

## **West Mersea Free Church**

### **References and administrative details**

Registered Address: 32 Mill Road, West Mersea, Colchester, CO5 8RJ

Charity Registration Number: 1202931

#### **Trustees**

Revd R Hughes (Minister) resigned June 2024

Revd J Hughes (Minister) resigned June 2024

Mr J Hills (Secretary)

Mrs K Hills (Treasurer)

Mrs L Board

Mrs D Caldwell

Mrs S Margrie-Cogram

Miss H Farthing

Mr C Tucker

Mrs P Tucker

Mr A Jones

#### **Property Trustees**

The Baptist Union Corporation Ltd., Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT are the Trustees for the properties 34 Mill Road and 4 Whittaker Way.

Mr A Jones, Mr K Keay, Mr P Rowland and Mr P Rudlin are currently the Trustees of the Church property at 32 Mill Road. As part of the CIO registration process, this is being transferred to the Church Trustees listed above.

#### **Bankers**

Barclays, Colchester

#### **Independent Examiner**

Mr Neil Loxley

### **Annual Report for 2024**

The trustees present their Annual Report for 2024.

### **Structure, Governance and Management**

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the Church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister, Church Secretary and Treasurer (who are also appointed by the

Members), are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are 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 the Church meeting by the Trustees for guidance or may be raised by members in Church meeting for further consideration by the Trustees. Though 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 purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. 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. These services take place each Sunday at 10.30 am. Any other services or events are advertised on the church notice sheet, facebook page and the website at [merseafree.church](http://merseafree.church). Causeway Kids is run during the morning services. The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

The Church generally runs midweek Bible study series over the year, sometimes via Zoom to allow a wider participation. Due to the interregnum there were none in 2024, but we hope to restart Bible studies or homegroups in due course. Further details can be obtained from the Trustees on request, or at the Sunday services of worship. A regular Monday evening group "Journeys" is open to all, but aimed at those at an earlier stage in their faith journey.

The Church runs a Toddler Group which meets in the Church premises on Wednesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ. From time to time we may run other courses for people interested in discovering more about Christianity.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service. The church has read the Charity Commission guidance on public benefit and is 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 only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church, despite the loss of Rob and Jenny Hughes and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm, while seeking for a new minister.

Two baptisms were held during the year. Two church members died during the year. At 31 December 2024 the membership stood at 45 compared to 46 a year earlier. Average attendance at

worship services has remained broadly the same during the year. The Toddler Group continues to be well attended. In March and December, the church was invited to the local primary school, and presented Easter Cracked and Christmas Unwrapped to years 5 and 6, as in previous years. This was well received by children and teachers alike.

The Church building is also used by local Rainbows, Brownies and Guides for their weekly term time meetings.

## **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. Income in 2024 increased to £79,143 from £76,077 in the previous year.

The most significant expense relates to the Stipends of Rev R Hughes and Rev J Hughes as Ministers of the Church, to lead and co-ordinate the church's activities including the Sunday Services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. It was with much sadness that we received notice in February from Rob and Jenny, that they would be leaving in May, to take up positions at Melbourn Baptist Church, Cambridgeshire.

The Church expressed its part in the life of the wider church by making grants totalling £6,926 to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose. In addition grants were made to other good causes.

Particularly during this time of interregnum, the Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, which contribute substantially to the achievement of the church's objectives. Total expenditure decreased from £84,270 to £51,853 due to the reduction in stipend costs. The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

## **Reserves Policy**

The Trustees do not currently have a formal Reserves Policy, but intend to establish one as good practice to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost. As at 31 December 2024, the church held total reserves of £94,349 of which £3,331 were restricted. Reserves that were neither restricted nor designated amounted to £91,018.

This report approved at the Trustees meeting of 12<sup>th</sup> August 2025

Signed on behalf of the Trustees by:

J E Hills (Secretary)  \_\_\_\_\_

**West Mersea Free Church**  
**Financial Statement for the Year ended 31 December 2024**  
**General Receipts and Payment Account**

|                                                    | Note | 2024          | 2023          |
|----------------------------------------------------|------|---------------|---------------|
| <b>Receipts</b>                                    |      |               |               |
| Regular offerings                                  |      | 51,433        | 51,313        |
| Donations and other income                         | 2    | 400           | 345           |
| Income tax recovered on gifts                      |      | 11,514        | 10,635        |
| Investment income (interest)                       | 3    | 3,549         | 1,608         |
| Rents and contributions for use of church premises |      | 800           | 531           |
| Rent for 34 Mill Road                              |      | 9,428         | 8,979         |
| Raised for other causes                            | 4    | 2,018         | 2,637         |
| <b>Total Receipts</b>                              |      | <b>79,143</b> | <b>76,048</b> |
| <b>Payments</b>                                    |      |               |               |
| Ministry                                           | 5    | 22,941        | 47,405        |
| Mission                                            | 6    | 7,639         | 7,174         |
| Upkeep of church premises                          | 7    | 7,029         | 9,356         |
| Upkeep of manse                                    | 8    | 7,513         | 9,070         |
| Upkeep of 34 Mill Road                             | 9    | 514           | 1,961         |
| Administration                                     | 10   | 3,940         | 4,638         |
| Amounts passed on to other causes                  | 11   | 2,225         | 2,637         |
| <b>Total Payments</b>                              |      | <b>51,801</b> | <b>82,241</b> |
| Net receipts / (payments) for the year             |      | 27,342        | -6,193        |
| Transfers (to) / from general fund                 |      |               | 0             |
| Cash balance at previous year end                  |      | 63,676        | 69,869        |
| Cash balance at current year end                   |      | 91,018        | 63,676        |

