

BROADWATER BAPTIST CHURCH

England & Wales · Charity number 1134512

Details

Status Registered

Legal form Previously excepted

Registered 2010-02-25

Register [View on the Charity Commission register](#)

Contact

Address Broadwater Baptist Church
Dominion Road
Worthing
BN14 8JL

Phone 01903 214796

Email church@broadwaterbaptist.org.uk

Website www.broadwaterbaptist.org.uk

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: Centre for worship and the ongoing witness of Christian people in Broadwater.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£265,101	£240,236	-	-
2023-12-31	£176,546	£194,515	-	-
2022-12-31	£105,405	£109,074	-	-
2021-12-31	£93,029	£93,621	-	-
2020-12-31	£86,815	£96,419	-	-

Trustees

Name	Role	Appointed
PAUL RYCROFT	Chair	2024-05-15
Barbara Seale		2019-03-03
Edward Jackson		2019-03-03
Elain Hardwick		2017-03-16
James Aylward		2024-02-02
Linda Rockall		2020-02-15
Martin Cornford		2017-03-23
Rev COLIN PHILLIPS		2022-02-15
Rev Jason Gain		2016-07-09
Rosalind Russell		2019-03-03

BROADWATER BAPTIST CHURCH

England & Wales - Charity number 1134512

Accounts

Annual Report 2024

Our look back and reflections on a year of being God's
people as Broadwater Baptist Church.

Annual Report 2024—Role Holders

All In Team	Jason and Claire Gain, Karyn Hinks, Chris Butler, Bex Stender
BMS Birthday Scheme	<i>Elain Hardwick, Denise Muddle</i>
Church Secretary	Paul Rycroft
Deacons	Paul Rycroft, James Aylward, Linda Rockall, Ted Jackson, Ros Russell, Barbara Seale, Martin Cornford, Elain Hardwick, Colin Philips.
Treasurer & Gift Aid	Ted Jackson
Payroll	Richard and Maureen Marshall
Flowers	Sue Stender
Home Group Leaders	Paul Stender, Claudette Coles, Gill Whelan Ted Jackson, Linda Rockall, Joy Ollive, Jason Gain, Paul Rycroft
Lettings	Paul Stender
Home Mission	Andrew Groves Chris and Denise Muddle
Pastoral Visiting Team	Jason Gain, Colin Philips, Barbara Seale, Lynda Hulcoop, Kath Horton, Mike Belton, Richard Marshall.
BLAST Leaders	Mary Condon, Karyn Hinks
Premises Manager	David Rockall
PRS Licences	Martin Cornford
Safeguarding Lead	Ros Russell, Karyn Hinks.
Wave Café Manager	Heather Cornford
Wave centre Liaison	Linda Rockall
Website	Simon Napper
Wedding Registrars	Sue Stender, Karen Sweetman-Hicks
Welcome Team Lead	Kath Horton
Worship Leaders	Ted Jackson, Adam Stender, Lauren Rycroft, James Aylward
Worship Technicians	Andrew Groves, Paul Rycroft, Owen Peck,
Worship Coordinator	Lauren Rycroft
FaceBook Admin	Lauren Rycroft, Martin Cornford

Annual Report 2024—Role Holders

Senior Moments	Elaine & Dave Hardwick, Colin Philips, Jenny Philips, Sue Walker
Chat Tea Café	Elaine & Dave Hardwick
Gardens	Paul Stender, Ted Jackson, Mike Belton
Preachers Group	Jason Gain, Colin Philips, Karen Sweetman-Hicks, Paul Rycroft

Treasurer's Report 2024

Introduction

I suggest this report is read in conjunction with the accounts pages, which are provided as an attachment at the AGM. Page 1, the summary page, gives the main totals for your information. The detailed notes mentioned appear on pages 2 and 3. For extra information the totals for 2023 are shown on the right hand side. Members - let me know if you need an emailed copy.

Church Income (notes 1 and 2)

Our regular offerings this year have totalled £58,395 including gift aid tax refunds. This was around £1,800 more than 2023.

General donations and interest totalled £6,689.

Each year it seems our room lettings income gets larger, and in the year totalled £23,718 which was around £4,500 more than the previous year.

Church Regular Expenditure

Generally, our costs relating to ministry, resources, and office charges were much the same as the previous year (notes 3 – 6, 8).

Overall, the cost of our running our church premises came to £52,189, which was £2,000 more than the previous year. In particular, gas, electricity and water prices were higher (gas consumption would have been higher if we had had a church to heat!). Manse costs came to £4,872. (Notes 7a and 7b.)

Church roof and associated works (note 7c)

We are extremely grateful to the generous donations towards the cost of the new roof, the solar panels, and further refurbishment work. By the end of December the costs due by that time had been covered within these donations, but there is still much to do in 2025. We are able to carry forward some £38,000 from the donations into the new year, and progress continues. That amount is contained in the designated funds.

Wave Café (note 9)

There was an overall cost to the church this year, whereas there was a small surplus in 2023.

Thanks to what we call function sales – mostly refreshments/lunches for meetings and the nearby schools – being significantly greater than ever before, total sales almost reached the highest total which was in 2023. However, costs were greater and I'm sure you can appreciate we need to keep up with hourly rates as related to the national wage rules.

This all results in a net cost to the church of £3,983, which is about £77 per week – which is extremely good value for all the community and fellowship good the café does.

Your giving to other causes (note 15)

Totals of your giving to the various charities supported this year are broken down in this note, and came to £5,569. This includes any gift aid tax refunds relevant to those causes. Some of these causes are 'one-off' offerings and I'm sure these will vary each year.

If you wish to extend your monthly standing order for offertory to include particularly the Baptist Missions, or Hope for Children Latvia please speak to me. Payments to the BBC to be allocated to these charities may be paid online (the charity as the reference) or in cash (enveloped with the charity noted).

Treasurer's Report 2024 continued

Summary

The accounts as usual show creditors (what we owe suppliers) and debtors (what they owe us) at 31 December (notes 10 – 12).

Our balance carried forward to 2025 – after deducting restricted and designated funds (note 13) - is £32,733 (around £12,000 less than in 2023). We need to keep this total higher for contingencies.

These accounts have been signed off at the recent deacons meeting, and are now with the accounts examiner for his review.

We give thanks to Richard and Maureen Marshall for their work on payroll, pensions and taxation, and Paul Stender for his work in looking after the letting bookings, and all that goes with that.

We should perhaps give thanks to each other for contributions by way of offerings for God's work in this place.

Please remember that week by week costs are always increasing and I invite to you remember to regularly prayerfully review your offerings.

Although we no longer have an 'offertory prayer' as such, please pray the following prayer when you check your bank statement for standing orders, or when your contribution is placed in the basket at church.

Gracious God, accept this gift, and with it our lives, to be used in your service; through Jesus Christ our Lord. Amen

Ted Jackson, Treasurer



Roofing works—October 2024

From the Minister

We now see light at the end of the tunnel in regards to getting back under the Church roof. Although there are a few things that will need to be worked out it's looking exciting. Our prayer has always been that we might serve the community with all of the resources God has given us and it already looks like we are getting some interest for when the work is completed.

