West Mersea Free Church
Financial Statement for the Year ended 31 December 2025
General Receipts and Payment Account

	Note	2025	2024
Receipts			
Regular offerings		51,128	51,433
Donations and other income	2	200	400
Income tax recovered on gifts		11,937	11,514
Investment income (interest)	3	2,607	3,549
Rents and contributions for use of church premises		950	800
Rent for 34 Mill Road		9,960	9,428
Raised for other causes	4	1,490	2,018
Total Receipts		**78,272**	**79,143**
Payments			
Ministry	5	3,005	22,941
Mission	6	7,650	7,639
Upkeep of church premises	7	9,089	7,029
Upkeep of manse	8	28,242	7,513
Upkeep of 34 Mill Road	9	1,526	514
Administration	10	1,758	3,940
Amounts passed on to other causes	11	1,703	2,225
Total Payments		**52,972**	**51,801**
Net receipts / (payments) for the year		25,300	27,342
Transfers (to) / from general fund			
Cash balance at previous year end		91,018	63,676
Cash balance at current year end		116,318	91,018

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	49	52
Net receipts / (payments) for the year	-49	-52
Cash balance at previous year end	253	305
Cash balance at current year end	204	253

Restricted Funds - Youth work

Receipts	0	1,000
Payments	134	0
Net receipts / (payments) for the year	-134	1,000
Cash balance at previous year end	1,195	195
Cash balance at current year end	1,061	1,195

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 2025

Assets			
Bank and other cash balances			
Barclays current account		4,104	4,594
Barclays deposit account		38,041	14,727
BUC deposit account		77,321	75,028
Other monetary assets:			
Gift aid claimed but not received			
Investment Assets	12	332,893	313,783
Assets Held for Church's own use	13	241,059	242,363
Total Assets		**693,418**	**650,495**
Liabilities			
Current Liabilities	14	0	21
Long Term Liabilities	15	0	0
Total Liabilities		**0**	**21**

The accounts and statement of assets and liabilities set out on pages 1-2 relating to the year ending 31st December 2025 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.

2 Donations and other income	2025	2024
Donations	200	300
Other income	0	100
Total	200	400

3 Investment Income	2025	2024
Bank interest	314	331
BUC account interest	2,293	3,218
Total	2,607	3,549

4 Raised for Other causes	2025	2024
Asia Link	100	965
Beach Club	150	0
Pastoral arrival gift	365	0
Hands at Work	875	0
Harvest	0	15
Christmas Tree Festival donations	0	100
Pastoral leaving gift	0	938
Total	1,490	2,018

5 Ministry	2025	2024
Ministers' stipends	0	16,550
Pension contribution	0	4,198
National Insurance	0	0
Ministers' travel	0	260
Ministers' pastoral expenses	2,018	728
Visiting speaker costs	825	610
Training costs	0	0
Other ministry costs	161	595
Total	3,005	22,941

The Ministers in 2024 acted 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. There were no Ministers in 2025. A new Minister has been appointed with effect 1st January 2026.

6 Mission	2025	2024
CYO	1,200	1,200
Home Mission	1,200	1,200
Hands at Work	1,200	1,200
BMS World Mission	1,200	1,200
Tear Fund	525	713
Beacon House	275	713
Beach Club	975	700
Foodbank	275	713
AsiaLink	525	0
Nightshelter (CENS)	275	0
Total	7,650	7,639

7	Upkeep of church premises	**2025**	**2024**
	Lighting and heating	1,696	1,456
	Insurance	304	120
	Repairs and Maintenance	1,225	1,503
	New equipment	137	1,265
	Other costs	5,728	2,684
	Total	9,089	7,029

8	Upkeep of Manse	**2025**	**2024**
	Lighting and heating	649	1,072
	Insurance	1,304	1,323
	Repairs and Maintenance	5,086	589
	Council Tax	0	791
	Refurbishment Project	21,140	3,467
	Other costs	63	272
	Total	28,242	7,513

9	Upkeep of 34 Mill Road	**2025**	**2024**
	Insurance	511	436
	Repairs and Maintenance	776	78
	Other costs	239	0
	Total	1,526	514

10	Administration	**2025**	**2024**
	Printing and Stationery	0	110
	Publicity	0	0
	Subscriptions	362	363
	IT costs - website and licence fees	244	402
	CCLI licences	577	434
	Refreshment costs	354	441
	Legal fees (CIO)	0	1,722
	Other	220	467
	Total	1,758	3,940

11	Amounts passed on to other causes	**2025**	**2024**
	Pastoral Leaving Gift	0	938
	Pastoral arrival gift	365	
	TearFund	0	1,187
	Hands At Work	1,063	
	Other	275	100
	Total	1,703	2,225

12	Investment Assets	**2025**	**2024**
	34 Mill Road, CO5 8RJ	332,893	323,197

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:

	2025	2024
- Church Premises at 32 Mill Road, CO5 8RJ	1,491,813	1,407,370
- Church Hall at 32 Mill Road, CO5 8RJ	835,933	788,616
- Toilet block at 32 Mill Road CO5 8RJ	100,564	94,871
- Manse at 4 Whittaker Way, CO5 8LB	661,699	624,244
The church also owns fixtures, furniture and equipment with an insured value of:	241,059	235,656

14 Current Liabilities

	2025	2024
Utility costs billed but not yet paid	0	21
Payments raised but not yet cleared	0	0
Other current liabilities	0	0
	0	**21**

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 31st December 2025

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



5th February 2026

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

West Mersea Free Church

References and administrative details

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

Charity Registration Number: 1202931

Trustees
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.
As part of the CIO registration process, the Trustees of the Church property at 32 Mill Road has been transferred to the Church Trustees listed above.

Bankers
Barclays, Colchester

Independent Examiner
Mr Neil Loxley

Annual Report for 2025

The trustees present their Annual Report for 2025.

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 to renew their public profession of faith in Jesus Christ in other ways.

The Church 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 meetings 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**. 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.

Friday Exchange is a group run by the Church on Friday mornings. It is open to all in the community, and a place for chat, games and refreshments. A warm welcome is offered to all who would like to drop in.

The Christmas Tree Festival is held in December. It is an opportunity for organisations, local schools or families to enter a decorated tree. The church is open over a long weekend for people to come and view the trees, vote for their favourites, enjoy refreshments and a chat. We also offer a range of craft activities for the children, including a Christingle. This event is very popular and well supported, providing the opportunity for engagement and discussions.

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 2025 was a positive year in the life of the church. We were able to continue our groups, refurbish the manse and progress the search for a new minister. In July the church voted to invite Carl Morehouse to be our new minister, and were delighted with his acceptance. Carl and Sarah joined us on 1st January 2026.

No baptisms were held during the year. At 31 December 2025 the membership stood at 47 compared to 45 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 2025 decreased very slightly to £78,272 from £79,143 in the previous year.

The most significant expense relates to the refurbishment of the manse following the departure of our previous ministers.

The Church expressed its part in the life of the wider church by making grants totalling £9,125 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 increased slightly from £51,853 to £53,155 a mixture of the reduction in stipend costs and an increase in manse refurbishment 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 2025, the church held total reserves of £119,466 of which £3,148 were restricted. Reserves that were neither restricted nor designated amounted to £116,318.

This report approved at the Trustees meeting of 8th September 2026

Signed on behalf of the Trustees by:

J E Hills (Secretary) 