



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

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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.

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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
Total	42,802.65	42,802.65	39,840.77
<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
Total	39,067.59	39,067.59	44,298.44
Surplus/(deficit)	3,735.06	3,735.06	(4,457.67)

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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

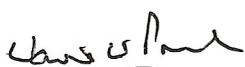
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Chapel and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures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