As we have used those resources over the past year we have continued to get the opportunity to share our faith and see so many more friends, neighbours and family join in with Fun Events, Worthing Play Day, Christmas and Easter and many more. We have not been limited in our wanting to love others and show our love for Jesus in our actions.

We also have a growing presence in Whytemead school and we pray that more and more we can share our faith with those in our closest community. Please remember me as I do assemblies, Lynda Hulcoop and the "Walk through the Bible " group, but more than that we ask you to pray that this presence would grow, not just in sharing the Gospel but in supporting the children and staff in whatever way we can.

A sign of God's grace over these difficult times is that He has continued to add to our numbers and we have welcomed new members and we hope to see baptisms in the near future. God is faithful and asks us to continue doing good and through that He will do great things

We will face more challenges and see greater opportunities in 2025 so let's take heart and continue to pray that God will do even more than we can imagine or dream in the months to come as we hope to be the church He wants us to be.

God bless,

Rev. Jason Gain



Carols by Candlelight—December 2024

Homegroups

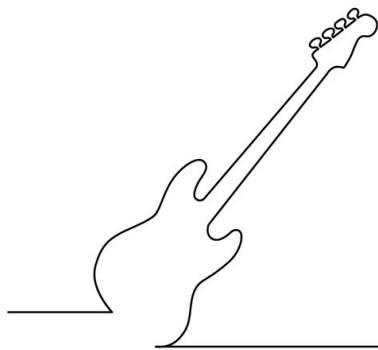
A homegroup is a collection of people meeting regularly (mostly twice a month, some monthly) as a fellowship in someone's home to pray, think and talk about the Christian life using a syllabus with understandable bible study, discussion on spiritual matters, and sometimes personal matters, in a safe and confidential environment. Group members each gradually gain a confidence to share within the group. Over time each group will become almost like a family, certainly a feeling that they can be your special church friends. We feel that these groups are an important part of the church.

Not each group studies the same thing, and in 2024 some of the subjects covered have been – Holy Habits, Talking Jesus, J John (10 Commandments), worship and discipleship, and there have been social evenings as well. Most groups members keep in contact with each other via Whatsapp groups or calls and visits, so they can bind one another up in prayerful mutual support. Membership of each group remains the same – in some other churches

members are after a time asked to transfer to another group, but not at this church. All attendees and friends of the BBC are welcome to join one of the 6 groups, and a good number have done. There will always be room for newcomers in most of the groups.

If you are not in a group and would like to be speak to our minister or one of the deacons.

Ted Jackson



2024 has been a fulfilling year at BBC, which has strengthened my sense of the living community of the church family – slightly warts and all in the rich tapestry of life, but very welcoming! I've felt most able to contribute to the worship playing in the band, and felt my skills grow in a supportive environment, a good feeling of being a team together. I have also appreciated and been strengthened by Jason's teaching on Sundays, teaching that doesn't always take the 'conventional' line. Other areas that I have really appreciated have been the Home Group – again a very supportive environment where I have been able to share openly, and other areas of fellowship like CBBC – I feel at home and safe!

Will Ring

Many thanks all those who take their turn to welcome us each week to our services, especially our youngsters from Blast who have been at the door for our All in Services. We will endeavour to welcome all who come through our doors on a Sunday, young and old, long standing and new.

Kath Horton

A large, elegant, handwritten-style word "Welcome" in a cursive script, written in a brownish-gold color.

I am so happy to be part of the BBC but I feel it took a while to be accepted, therefore I make a special effort to speak to new people and try to make them feel welcome.

Martin

Deacons

Many of us at Broadwater Baptist Church have various responsibilities within our church, and we all work as a team for the glory of God. The deacons have been given additional responsibilities by the church members to control the administration of the church on their behalf, and I thought our friends at the BBC would like to know a bit more about what happens at a typical meeting.



First of all, to become a deacon we have to be members of the BBC and have been baptised, and as we are also trustees of the church we must not have a criminal record or have been declared bankrupt. Then of course

the members at the BBC have to vote us in to represent them, which involves making a short personal statement at the AGM. The deacons agree to a 3-year term and are then permitted to stand for re-election, this can happen once more which means we can serve for up to 9 consecutive years before taking a break of at least one year. There is a maximum of 9 deacons serving on the diaconate and I am very pleased to say we have a full complement at present. We normally meet once a month and the meeting usually begins with prayer, then we discuss pastoral matters - that is to say we think of those in the church who are suffering physically or have other problems, and we pray for all those who need help or support. We check through the minutes of the previous meeting and make any changes if required so we have a true record of what was previously discussed. After this we discuss any safeguarding matters or health and safety issues that might have occurred, then consider the church buildings and any maintenance that might be required. Our treasurer updates us on the financial side of things so we can be sure everything is on track. We discuss our church services and other events that are happening at the BBC, and talk about how we can encourage each other within the church. To end the meeting we recap what we have discussed during the meeting and consider if we are fulfilling our duties as Christians, and finally close in prayer.

We are always pleased to have members apply to join the diaconate as we welcome any fresh ideas to improve what we do at the BBC, so would encourage everyone to prayerfully consider standing for election, as it really is a privilege to serve.

Martin Cornford

As a deacon I have felt so privileged to see the results of our prayers and trust in God's provision. It is a time of growth and excitement mixed with evaluation and reflection.

As another deacon I feel the privilege as well. It is an honour to serve in this way.



Prayers—10am each Tuesday in the Anchor Lounge

Prayer support and practical help for those who are unwell, infirm and struggling.

Our Sunday Services

“Work done on the All Age Talks is very welcome and helpful. It introduces the sermon subject well.”

What a privilege it is to be one of the team that plans and presents the all age talks during our Sunday services! As an adult, I always enjoy this part of our services as every talk is presented in an engaging and memorable style. Fabulous quizzes and games are always uplifting as are bags or boxes with enlightening contents and costume props! Chocolate is always a favourite and helps learning along with items that can be taken home to remind us of the message being shared. Thanks to all :-)

It's been a challenge over the last couple of years since not being in the church but I'm thankful to all the musicians and tech team for being so willing to make it as good as it can be. Special credit to Paul who sets up every week.

A group from BBC attended the Big Church Festival in 2024 bringing new ideas and worship songs back to the church. We have a gifted and talented worship team and this year a youth band has been created.

We often feel very uplifted in our faith during the sung worship. Especially after a tough week away from church. We are ably led by the team who bring passion and meaning to the songs.

“With thanks to Jason for his ministry and for leading us to approach ‘challenges’ prayerfully. This year has certainly shown the powerful effects of prayers from our community.”

“Thanks to the wider congregation for the incredible donations for our building. Thanks for the fellowship even in doing DIY together. Thanks to Jason for his ministry. Thanks to the band for your fellowship.”

Preaching Group



We are blessed in our church to have a team of preachers to address the congregation and we meet monthly to exchange ideas and encourage one another. We are saddened this year that Chris Butler moved away and he no longer blesses us with his insights on a Sunday.



