OCEAN BAPTIST CHURCH

Trustees Report and

Receipt and Payment Accounts

6 April 2025 – 31 December 2025

Trustees' Annual Report for the period 6 April 2025 (period start date) to 31 December 2025 (period end date)

Reference and Administrative Details

Charity name: Ocean Baptist Church

Also known as: Ocean Church

Registered charity number: 1206731

Charity's principal address:
30 Osprey Close
Upton
Poole
Dorset
BH16 5FF

Trustees

Rev John Good (Minister)

Lisa Mutter (Secretary)

Barry Mutter (Secretary)

Rebecca Nixon (Treasurer)

Miriam Good

Benjamin Powell (resigned 31 December 2025)

Bankers

Virgin Money

Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW

Independent Examiner

Sue Wintle
27 Bascott Road
Wallisdown
Bournemouth
Dorset
BH11 8RJ

Structure, Governance and Management

Ocean Church is a Charitable Incorporated Organisation (CIO) and is governed by its Constitution which is in the form of the Approved Governing Document for Baptist Churches.

Trustees are appointed by Church Members at Church Members Meetings. The Trustees must include a Secretary and a Treasurer. Where there is a Minister, they must also be a Charity Trustee. Charity Trustees meet regularly and are responsible for the day to day running of the church and financial and legal aspects of the charity.

Objectives and Activities

Purposes of the charity

As stated in the Constitution, the principal purposes of Ocean Church are the advancement of the Christian faith according to the principles of the Baptist denomination and to advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Our Vision is to reimagine church itself as a living breathing adventure.

Our Mission is to ignite a community of adventurers who embody faith through shared outdoor experiences, deepen spiritual practices, and cultivate a culture of transformation that redefines Church as a vibrant, real-world journey.

Activities

The main activities of Ocean Church during this accounting period were:

- Monthly outdoor gatherings open to anyone, exploring the link between faith and nature. These events always include sharing food together, and where appropriate, activities in or on the water.
- Monthly breakfasts on the beach, providing opportunities to build and strengthen relationships in an informal setting.
- Weekly small groups meeting in homes to deepen faith, encourage spiritual growth and offer mutual support.
- Weekly blogs published on the Ocean Church website exploring different aspects of life and faith, accessible to the wider public.
- Continuing the link with the Watersports Library, to enable more people to get out on the water.
- Regular local walks and a weekend away in Devon continuing the South West Coast Path adventure, promoting wellbeing and building community.
- Launch of interest-based groups, including sea dipping, board games and mini adventures for those with young children. These enable people to meet regularly and informally to deepen relationships and support each other.
- “Surf camp” in North Devon, giving opportunities to learn to surf, enjoy the outdoors, build connection and explore and grow in faith.
- Baptisms in the sea, celebrating individuals’ faith journeys and commitment to Christ.
- “Worship in the Woods” event in partnership with Engage Worship to enable people to explore different ways of worshiping and connecting with God in nature.
- “Big Table” hospitality series with households taking turns to host small group meals to develop authentic relationships and learn from each other.

- Book Club exploring neurodiversity, complementing the Autumn Ocean Church series.
- Ocean Church AGM and Vision Day, exploring our attitude to money and shaping plans for 2026.
- Christmas activities including Christmas carols at Hamworthy Park and Christmas Day dip and reflections on Branksome beach.

Statement re public benefit

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit. The purpose of the charity is enshrined in its objects outlined above. The trustees ensure that this is carried out for the public benefit by delivering a range of activities to meet its objects.

Achievements and Performance

- **Deepening relationships and building community:** Ocean Church has focused on opportunities to encourage individuals to develop meaningful connections and to create a welcoming and inclusive environment.
- **Deepening faith:** Activities and adventures have been aimed at enabling the exploration of faith and encouraging spiritual growth.
- **Welcoming people into the community:** Efforts have been made to ensure that newcomers feel included and valued.
- **Enabling children and young people to be a full part of the community:** Ocean Church has prioritised the involvement of younger members, ensuring they are integrated and active participants.
- **Benefits to mental and physical health through movement and time outdoors:** By organising outdoor activities, Ocean Church has contributed positively to the well-being of its members.
- **Enabling access and encouraging people to spending time in and on the water:** Through the link with the Watersports Library, surf camp, dipping group and time on the water during Ocean Church, more people have been able to enjoy water-based activities.
- **Spending time in nature:** Regular events and gatherings in natural settings have been a core part of Ocean Church's approach, promoting both spiritual and physical health.

Financial Review

The Trustees have changed the financial year end from 5 April to 31 December. This financial period runs from 6 April 2025 to 31 December 2025 and future financial periods will run from 1 January to 31 December each year.

Ocean Church remains in a stable financial position, with both income and expenditure increasing during the financial period. Ocean Church continues to receive a grant from the Southern Counties Baptist Association which has been extended for a period of 3 years, providing financial security. Regular donors to Ocean Church have also increased.

