

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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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 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

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, 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.

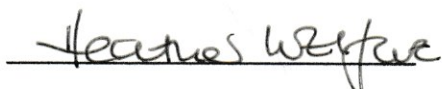
The financial results for the year together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

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				Last year	
	Restricted Funds				Total Funds	Total 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
Total	41,892.03	10,383.00	200.00	- 10,583.00	52,475.03	45,225.41
<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
£	£

Assets and liabilities

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>

Represented by

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

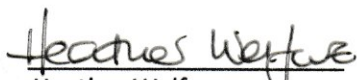
Total Restricted Funds

<u>20,375.42</u>	<u>13,240.12</u>
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Total Funds

<u>40,276.75</u>	<u>36,006.88</u>
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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

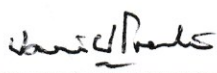
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Chapel and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 
Mr D D Prentice, CA, ACMA
10 Masefield Drive
Colchester, CO3 4HX

Date 12 June 2024