Children and Young People—Sunday Groups

Leaders and some helpers have worked together with our children and young people to provide the most appropriate and fulfilling time spent together in our groups. Our children have been inspiring in their ability to discuss and feedback what they would find most useful in terms of presentation for our time together when we are outside of the services. As this is an ongoing process we are including evaluation as part of our time and have build strong relationships that allow transparency for all involved. Particular thanks to Lawrence for encouraging the younger ones to feel comfortable to express their ideas. We encourage our young people to stay in at least one service (other than All In) and to plan tasks or games for the younger group to be involved in during sessions. There is also support and encouragement during our combined group work. Our focus now is to continue working together to evaluate and use evaluations to further enhance the learning and social activities offered within BLAST groups. We are also working to plan ahead in line with Jason's yearly rotas to give plenty of advanced awareness of what and when we will be teaching. Many thanks to all who give up their time to be involved with our work for children and young people.



7th August



“

Dominoes on a Wednesday morning. It's lovely to meet with church members and

Fun Events

It's a great way to be able to invite friends into church via the community Fun Days. This resulted in our friend bringing her wider family to the Christingle service.

Safeguarding

Our policy has been reviewed and we have had changes in who is now responsible for safeguarding issues. Ros is now deacon responsible for safeguarding. Training is being reviewed and will be booked where necessary. No new issues have been raised. Information needed for safe care of children in BLAST groups has been stored safely in a locked cupboard and the reintroduction of an attendance register will take place in accordance with suggested guidelines for children's safety.

Lettings

2024 has been the best year yet for lettings which goes towards the working of the church. There are many different activities: dance, uniformed organisations, WSCC (Foster and virtual school), dominoes, Jack In The Box pre school, Safe in Sussex, Moo Music, counselling. With the opening of the sanctuary there will be even more opportunity for Christian activities etc.

Paul Stender



CAMP 2024

We returned to the wonderful Champs Hill 12th—14th July for another camp. The weather was kind this year which meant we could enjoy the regular Task Master, camp fire and rounders. Although we were fewer in numbers, we enjoyed great food, fun and fellowship. Our theme was the lost sheep and it was great to see the creative interpretations—one cheeky sheep even snuck into church the next weekend—Thanks Eli! It is always great to come together in worship in the open air on the Sunday morning and think of our friends back at Broadwater.

Another fab weekend together—old and young in fellowship and fun!

Good place to have closer fellowship

The Wave Cafe

The Wave Café

"Good opportunity to involve with the local community. It's a valuable thing to have in our church."

"Its lovely to see various people of all ages."

Scrumptious food and refreshments, providing great value, space for friendship and a welcome to all.

Tuesdays to Fridays 9:30am till 3pm.

In 2024 our café entered its 16th year of trading. Wow! Where have those 16 years gone! Like so many others, my children Harvey and Lewis grew up going through Jack in the box. Over the years some parents come back with new additions to their family, starting their journey through Jack in the Box and our café all over again. Many of them are surprised that we are all still here and even more surprised when we recognise them and ask about their son or daughter. But that's the thing about us, we care, we notice, we listen and we engage with our customers, that I feel is our USP. We are our own little community hub.

We currently have 4 members of staff employed by the church, myself, Rachel, Lucy and Natasha who formally joined us in December after several years of volunteering. But the café would not exist if it was not for our merry band of dedicated volunteers, all of whom work extremely hard to provide the best service.

Our customers too are very loyal, supporting us and socialising with one another and inviting each other to join them for lunch, especially if they see that they happen to be by themselves. Friendships made, and a real sense of community spirit. Even despite the issues with parking over the last few months we have managed to maintain a high level of trade without too much hardship. Our Christmas lunches were a huge success once again last year. With record selling tickets, and some customers already asking to be put on the list for this Christmas! (Never too early).

To close we did have a few weeks extra of closure in 2024 than normal, and a wee wobble from me along the way, but with the support of the church, fellow co-workers and continued prayer we got there and we look forward to 2025 with hope and optimism.

Ladies That Lunch

The ladies of the church meet every month, usually the third Thursday, at a local restaurant. Our mission is to take church outside of our church building into the community to meet people where they are in their everyday lives. Aiming to provide a friendly welcoming environment to chat freely about everything and anything. This enables us to meet in fellowship together whilst showing the secular members in our community that we are no different to them in many respects whilst also displaying the difference God makes in our lives. All are welcome.



Senior Moments

FOR THE YOUNG AT HEART

We are truly honoured to be able to reflect Gods love in our community through Senior Moments which is a not for profit bi-monthly gathering of both church and secular senior citizens. We meet with a mission to provide an activity or a speaker

followed by a hearty afternoon tea in order to bring people together, combat loneliness and isolation in a warm, safe and friendly environment.



Chat Tea Cafe is a drop in cafe with a mission to provide a warm safe space for people to meet and enjoy a chat over a cuppa and a sweet treat. It's very important to us that it is accessible to all so we operate a pay as you can afford donation for those able to give. All are welcome.

Welcome Baskets

Following the deacons awayday at the Hub in Upper Beeding we now have baskets of necessities for mums and women to make them feel valued and cared for by our church and most importantly God! This is well used and appreciated.

BBC Pastoral team.

Our minister Rev. Jason Gain leads a group of 6 people, including 2 retired Baptist ministers to show pastoral care to our congregation. We do acknowledge that many others within the church show love and care mostly through home groups.

We have a bimonthly training session which is very helpful, instructive and thought provoking, and this evening gives us all an opportunity to raise any questions or concerns we may have in a confidential setting.

As a group we try to keep up to date with people who may be ill or missing from church due to family problems or commitments and if appropriate a conversation or visit may follow.

We appreciate that in some circumstances it's more appropriate for Jason or a retired minister to arrange a visit.

Our group has contact with a local sheltered living community and we provide a communion service and fellowship over tea and coffee every 3 months.



Broadwater Baptist Church,

Dominion Road,

Worthing,

West Sussex.

