



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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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

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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.

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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.

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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.

Mrs Heather Welfare, on behalf of the Trustees

Date

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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

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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
Total	39,841	-	39,841	45,694
<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
Total	41,476	2,823	44,299	19,671
(Deficit)/surplus	(1,635)	(2,823)	(4,458)	26,023
<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
At the end of the year/period	21,565	-	21,565	26,023

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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
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Assets by fund

General Fund

21,565	-	21,565	23,200
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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