and The Well, a weekly café drop in that tackles social isolation and provides contact and support for anyone who would wish to join. The monthly men's group and occasional meetings of Women Together are also currently paused, other than online / WhatsApp group contact, with the hope that we will be back to regular meetings as soon as we are able in line with Government Coronavirus guidelines. As soon as Government guidelines permitted during in early 2021, the Baby and Toddler group re-opened given the concerns about the wellbeing and needs of many parents / carers and their young ones who had been isolated from others over the year. Plans are underway for opening up The Well, Sunday Funday, Men's and women's ministries as soon as we are able.

Mariners Chapel operates systems to ensure that all people working with children or adults with additional needs are appropriately vetted via the Disclosure and Barring Service. Our Safeguarding Policy is updated annually, with updated training for those working directly with children or adults. Mariners Chapel has both male and female in-house safeguarding contact points and an external contact point – the Headteacher from the local primary school.

The Trustees of the Church have read the Charity Commission guidance on public benefit and are satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

#### **Achievements and Performance**

The Church does not measure the success of its programmes and activities only in numbers, including financial numbers, but also in fellowship, individual growth in faith and in the lived experience of the Church community both in supporting and in encouraging each other and in reaching to the significant needs of the communities that we live in both in Rowhedge, across Colchester and our growing online community. While the Trustees recognise that such growth and connections with others are difficult to measure, we believe that the period covered by this report has been a period of growth and that the challenges of the Covid 19 pandemic has also provided opportunities to reach out and share the love of Jesus Christ with others.

In the period under review one person came to faith and now joins us in our online services. The baptisms that had to be postponed due to the pandemic are planned to take place as soon as Covid-19 restrictions ease. On 31 March 2021, membership of the Church remains at 34, three people having become members in May 2020.

While physical attendance at church services decreased in the period under review, with the Covid 19 restrictions and the building closed until July 2020, regular online attendance at church services has grown, from 20 in March 2020 to weekly numbers of between 50 and 200 over the course of the last year.

Other encouragements during the period being reported on include the significant practical and spiritual support received from Colchester Baptist Church and the grants received as shown in the following section.

#### **Financial Review**

The figures for receipts and payments the year to 31 March 2021 are not directly comparable to those for the period from 19 September 2019 to 31 March 2020 so no comparatives are shown for these.

Total receipts in the year amounted to £39,841, mainly comprising £24,880 for General giving, contributions towards Manse costs of £4,257 from Open Door – Colchester these with effect from July 2020, Gift Aid receipts of £3,939 and very generous grants totalling £6,031 from the Eastern Baptist Association, to whom we are very grateful.

## MARINERS CHAPEL

### TRUSTEES REPORT FOR THE YEAR TO 31 MARCH 2021 (continued)

Total payments in the year amounted to £44,299, the main items being £15,425 for Pastor salary and pension (£2,823 of which being the balance in the Restricted Grant Fund at 31 March 2020), £9,500 for rent of the Manse, £6,079 for Chapel items purchased being mainly hardware and software costs for live streaming of services and other costs of £6,910 mainly legal and related costs associated with the transfer of the ownership of the Chapel building to Mariners Chapel.

This resulted in a deficit of £4,458 for the year, which reduced the funds over the year from £26,023 to £21,565.

The funds at the end of the year of £21,565 comprised the bank balance with Barclays Bank and are Unrestricted Funds.

The financial results for the period ending 31 March 2021, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

Mariners Chapel is a participating employer within the National Employment Savings Trust pension scheme purposes.

Mariners Chapel is heavily dependent on its membership working as volunteers in all aspects of its activities, many of which run with little or no impact on the Chapel expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

#### **Reserves Policy**

The Trustees have modified the previous Reserves Policy to the following, following further consideration. The Trustees now consider that the appropriate level of reserves in the General Fund, an Unrestricted Fund should be in the range of £20,000 to £50,000 in case of unexpected costs or reduction in income.

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Mrs Heather Welfare, on behalf of the Trustees

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Date

MARINERS CHAPEL

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/members of Mariners Chapel, Registered Charity No 1185402, on the accounts for the year to 31 March 2021 as set out on pages 6 to 7.

I report to the trustees on my examination of the above charity ("the Trust") for the year to 31 March 2021.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirement of the Charities Act 2011 ("the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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:

- accounting records were not kept in accordance with Section 130 of the 2011 Act or
- the accounts do not accord with the accounting records

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

Signed \_\_\_\_\_

Date \_\_\_\_\_

Mr D D Prentice, CA, ACMA  
4 St Clare Road  
Colchester, CO3 3SZ

MARINERS CHAPEL

ACCOUNTS FOR THE YEAR TO 31 MARCH 2021

Receipts and payments account

	Year to 31 March 2021			Period from
	Unrestricted	Restricted	Total	19 Sep 2019 to
	Funds	Funds	Funds	to 31 Mar 2020
	£	£	£	£
<u>Receipts</u>				
General giving	24,880	-	24,880	10,078
Contribution to manse costs				
Open Door - Colchester	4,257	-	4,257	-
Rural Ministries	625	-	625	1,500
Gift Aid	3,939	-	3,939	3,799
Grants				
Eastern Baptist Association	6,031		6,031	1,500
Baptist Insurance Company	-		-	10,000
Colchester Borough Council	-		-	1,400
	6,031	-	6,031	12,900
Interest	1	-	1	2
Transfer from Mariners Chapel before it registered as a CIO	-	-	-	17,115
Other	108	-	108	300
<b>Total</b>	<b>39,841</b>	<b>-</b>	<b>39,841</b>	<b>45,694</b>
<u>Payments</u>				
Pastor salary and pension	12,602	2,823	15,425	8,669
Pastor training expenses	100		100	335
Pastor other expenses	433		433	294
Speakers fees	250		250	150
Mission and outreach	936		936	613
Safeguarding	129		129	40
Donations made	1,000		1,000	-
Manse - rent	9,500		9,500	4,900
Manse - council tax	1,405		1,405	678
Chapel - repairs & maintenance	341		341	42
Chapel utilities	674		674	556
Chapel items purchased	6,079		6,079	125
Copyright licences	390		390	196
Insurances	605		605	215
Printing & stationery	122		122	206
Other, including legal fees	6,910		6,910	2,652
<b>Total</b>	<b>41,476</b>	<b>2,823</b>	<b>44,299</b>	<b>19,671</b>
<b>(Deficit)/surplus</b>	<b>(1,635)</b>	<b>(2,823)</b>	<b>(4,458)</b>	<b>26,023</b>
<u>Funds</u>				
At the start of the year/period	23,200	2,823	26,023	-
(Deficit)/surplus as above	(1,635)	(2,823)	(4,458)	26,023
<b>At the end of the year/period</b>	<b>21,565</b>	<b>-</b>	<b>21,565</b>	<b>26,023</b>

MARINERS CHAPEL

ACCOUNTS FOR THE YEAR TO 31 MARCH 2021

Statement of assets and liabilities at the end of the year/period

31 Mar 2021			31 Mar 2020
Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
£	£	£	£

Assets

Cash funds

Barclays Bank

21,565	-	21,565	26,023
--------	---	--------	--------

Assets by fund

General Fund

21,565

-

21,565

23,200

Restricted Grant Fund

-

-

-

2,823

21,565

-

21,565

26,023

Liabilities

There were no liabilities other than normal creditors.

Approved on behalf of the Trustees

\_\_\_\_\_  
Simon Heard  
Minister

\_\_\_\_\_  
Heather Welfare  
Elder

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date