BN14 8JL

FINANCIAL STATEMENT

STATEMENT OF ASSETS AND LIABILITIES

Summary PAGE 1

		Current Year	Previous
		£	Year £
1. Offerings			
Gift Aided Offerings	incl small donations scheme	58,395	40,301
Gift Aid Tax total recovered or recoverable	incl above		10,012
Weekly Offerings - other	incl above		6,253
		<u>58,395</u>	<u>56,566</u>
		Current Year	Previous
		£	Year £
2. Donations and other income:			
Donations and Other Income		6,724	1,618
Bank and Deposit Interest		965	1,495
		<u>7,689</u>	<u>3,113</u>
		Current Year	Previous
		£	Year £
3. Events & Miscellaneous Items			
		Income	Expenditure
Charges to WSCC		0	0
Camp		490	547
Fellowship Events	Skittles, Bowling, Etc	105	850
		<u>595</u>	<u>850</u>
		Current Year	Previous
		£	Year £
4. Ministry			
Minister's Stipend		29,870	29,000
Pension Contribution		3,876	3,827
National Insurance (employers)		0	0
Pastoral, ministry support, visiting preachers		580	463
Minister's Travel		220	215
		<u>34,546</u>	<u>33,505</u>
		Current Year	Previous
		£	Year £
5. Support to Worship			
Resources, courses, training, conferences		412	679
Discipleship & Training			388
		<u>412</u>	<u>1,067</u>
		Current Year	Previous
		£	Year £
6. Church (Funds) Donations to Other Causes			
HFCL (from 2019) Mission , Hospitality, Fun Days, etc		2,691	114
		<u>2,691</u>	<u>319</u> fun days
		Current Year	Previous
		£	Year £
7. Premises and Equipment:			
7(a) Church & Halls			
Lighting, Heating and Water		17,388	15,314
Cleaning and Consumables		18,639	18,292
Repairs, Maintenance, General Fabric, Alarms, other		11,451	11,574
Building Works (roof)		250	0
Insurance		4,462	4,328
		<u>52,189</u>	<u>49,508</u>
		Current Year	Previous
		£	Year £
7(b) Manse			
Lighting, Heating, Water, Council Tax		4,050	4,756
Insurance		635	594
Repairs and Maintenance		188	666
		<u>4,872</u>	<u>6,016</u>
		Current Year	Previous
		£ Given	Year £
7(c) Building Works and Refurbishment			
		Income	Expenditure
Roof Works		125,668	125,668
Solar panel works		35,000	8,944
Church Refurbishment		12,550	
		<u>173,218</u>	<u>134,612</u>
		Current Year	Previous
		£	Year £
8. Office Charges:			
Administration & Miscellaneous		88	924
Bank Charges		657	675
Communications (computing, phones, postage)		967	1,126
Licences & Subscriptions		1,460	1,388
Photocopier & Paper		759	851
Stationery, website, advertising, etc.		664	675
		<u>4,595</u>	<u>5,639</u>

BROADWATER BAPTIST CHURCH

Notes to the Accounts:

9. Café		Current Year £	Current Year £	Previous Year £	Previous Year £
		INCOME	EXPENDITURE	INCOME	EXPENDITURE
Sales	Cash Sales	22,169		24,943	
	Card Sales (gross)	47,541		48,721	
	Function Sales	3,540		684	
		<u>73,250</u>		<u>74,348</u>	
Cost of Sales			32,848		34,616
Employment Costs			40,980		36,654
Equipment, Commission and other costs			3,405		2,706
			<u>77,233</u>		<u>73,976</u>
Net Café 'deficit'			<u>3,983</u>	surplus	<u>-372</u>

10. Bank and Other Cash Balances:

	Current Year £	Previous Year £
NatWest Bank - Business Reserve & Current A/c's	49,192	24,499
Baptist Union Corporation Savings account	22,464	18,831
Cash in Hand (Café)	150	200
	<u>71,806</u>	<u>43,530</u>

11. Current Assets:

	Current Year £	Previous Year £
Café Stock	1,587.17	1,554
Debtors - Church (gift aid tax relief unclaimed) etc	6,243.34	9,058
Payment made in Advance	371.21	
	<u>8,201.72</u>	<u>10,612</u>

12. Current Liabilities

	Current Year £	Previous Year £
Sundry Creditors and Accruals		
Church - income tax, charities, etc.	7,401.85	6,402
	<u>7,402</u>	<u>6,402</u>

13. Restricted and Designated Funds - Balances

Restricted Funds

	Current Year £	Current Year £	Previous Year £	Previous Year £
Mission and Charity Collections	0.00			3,277
Solar Fund	26,056.00			
Church Refurbishment	12,550.00			
Café Tips	882.93			
Restricted Total	<u></u>	39,488.93		<u>3,277</u>

Designated Funds

	Current Year £	Current Year £	Previous Year £	Previous Year £
Camp surplus b/fwd	384.00			
	<u>0.00</u>			
Designated Total		384.00		0
		<u>39,872.93</u>		<u>3,277</u>

14. Non-Monetary Assets: Held for Church's Own Use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee - The Baptist Union Corporation Ltd. (shown at insured values) Sept 2024 values

	Current Year £	Previous Year £
Church premises at Dominion Road, Worthing	5,489,271	5,313,957
Church Manse at 26 Garrick Road, Worthing	473,059	371,755
Church premises Contents, Fixtures & Fittings	219,313	212,309
	<u>6,181,643</u>	<u>5,898,021</u>

15. Collected for Other Causes:

	Current Year £	Current Year £	Balance	Previous Year £	Previous Year £
	Raised	Paid / creditor		Raised	Paid Over
SEBA Home Mission	642.44	642.44	0.00	1,264	1,000
BMS World Mission	642.43	642.43	0.00	above	above
Birthday Scheme, BMS	913.75	913.75	0.00	566	409
Turning Tides	447.61	447.61	0.00	534	520
Lama House	220.00	220.00	0.00	0	0
Childrens Society	228.16	228.16	0.00	266	266
Bible Society	163.35	163.35	0.00	0	0
BMS Bangladesh	323.51	323.51	0.00	0	0
Toilet Twinning	524.21	524.21	0.00	0	0
Food Foundation				80	80
Hope for Children, Latvia	1,363.46	1,363.46	0.00	2,187	1,500
All donations and events	<u>5,468.92</u>	<u>5,468.92</u>	<u>0.00</u>	<u>4,897</u>	<u>3,775</u>

115 Princess Avenue

Worthing

West Sussex

BN13 1AS

03 March 2025

To the Trustees of the Broadwater Baptist Church

Independent Examiner's Report

I report that in my examination of the accounts of the Broadwater Baptist Church for the year ended 31.12.2024, I have found no material matters that came to my attention which cause me to believe that the accounts do not accord with the proper accounting records kept by the church and are not presented fairly in accordance with the applicable financial reporting framework.

While reviewing the transactions it was noted that certain items relating to restricted funds were clearly identified within the accounts.



Peter Lewis.

BROADWATER BAPTIST CHURCH

England & Wales - Charity number 1134512

Accounts

Broadwater Baptist Church Yearly Report - March 2024

Although it has been a challenging year there has been a great deal to celebrate and to be thankful for.

The Church's regular offering for 2023 is up by nearly 8%. The Wave cafe continues to prosper even though we thought we might struggle after the Childrens Centre departed. Through a lot of hard work and prayer they have gone from a deficit of around £5000 in 2022 to a net excess of £372. We thank God for this answer to prayer.

The biggest issue we faced was making good the front wall and we talked a lot about what God can do when we are faced with needing the funds that we just do not have. It was great to marvel at how quickly we had over £70,000. We can take great comfort and encouragement in how God worked in this situation and the latest is God continues to do things... and out of the total costs of £92,500 we received £83,000. And as a church, we did initially commit to add funds from our general funds of £20,000, however that number has gone down to around £9,500 so we continue to pray for God to release the rest.

Let's also not forget that, despite, or maybe because of, the issues we have in being Church, over the year we've seen people join the church and some becoming members.

We've begun to see the "Fun Events" growing in the numbers of people and families coming into the church building. This gives us all an opportunity to interact with non-christians. Along with that and our growing presence in Whytemead school we pray that more and more we can share our faith with those in our closest community.

