



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

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Statutory and other information

Chapel name and address	E-mail address and web-site
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.

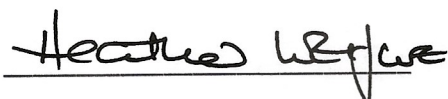
The financial results for the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

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

14. 7. 2023

Date

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ACCOUNTS YEAR ENDING 31.03.23

Receipts and payments Account

General Fund	This year				Last year	
	Restricted Funds				Total Funds	
	Foodbank Fund	Hardship Fund	Building Fund	Total	Total Funds	
£	£	£	£	£	£	£

Receipts

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
Total	26,632.38	4,258.03	4,335.00	10,000.00	18,593.03	45,225.41
						42,802.65

Payments

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
Total	28,665.78	1,252.49	4,600.42	-	5,852.91	34,518.69
						39,067.59
 Surplus/(deficit)	 (2,033.40)	 3,005.54	 (265.42)	 10,000.00	 12,740.12	 10,706.72
						3,735.06

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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	<u>3,005.54</u>	-

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	<u>234.58</u>	-

Building Fund

Surplus in year and closing balance	<u>10,000.00</u>	-
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Total Restricted Funds	<u>13,240.12</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



Date

20.7.23

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