**Restricted Funds - Elders Retreat**

|                                        |     |     |
|----------------------------------------|-----|-----|
| Receipts                               | 0   | 0   |
| Payments                               | 0   | 0   |
| Net receipts / (payments) for the year | 0   | 0   |
| Cash balance at previous year end      | 533 | 533 |
| Cash balance at current year end       | 533 | 533 |

**Restricted Funds - Toddler Group**

|                                        |     |     |
|----------------------------------------|-----|-----|
| Receipts                               | 0   | 0   |
| Payments                               | 52  | 0   |
| Net receipts / (payments) for the year | -52 | 0   |
| Cash balance at previous year end      | 305 | 305 |
| Cash balance at current year end       | 253 | 305 |

### Restricted Funds - Youth work

|                                        |       |     |
|----------------------------------------|-------|-----|
| Receipts                               | 1,000 | 0   |
| Payments                               | 0     | 0   |
| Net receipts / (payments) for the year | 1,000 | 0   |
| Cash balance at previous year end      | 195   | 195 |
| Cash balance at current year end       | 1,195 | 195 |

### Restricted Funds - Chairs

|                                        |   |        |
|----------------------------------------|---|--------|
| Receipts                               | 0 | 30     |
| Payments                               | 0 | 2,030  |
| Net receipts / (payments) for the year | 0 | -2,000 |
| Cash balance at previous year end      | 0 | 2,000  |
| Cash balance at current year end       | 0 | 0      |

### Restricted Funds - Site Development

|                                        |       |       |
|----------------------------------------|-------|-------|
| Receipts                               | 0     | 0     |
| Payments                               | 0     | 0     |
| Net receipts / (payments) for the year | 0     | 0     |
| Cash balance at previous year end      | 1,350 | 1,350 |
| Cash balance at current year end       | 1,350 | 1,350 |

### Statement of Assets and Liabilities at 31st December 2024

#### Assets

##### Bank and other cash balances

|                          |        |        |
|--------------------------|--------|--------|
| Barclays current account | 4,594  | 354    |
| Barclays deposit account | 14,727 | 13,896 |
| BUC deposit account      | 75,028 | 51,809 |

##### Other monetary assets:

##### Gift aid claimed but not received

|                                  |    |         |         |
|----------------------------------|----|---------|---------|
| Investment Assets                | 12 | 331,095 | 320,490 |
| Assets Held for Church's own use | 13 | 235,656 | 210,405 |

|                     |  |                |                |
|---------------------|--|----------------|----------------|
| <b>Total Assets</b> |  | <b>661,100</b> | <b>596,954</b> |
|---------------------|--|----------------|----------------|

#### Liabilities

##### Current Liabilities

|                       |    |   |   |
|-----------------------|----|---|---|
| Long Term Liabilities | 15 | 0 | 0 |
|-----------------------|----|---|---|

|                          |  |           |          |
|--------------------------|--|-----------|----------|
| <b>Total Liabilities</b> |  | <b>21</b> | <b>0</b> |
|--------------------------|--|-----------|----------|

The accounts and statement of assets and liabilities set out on pages 1-3 relating to the year ending 31st December 2024 are as approved by the deacons.

Signed

Kathryn Hills

Treasurer

# West Mersea Free Church

## NOTES TO THE ACCOUNTS

### 1 Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

|                                     |             |             |
|-------------------------------------|-------------|-------------|
| <b>2 Donations and other income</b> | <b>2024</b> | <b>2023</b> |
| Donations                           | 300         | 345         |
| Other income                        | 100         | 0           |
| Total                               | 400         | 345         |
| <b>3 Investment Income</b>          | <b>2024</b> | <b>2023</b> |
| Bank interest                       | 331         | 99          |
| BUC account interest                | 3,218       | 1,509       |
| Total                               | 3,549       | 1,608       |
| <b>4 Raised for Other causes</b>    | <b>2024</b> | <b>2023</b> |
| Christmas Appeal                    | 965         | 1,210       |
| Earthquake appeal                   |             | 1,143       |
| Hands at Work                       |             | 110         |
| Harvest                             | 15          |             |
| Christmas Tree Festival donations   | 100         | 174         |
| Pastoral leaving gift               | 938         | 0           |
| Total                               | 2,018       | 2,637       |
| <b>5 Ministry</b>                   | <b>2024</b> | <b>2023</b> |
| Ministers' stipends                 | 16,550      | 35,523      |
| Pension contribution                | 4,198       | 8,983       |
| National Insurance                  | 0           | 0           |
| Ministers' travel                   | 260         | 594         |
| Ministers' pastoral expenses        | 728         | 1,373       |
| Visiting speaker costs              | 610         | 209         |
| Training costs                      | 0           | 350         |
| Other ministry costs                | 595         | 373         |
| Total                               | 22,941      | 47,405      |