In light of that we also saw over Christmas a really great number of people join us at the Carol service and let's not forget the Christingle service where we were bursting at the seams.

We face more challenges as a church, not least needing to repair the roof, but let's take heart and continue to pray that God will do even more than we can imagine or dream in the months to come as we hope to be the church He wants us to be.

God Bless

A handwritten signature in black ink, appearing to be a stylized 'S' or 'B' followed by a horizontal line.

Rev Jason Gain

BROADWATER BAPTIST CHURCH

FINANCIAL STATEMENT

GENERAL INCOME AND EXPENDITURE ACCOUNT

Year to

2023
DECEMBER

INCOME	Note	2023 £	2023 £	2022 £	2022 £
Regular Offerings	1		56,566		52,162
Rents and contributions for use of premises			19,236		17,511
Donations, legacies, interest and other income	2		2,435		2,578
Miscellaneous Items, and events	3		3,848		3,892
Building Project (Wall)	7c		84,192		
Service Charges to-WSCC			5,000		23,262
Wave Café	9	73,508		55,815	
Purchases, Salaries, Other costs		(73,136)		(61,009)	
Net Surplus			372		(5,194)

Total Church Income	171,648	94,211
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Raised for other causes	Missions, HFCL, etc.	15	4,897	5,999
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Total Income	176,546	100,210
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Expenditure	Note	2023 £	2023 £	2022 £	2022 £
Ministry	5		33,505		32,645
Worship Support	6		1,067		3,615
Premises fuel, insurance, maintenance, equipment, fabric	7a		49,508		39,154
Manse fuel, insurance, maintenance, equipment, fabric	7b		6,016		6,024
Office charges, licences, subscriptions, etc.	8		5,639		4,474
BU Pension Deficit Payments			12		2,485
Building Project (Wall) Total costs	7c		92,596		
Miscellaneous Items, and events	3		1,962		7,493
Sent to Other Causes	6		433		2,452

Total Church Expenditure	190,740	98,342
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Paid over to other causes	Missions, HFCL, etc.	15	3,775	5,537
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Total Expenditure	194,515	103,879
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Net Total to Date	(17,969)	(3,669)
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Balance brought forward from 2022	65,710	69,379
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Balance carried forward	47,741	65,710
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Deduct Restricted and Designated Funds	13	(3,277)	(6,372)
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General Fund - Available	44,464	59,338
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STATEMENT OF ASSETS AND LIABILITIES

ASSETS:	Note	2023 £	2022 £
Bank and other cash transactions	10	43,530	66,556
Other Monetary Assets	11	10,612	5,914
		54,143	72,470
LESS LIABILITIES			
Current sundry creditors	12	6,402	6,760
NET ASSETS		47,741	65,710
Non Monetary Assets:			
Held for churches own use	14	5,898,021	5,615,475
		5,898,021	5,615,475

**48 Loxwood Avenue
Worthing
BN14 7RA**

nb.rust@yahoo.com

10th October 2024

To Whom It May Concern

Broadwater Baptist Church Accounts – Year Ended 31 December 2023

Following a request from the Treasurer of Broadwater Baptist Church to make an examination of the accounts for the year ended 31 December 2023, this I have completed and report my findings – see attached sheet.

Whilst a full audit has not been undertaken, from my examination of the computerised records, papers and other information supplied, I am happy to endorse the published account information. Queries which arose during the examination have been referred to the Treasurer and I am satisfied with the additional information supplied.

The accounts and other financial records are maintained to a very high standard.

Neville Barrie

Broadwater Baptist Church, Worthing
Inspection of Financial Records for the year January – December 2023

Methodology

Income

The audit trail for 12 items from each of the following (where applicable) income streams were inspected:

Counters sheet > paying in slips > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Café income > paying in slips > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Other income paying in slips / BACS > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Venue hire & lettings > paying in slips / BACS > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Expenditure

The audit trail for 12 items of each of the following (where applicable) were inspected

Supplier's invoice (inc utilities etc) > BACS or cheque payment > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Reimbursement to individual (receipt or other) payment by BACS or cheque payment > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Payment of monies collected for third party charities by BACS or cheque payment > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Transfers to savings and other accounts > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Other costs (bank charges etc.) > accounts system entry > bank statement > bank reconciliation = **no issues were found**

Investments

The balances of the Nat West Savings A/C and Baptist Union Fund A/C as declared on December 2023 Accounts were **verified**.

Reporting

A number of monthly *Accounts Reports for Deacons* were inspected at random for accuracy, integrity of calculation formulas, etc., **and no issues were found**.

Neville Barrie, October 2024

BROADWATER BAPTIST CHURCH

England & Wales - Charity number 1134512

Accounts

Broadwater Baptist Church

Report for 2022

Introduction

I invite you to look at the summary page of the accounts which will be distributed at the AGM, and ask me for a copy of the notes pages online, or paper, if you wish.

As usual, all figures are shown as if we had closed down the church at the end of the year, that is, creditors and debtors accounted for, including gift aid tax refunds.

No real comparisons with previous years could be made, although I've shown a few on this report, and all the 2021 totals are shown on the printed accounts for information.

At the time of writing the accounts are subject to annual examination.

Church Income

For the year your offerings totalled £52,162 which was just £353 more than 2021.

At least in 2022 we were able to meet for services every week.

Lettings for the year totalled £17,511 - an increase of £3,503 over 2021 and approaching the highest ever, and that with some limits on room availability as we waited for WSCC to finally *close down*. Again, no children's parties were being booked. We thank Paul Stender for all the excellent work in looking after the bookings and details.

Other Income - donations and interest, and totalled £2,578 about £800 lower than the previous year.

Service Charges were paid by WSCC as contributions towards room charges as we were restricted from using certain rooms during the period approaching the agreement end date (25th January 2023). This raised around £19,000. – We will not get this income again!

Church Income summary:

All the above totalled £99,406 (£93,029 in 2021, (£104,558 in 2020, £115,113 in 2019).

Expenditure

Our premises (church and manse) costs for 2022 totalled £48,178 - the main increase being the cleaning, where the contract was re-started after more than a year, following covid and centre closure.

Other running costs were similar to the previous year except that there were costs on the new PA/IT system – and we had monies available for that designated from previous years.

Mission - we again sent £1,000 each to Baptist home and World missions from our funds to top-up your donations. The remainder went to pastoral, hospitality, etc.

There were a number of events in 2022, notably camp, where the income exceeded the costs by £328.

The Baptist Pensions Deficit charges were reduced from August to £1 per month, from £354 per month, and they will hopefully remain at that nominal level!

Café – The first year of full opening since 2019 made excellent sales of £55,815, (highest ever was £59,912 in 2019). Food, salaries and other costs totalled £61,009, so net cost to church was £5,195.

Total church costs were £93,621, less than the past few years.

Your giving to other causes

Summary:

- Baptist Missions (*previously called One Mission by us*): **SEBA*** home mission, BMS** world mission, BMS birthday Scheme - £2,136 in total.
- Hope for Children, Latvia: fun fund, etc. - £2,872
- Christmas collections: Bible Society: £238; Children's Society: £204; Turning Tides: £515 which included donations for jigsaws etc.