The reserves policy of Ocean Church is to aim to hold three months of operating costs to allow the church to adapt to any changes in the income or expenditure of the church. At year end, three months operating costs amounted to £6,000, with £5,600 held in free cash reserves. During this financial period, reserves increased by £1,600 and the intention of the Trustees is to continue to

build these up. The risk of significant loss of income is currently low due to the grant from Southern Counties Baptist Association.

Plans for Future Periods

The trustees intend to continue developing Ocean Church's vision in future by:

- Continuing to plan events and activities open to all to encourage the development and deepening of faith, community and wellbeing.
- Becoming an official Paddle UK affiliated club to ensure best practice and safety for water-based activities.
- Starting an Ocean Church youth group
- Enhancing digital content and accessibility including development of an Ocean Church app.
- Continuing to review, strengthen and develop good governance.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	R Nixon	J Good
Full name(s)	Rebecca Nixon	Rev John Good
Position (eg Secretary, Chair, etc)	Treasurer	Minister

Date	12 October 2026

14th October 2026

The Trustees
Ocean Baptist Church
30 Osprey Close
Upton, Poole
BH16 5FF

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Ocean Baptist Church, on accounts for period ended 31st December 2025

Respective responsibilities of Trustees and examiner
The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 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 charity 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 you as 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 the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
    a. Proper accounting records are kept (in accordance with section 41 of the Act); and
    b. Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed...SueW..... Date... 14/10/2026.....

Sue Wintle ACIE
Association of Charity Independent Examiners
27 Bascott Road
Bournemouth
Dorset BH11 8RJ

OCEAN BAPTIST CHURCH

FINANCIAL STATEMENT FOR THE PERIOD 6 APRIL 2025 TO 31 DECEMBER 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT

	Note	6.4.25-31.12.25	26.1.24-5.4.25
Receipts			
Donations and events income	2	7,499	6,505
Income tax recovered on gifts		0	0
Cashback		3	4
Home Mission grant		11,091	3,697
Other income	3	1,116	207
Total Receipts		**19,709**	**10,413**
Payments			
Ministry	4	14,726	4,231
Mission	5	1,975	969
Administration	6	259	1,030
Other payments	7	519	0
Total Payments		**17,479**	**6,230**
Net receipts / (payments) for the year		**2,230**	**4,183**
Transfers (to) / from general fund		**0**	**0**
Cash balance at previous year end		**4,183**	**0**
Cash balance at current year end		**6,413**	**4,183**

STATEMENT OF ASSETS AND LIABILITES AT 31 DECEMBER 2025

	Note	6.4.25-31.12.25	26.1.24-5.4.25
Assets			
Bank and other cash balances			
Petty Cash		0	0
Virgin Bank Account		6,413	4,183
Other monetary assets:			
Gift aid claimed but not received		0	0
Assets Held for Church's own use	8	0	0
Total Assets		**6,413**	**4,183**
Liabilities			
Current Liabilities	9	804	207
Total Liabilities		**804**	**207**

The accounts and statement of assets and liabilities set out on pages 2 and 3 relating to the year ending 31 December 2025 are as approved by the Trustees.

Signed: R Nixon

Rebecca Nixon (Treasurer)

Date: 12 October 2026

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 events income

	6.4.25-31.12.25	26.1.24-5.4.25
General donations	7,499	5,510
Events income	0	995
Total Donations and Events Income	**7,499**	**6,505**

3. Other income

	6.4.25-31.12.25	26.1.24-5.4.25
Watersports Library receipts	1,116	207
Total other income	**1,116**	**207**

During this financial period, the Watersports Library was a separate Community Interest Company (CIC) which had close links with Ocean Church and they shared a website. These funds were received into the Ocean Church bank account during this financial period and were held and applied for the Watersports Library. They have been reflected separately in the Watersports Library CIC accounts.

4. Ministry

	6.4.25-31.12.25	26.1.24-5.4.25
Minister's stipend	11,091	3,697
Employer's pension contribution	1,399	311
Employer's National Insurance	0	0
Minister's travel	2	0
Manse costs	2,034	223
Other Ministerial costs	200	0
Total Ministry	**14,726**	**4,231**

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by Southern Counties Baptist Association and leased by the church.

5. Mission

	6.4.25-31.12.25	26.1.24-5.4.25
Catering	1,012	82
Events	616	887
Resources	347	0
Total Mission	**1,975**	**969**

6. Administration

	6.4.25-31.12.25	26.1.24-5.4.25
Printing and stationery	0	0
Website	259	356
Insurance	0	674

Total Administration	**259**	**1030**

7. Other Payments

	6.4.25-31.12.25	26.1.24-5.4.25
Watersports library payments	519	0
Total Other Payments	**519**	**0**

8. Assets Held for the Church's own use

During this Financial Period, the church had no assets.

9. Current Liabilities

	6.4.25-31.12.25	26.1.24-5.4.25
Watersports library funds	804	207
Total Current Liabilities	**804**	**207**

10. Trustee Remuneration and expenses

During the financial period, the charity made the following transactions with Trustees:

Rev John Good
Rev John Good received remuneration of £11,091 during the financial period.

No Trustees received any other benefit from the charity during the year.