The Ministers act as two of the church's trustees and received remuneration and other benefits in respect of their services as Ministers, including the provision of manse accommodation owned by the church.

|                         |             |             |
|-------------------------|-------------|-------------|
| <b>6 Mission</b>        | <b>2024</b> | <b>2023</b> |
| CYO                     | 1,200       | 1,631       |
| Home Mission            | 1,200       | 1,631       |
| Hands at Work           | 1,200       | 1,631       |
| BMS World Mission       | 1,200       | 1,631       |
| Tear Fund               | 713         |             |
| Beacon House            | 713         |             |
| Beach Club              | 700         | 650         |
| Foodbank                | 713         |             |
| Church youth work costs | 0           |             |
| Total                   | 7,639       | 7,174       |

|                                      |             |             |
|--------------------------------------|-------------|-------------|
| 7 Upkeep of church premises          | <b>2024</b> | <b>2023</b> |
| Lighting and heating                 | 1,456       | 1,559       |
| Insurance                            | 2,088       | 1,874       |
| Repairs and Maintenance              | 1,503       | 1,421       |
| New equipment                        | 1,265       | 3,680       |
| Other costs                          | 716         | 821         |
| Total                                | 7,029       | 9,356       |
| 8 Upkeep of Manse                    | <b>2024</b> | <b>2023</b> |
| Lighting and heating                 | 1,072       | 3,533       |
| Insurance                            | 1,323       | 1,042       |
| Repairs and Maintenance              | 589         | 1,564       |
| Council Tax                          | 791         | 2,541       |
| Refurbishment Project                | 3,467       | 0           |
| Other costs                          | 272         | 390         |
| Total                                | 7,513       | 9,070       |
| 9 Upkeep of 34 Mill Road             | <b>2024</b> | <b>2023</b> |
| Insurance                            | 436         | 494         |
| Repairs and Maintenance              | 78          | 1,467       |
| Other costs                          | 0           | 0           |
| Total                                | 514         | 1,961       |
| 10 Administration                    | <b>2024</b> | <b>2023</b> |
| Printing and Stationery              | 110         | 729         |
| Publicity                            | 0           | 0           |
| Subscriptions                        | 363         | 357         |
| IT costs - website and licence fees  | 402         | 245         |
| CCLI licences                        | 434         | 413         |
| Refreshment costs                    | 441         | 219         |
| Legal fees (CIO)                     | 1,722       | 2,052       |
| Other                                | 467         | 623         |
| Total                                | 3,940       | 4,638       |
| 11 Amounts passed on to other causes | <b>2024</b> | <b>2023</b> |
| Pastoral Leaving Gift                | 938         | 0           |
| TearFund                             | 1,187       | 2,353       |
| Other                                | 100         | 284         |
| Total                                | 2,225       | 2,637       |
| 12 Investment Assets                 | <b>2024</b> | <b>2023</b> |
| 34 Mill Road, CO5 8RJ                | 331,095     | 320,490     |

### 13 Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal titles to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd] or the Church CIO itself and valued in the accounts at the insured values:

|                                                                                  | <b>2024</b> | <b>2023</b> |
|----------------------------------------------------------------------------------|-------------|-------------|
| - Church Premises at 32 Mill Road, CO5 8RJ                                       | 1,407,370   | 1,256,580   |
| - Church Hall at 32 Mill Road, CO5 8RJ                                           | 788,616     | 704,121     |
| - Toilet block at 32 Mill Road CO5 8RJ                                           | 94,871      | 84,706      |
| - Manse at 4 Whittaker Way, CO5 8LB                                              | 624,244     | 557,360     |
| The church also owns fixtures, furniture and equipment with an insured value of: | 235,656     | 210,405     |

### 14 Current Liabilities

|                                       | <b>2024</b> | <b>2023</b> |
|---------------------------------------|-------------|-------------|
| Utility costs billed but not yet paid | 21          | 0           |
| Payments raised but not yet cleared   | 0           | 0           |
| Other current liabilities             | 0           | 0           |
|                                       | <b>21</b>   | <b>0</b>    |

### 15 Long Term liabilities

There are no long term liabilities at present, and the church has no Pension scheme liabilities.



# **Report of the Independent Examiner to the Trustees of West Mersea Free Church**

## **On the accounts for the year ended 31<sup>st</sup> December 2024**

### **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 is 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 church 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 the report is limited to those matters set out in the statement below.

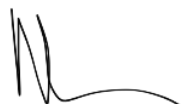
### **Independent examiner's statement**

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 or
- 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. (if accounts prepared on accruals basis\*)

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 by or on behalf of the Examiner



15th July 2025

Neil Loxley accountancy Services  
39 Shakespeare Rd  
Colchester  
Essex CO3 4HL