Note:

There are still a few (Baptist) Mission boxes in circulation, and these are still welcome until the end of April as the local bank closes mid-May, and although we thank you for the contributions they raised just around £75 for the year. I shall be making alternative suggestions about mission contributions shortly.

Summary

At the close of the year the accumulated fund - unrestricted and undesignated - totalled £59,338 (£62,314 in 2021). Reasonable, but not sufficient for any large expenditure projects. Also, we see no way, at this point, of projecting what changes in letting income, or regular costs will be in 2023.

My thanks go to Richard and Maureen Marshall for their hard work on the payroll and pensions.

Thank you for all your contributions to God's work in this place.

Regular costs are always increasing and I invite you to remember to regularly review your offering.

Although we no longer have an 'offertory prayer' as such, please pray the following prayer when you check your bank statement for standing orders, or when your cash or cheque is placed in the basket at church.

Gracious God, accept this gift, and with it our lives, to be used in your service; through Jesus Christ our Lord. Amen

Ted Jackson
Treasurer
February 2022

BROADWATER BAPTIST CHURCH		FINANCIAL STATEMENT FOR THE YEAR 2022					
GENERAL INCOME AND EXPENDITURE ACCOUNT							
				2022	2022	2021	2021
			Note	£	£	£	£
INCOME							
Regular Offerings			1		52,162		51,809
Rents and contributions for use of premises					17,511		14,008
Donations, legacies, interest and other income			2		2,578		3,414
HMRC Furloughed Staff Refund					0		7,176
Events (Camp, Fellowship, etc.)			4		2,410		0
Other Invoices			3		1,482		301
Service Charges to WSCC			3		23,262		16,320
			Total Church Income		99,406		93,028
Raised for other causes	One Mission, etc.		16		5,999		3,539
				Total Income	105,405		96,567
Expenditure							
			Note	2022	2022	2021	2021
				£	£	£	£
Ministry - minister, pensions, mentoring, pulpit supply, pastoral			5		32,645		32,731
Worship Support - PA / IT, resources, training, etc.			6		3,508		1,134
Children & Young People - resources, training, safeguarding, etc.			7		107		472
Mission & Evangelism (incl Latvia)			8		2,452		2,417
Premises fuel, insurance, maintenance, equipment, fabric			9a		39,154		27,903
Manse fuel, insurance, maintenance, equipment, fabric			9b		6,024		6,904
Office charges, licences, etc.			10		4,474		3,938
Pension Deficit Payments					2,485		4,189
WSCC Rechargeable items	towards closure		3		4,019		0
Other Rechargeable Items	Insurance claim work		3		1,350		0
Events			4		2,125		0
Wave Café	Purchases, Salaries, Other costs		11	61,009		42,723	
	less Sales Income		11	(55,815)		(28,791)	
		Net Costs			5,195		13,932
			Total Church Expenditure		103,537		93,620
Paid over to other causes (One Mission, Latvia, etc.)			17		5,537		2,858
			Total Expenditure		109,074		96,478
			Net Total to Date		(3,669)		89
			Balance brought forward, 2021		69,379		69,290
			Balance carried forward		65,710		69,379
Deduct Restricted and Designated Funds			15		(6,372)		(7,065)
			General Fund - Available		59,338		62,314
STATEMENT OF ASSETS AND LIABILITIES							
					2022		2021
				Note	£		£
ASSETS:							
Bank and other cash transactions				12	66,556		70,056
Other Monetary Assets				e.g. Debtors	13	5,914	3,997
					72,470		74,053
LESS LIABILITIES							
Current sundry creditors				14	6,759		4,674
NET ASSETS					65,710		69,379
Non Monetary Assets:							
Held for churches own use				16	5,615,475		4,979,026
					5,615,475		4,979,026

BROADWATER BAPTIST CHURCH		Notes to the Accounts:					
1. Offerings				Current Year £		Previous Year £	
Gift Aided Offerings	incl small donations scheme			37,818		36,604	
Gift Aid Tax total recovered or recoverable				9,485		9,067	
Weekly Offerings - other				4,859		6,138	
				52,162		51,809	
2. Donations and other income:				Current Year £		Previous Year £	
Donations and Other Income				693		3,234	
Legacy (balance)				1,264		0	
Bank and Deposit Interest				621		180	
				2,578		3,414	
3. Rechargeable Items				£	Current Year £	Previous Year £	£
				Income	Expenditure	Income	Expenditure
Wave Service Charges				23,262	4,019	16,320	
Copying and Other Charge Outs				133		301	
Insurance Claim (Impact)				1,350	1,350		
				24,612	5,369	16,621	0
4. Events				£	Current Year £	Previous Year £	£
				Income	Expenditure	Income	Expenditure
Camp				1,230	902		
Christmas Fair				940	940		
Fellowship Events	Brewery, Skittles, Bowling, Etc			240	282		
				2,410	2,125	0	0
5. Ministry:					Current Year £	Previous Year £	
Minister's Stipend				27,922		26,922	
Pension Contribution				3,546		3,426	
National Insurance				0		0	
Ministerial Support				0		0	
Minister's Travel				296		126	
Pastoral / Training / Discipleship /Pulpit Supply/etc.				881		2,257	
				32,645		32,731	
6. Support to Worship:					Current Year £	Previous Year £	
Resources, courses, training, conferences, safeguarding				1,045		238	
Media and Musical Equipment	PA Equipment			2,463		896	
				3,508		1,134	
7. Children & Youth					Current Year £	Previous Year £	
Powerbase, children's work, training				107		472	
				107		472	
8. Mission & Evangelism					Current Year £	Previous Year £	
Baptist Missions				2,000		2,000	
Hospitality, Pastoral, Other				452		417	
				2,452		2,417	
9. Premises and Equipment:					Current Year £	Previous Year £	
9(a) Church & Halls							
Lighting, Heating and Water				12,649		14,190	
Cleaning and Consumables				15,998		5,638	
Insurance				3,934		3,616	
Repairs, Maintenance, General Fabric, Security, Alarms				6,573		4,459	
				39,154		27,903	

