

# 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 Lawrences 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
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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

**Total Cash Funds**

<b>38,709.83</b>	<b>40,276.75</b>
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**Other Monetary assets**

None	None
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**Investment Assets**

None	None
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**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



Keith Munford

Treasurer

Kirby-le-Soken Evangelical Church

Date

1/12/2025