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BROADWATER BAPTIST CHURCH		Notes to the Accounts:							
9(b) Manse				Current Year £			Previous Year £		
Lighting, Heating, Water, Council Tax				4,214			3,834		
Insurance				547			466		
Repairs and Maintenance				1,263			2,604		
				6,024			6,904		
10. Office Charges:				Current Year £			Previous Year £		
Administration & Miscellaneous				115			182		
Bank Charges				513			0		
Communications (computing, phones, postage)				1,137			1,352		
Licences & Subscriptions				1,303			1,381		
Photocopier & Paper				1,065			878		
Stationery, website, advertising, printing, etc.				343			145		
				4,474			3,938		
11. Café				Current Year £	Current Year £		Previous Year £	Previous Year £	
				INCOME	EXPENDITURE		INCOME	EXPENDITURE	
Sales	Cash Sales		21,256				11,596		
	Card Sales (net)		33,770				16,833		
	Function Sales		789				362		
			55,815				28,791		
Cost of Sales				26,681				14,908	
Employment Costs				33,159				26,965	
Equipment and other costs				1,169				850	
				61,009				42,723	
11a. Café Furlough Repayment Adjustment				0				(7,177)	
	Café net cost to church			5,195				6,755	
12. Bank and Other Cash Balances:				Current Year £			Previous Year £		
NatWest Bank - Business Reserve & Current A/c's				18,208			15,383		
Baptist Union Corporation	Savings account			38,048			34,533		
Baptist Union Corporation	One year bonds			10,000			20,000		
Cash in Hand (Café)				300			140		
				66,556			70,056		
13. Current Assets:				Current Year £			Previous Year £		
Café Stock				1,578			1,121		
Debtors - Church (gift aid tax relief claimed, etc)				4,336			2,876		
Prepayments				0			0		
				5,914			3,997		
14. Current Liabilities				Current Year £			Previous Year £		
Sundry Creditors and Accruals	Payments received in advance			1,320			0		
	Church - income tax, fuel, income tax, etc.			5,439			4,674		
				6,759			4,674		
15. Restricted and Designated Funds - Balances									
Restricted Funds	Latvia, Baptist Missions, etc		462				682		
	Latvia - 2019 collections		2,155				2,155		
	Restricted Total			2,617			2,837		
Designated Funds	PA / IT Fund - balance (legacy)		1,755						
	Surveyor estimate		2,000						
	Designated Total			3,755			4,228		
				6,372			7,065		
16. Non-Monetary Assets: Held for Church's Own Use				Current Year £			Previous Year £		
The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee - The Baptist Union Corporation Ltd. (shown at insured values)									
Church premises at Dominion Road, Worthing				5,070,578			4,507,127		
Church Manse at 26 Garrick Road, Worthing				342,312			291,826		
Church premises Contents, Fixtures & Fittings				202,585			180,073		
				5,615,475			4,979,026		
17. Collected for Other Causes:				Current Year £	Current Year £		Previous Year £	Previous Year £	
				Raised	Paid over		Raised	Paid over	
Baptist Missions	Home and World		1,322.10	1,322.10			1,188	1,195	
BMS Birthday Scheme			814	814			436	436	
Turning Tides			548	548			140	140	
Bible Soc			238	238			207	207	
Childrens Soc			204	204			178	178	
Hope for Children, Latvia (2022)	Fun fund, appeal, Christmas Tree		2,872	2,410			1,389	700	
			5,999	5,537			3,538	2,856	
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JOHN MUSSELL

4 Thalassa Road
WORTHING
West Sussex
BN11 2HH
(01903) 526091
Email: jc.mussell2@ntlworld.com

19 April 2023

To Whom It May Concern

Broadwater Baptist Church Accounts Year Ended 31 December 2022

Following a request from the Treasurer & Deacons of Broadwater Baptist Church to make an examination of the accounts for the year ended 31 December 2022, this I have completed and report my findings.

Whilst a full audit has not been undertaken, from the examination of the records, papers and other information supplied, I find everything to be in order and I am happy to endorse the published account information. Queries that arose from the examination have been referred to the Treasurer and have been answered or dealt with to my satisfaction.

The accounts and financial affairs are maintained to a full and high standard.

Yours faithfully

J H Mussell ACIB

BROADWATER BAPTIST CHURCH

England & Wales - Charity number 1134512

Accounts

September 2021

Church Report

2 Corinthians 3:12-18

Since we have such a hope, we are very bold, not like Moses, who would put a veil over his face so that the Israelites might not gaze at the outcome of what was being brought to an end. But their minds were hardened. For, to this day, when they read the old covenant, that same veil remains unlifted, because only through Christ is it taken away. Yes, to this day whenever Moses is read a veil lies over their hearts. But when one turns to the Lord, the veil is removed. Now the Lord is the Spirit, and where the Spirit of the Lord is, there is freedom. And we all, with unveiled face, beholding the glory of the Lord, are being transformed into the same image from one degree of glory to another. For this comes from the Lord who is the Spirit.

It has still been a very odd year to say the least. I'm sure it doesn't come as a surprise that we write a church report that includes difficulties and delights. The beginning of 2021 was difficult and we all would have had a sense of dread at times because of the uncertainty that was facing everyone. The lockdown continued and deaths rates grew and yet we were blessed that we missed the worst of it all. However there was still worry and concern over loved ones in and out of the church family. We did continue to pull together to worship in whatever form it took and we pulled together even more to make as much of our opportunities as we could.

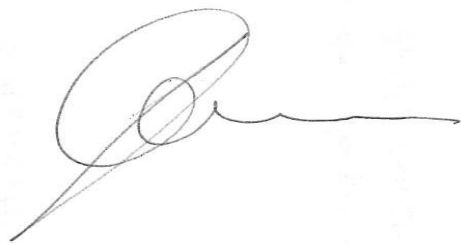
As the months rolled on there wasn't always a sense of delight in the circumstances but we never let go, or relinquished our hope in a God who has seen us safe this far and would do so again. And so we saw the slow and sometimes frustrating opening up of lockdown. The chance to see each other face to face and eventually some form of Sunday worship that lifted our spirits albeit with face coverings. Those changes and relaxing of restrictions have continued and it is a real encouragement that both old and new faces can now be seen without multicoloured masks on. Slowly and surely we grapple with what might have seemed so automatic 18 months ago but now is a little odd.

The church has been a blessing over the months of difficulties and shown it's faith is strong, if a little dented at times, as we step up to offer ourselves physically, financially and spiritually to glorify God in who and what we do. We have seen ourselves give when it's been hard to those less fortunate and been a blessing to each other as we share this changing life of faith together.

There are still hurdles to overcome as we grapple with changes to, and in us, as a church and as we must come to terms with WSCC's likely removal of Children and Family Services from The Wave. But if the last uncertain months have taught us anything it is more than ever that our Heavenly Father can, will and does continue in His promise to always be with us **And we know that in all things God works for the good of those who love him, who have been called according to his purpose. For those God foreknew he also predestined to be conformed to the image of his Son, Romans 8:28-29a**

You may wish to read the whole of Romans 8 but these quoted above do not deviate from those verses in 2 Corinthians above. We have the veil removed from our sight so that we can see Christ more clearly and we have God's Spirit with us to aid us in all we do for Him. So I hope that in the coming year we all might work with God as He makes us and His Church in Broadwater "the best it can be".

God Bless



Jason

BROADWATER BAPTIST CHURCH

FINANCIAL STATEMENT 2021

GENERAL INCOME AND EXPENDITURE ACCOUNT

Year to DECEMBER

		2021	2021	2020	2020	2019	2019
	Note	£	£	£	£	£	£
INCOME							
Regular Offerings	1		51,809		45,878		51,947
Rents and contributions for use of premises			14,008		7,946		15,521
Donations, legacies, interest and other income	2		3,414		20,508		16,450
HMRC Furloughed Staff Refund			7,177		11,177		0
Events (Fellowship, etc.)	4		0		39		569
Other Invoices	3		301		195		426
Service Charges to WSCC	3		16,320		18,815		30,198
			93,029		104,558		115,111
Total Church Income							
Raised for other causes	One Mission, Latvia, etc.	16	3,539		3,782		10,433
			96,567		108,340		125,544
Total Income							
Expenditure	Note	2021	2021	2020	2020	2019	2019
Ministry - minister, pensions, mentoring, pastoral	5		32,731		31,202		32,023
Worship Support - PA / IT, resources, training, etc.	6		1,134		16,044		290
Children & Young People - resources, training, safeguarding, etc.	7		472		184		1,625
Mission & Evangelism from Church Funds	8		2,417		2,274		2,808
Premises - fuel, insurance, maintenance, equipment, fabric	9a		27,903		36,234		43,470
Manse fuel, insurance, maintenance, equipment, fabric	9b		6,904		4,297		4,472
Office charges, licences, etc.	10		3,938		3,770		5,242
Pension Deficit Payments			4,189		3,088		4,028
Recharged Items	3						1,494
Events	4		0		39		725
Wave Café							
Purchases, Salaries, Other costs	11	42,723		38,935		60,673	
less Sales Income	11	(28,791)		(21,903)		(59,952)	
Net Costs**			13,932		17,032		721
** furlough payments may be deducted from this cost, see note 11a							
Total Church Expenditure			93,621		114,164		96,898
Paid over to other causes (One Mission, Latvia, etc.)	17		2,857		3,617		8,345
Total Expenditure			96,478		117,781		105,243
Net Total to Date			90		(9,440)		20,301
Balance brought forward, 2020			69,290		78,729		58,428
Balance carried forward			69,379		69,289		78,729
Deduct Restricted and Designated Funds	15		(7,065)	net	(7,444)	net	(18,186)
General Fund - Available			62,314		61,845		60,543

STATEMENT OF ASSETS AND LIABILITIES

	Note	2021	2020
ASSETS:			
Bank and other cash transactions	12	70,056	71,914
Other Monetary Assets	13	3,997	4,316
		74,053	76,230
LESS LIABILITIES			
Current sundry creditors	14	4,674	6,940
NET ASSETS		69,379.30	69,290
Non Monetary Assets:			
Held for churches own use	16	4,979,026	4,657,406
		4,979,026	4,657,406

BROADWATER BAPTIST CHURCH Notes to the Accounts:

1. Offerings

	Current Year £	Previous Year £	Previous Year £
Gift Aided Offerings incl small donations scheme	36,603	34,435	
Gift Aid Tax total recovered or recoverable	9,067	8,286	
Weekly Offerings - other	6,139	3,157	
	<u>51,809</u>	<u>45,878</u>	

2. Donations and other income:

	Current Year £	Previous Year £
Donations and Other Income	3,233	6,110
Legacy	0	8,041
Bank and Deposit Interest	180	312
PA / IT Fund Donations		6,045
	<u>3,414</u>	<u>20,508</u>

3. Rechargeable Items

	Current Year £	Current Year £	Previous Year £	Previous Year £
	Income	Expenditure	Income	Expenditure
Wave Service Charges	16,320	0	18,815	
Copying and Other Charge Outs	301		196	
	<u>16,621</u>	<u>0</u>	<u>19,011</u>	<u>0</u>

4. Events

	Current Year £	Current Year £	Previous Year £	Previous Year £
	Income	Expenditure	Income	Expenditure
Fellowship Events			39	39
Breakfasts, Skittles, Bowling, Etc			39	39
	<u>0</u>	<u>0</u>		

5. Ministry:

	Current Year £	Previous Year £
Minister's Stipend	26,922	26,922
Pension Contribution	3,426	3,439
National Insurance	0	299
Ministerial Support		190
Minister's Travel	126	299
Pastoral / Training / Discipleship / etc.	2,257	53
	<u>32,731</u>	<u>31,202</u>

6. Support to Worship:

	Current Year £	Previous Year £
Resources, courses, training, conferences	238	0
Media and Musical Equipment	896	16,044
	<u>1,134</u>	<u>16,044</u>

7. Children & Youth

	Current Year £	Previous Year £
Powerbase, children's work, training, safeguarding	472	184
	<u>472</u>	<u>184</u>

8. Mission & Evangelism

	Current Year £	Previous Year £
Various	2,417	2,274
	<u>2,417</u>	<u>2,274</u>

9. Premises and Equipment:

9(a) Church & Halls

	Current Year £	Previous Year £
Lighting, Heating and Water	14,190	10,793
Cleaning and Consumables	5,638	10,979
Insurance	3,616	3,632
Repairs, Maintenance, General Fabric, Security, Alarms	4,459	10,830
	<u>27,903</u>	<u>36,234</u>

9(b) Manse

	Current Year £	Previous Year £
Lighting, Heating, Water, Council Tax	3,834	3,715
Insurance	466	455
Repairs and Maintenance	2,604	127
	<u>6,904</u>	<u>4,297</u>

10. Office Charges:

	Current Year £	Previous Year £
Administration & Miscellaneous	182	389
Bank Charges	0	186
Communications (computing, phones, postage)	1,352	1,027
Licences & Subscriptions	1,381	1,260
Photocopier & Paper	878	844
Stationery, website, advertising, printing, etc.	145	64
	<u>3,938</u>	<u>3,770</u>

11. Café

	Current Year £	Current Year £	Income Previous Year	Expenditure Previous Year
	INCOME	EXPENDITURE		
Sales				
Cash Sales	11,596		14,328	
Card Sales (net)	16,832		6,866	
Function Sales	362		709	
	<u>28,791</u>		<u>21,903</u>	
Cost of Sales		14,908		11,578
Employment Costs		26,965		25,891
Equipment and other costs		850		1,466
		<u>42,723</u>		<u>38,935</u>

11a. Café - - - - Furlough Repayment Adjustment

	(7,177)	(11,177)
	<u>28,791</u>	<u>21,903</u>
	<u>35,547</u>	<u>27,758</u>
Net Café 'deficit'	<u>6,755</u>	<u>5,855</u>

12. Bank and Other Cash Balances:

	Current Year £	Previous Year £
NatWest Bank - Business Reserve & Current A/c's	15,383	20,361
Baptist Union Corporation Savings account	34,533	41,453
Baptist Union Corporation One year bonds	20,000	10,000
Cash in Hand (Café)	140	100
	<u>70,056</u>	<u>71,914</u>

13. Current Assets:

	Current Year £	Previous Year £
Café Stock	1,121	975
Debtors - Church (gift aid tax relief claimed)	2,876	3,341
Prepayments		
	<u>3,997</u>	<u>4,316</u>

14. Current Liabilities

	Current Year £	Previous Year £
Sundry Creditors and Accruals	0	
Church - income tax, etc. Service charges	4,674	6,940
	<u>4,674</u>	<u>6,940</u>

15. Restricted and Designated Funds - Balances

Restricted Funds			
Latvia - Fun Fund, etc.	689		
Latvia - 2019 collections	2,155	2,155	
One Mission, etc	(7)	165	
PA / IT Fund - coll'ns balance	0	624	
Restricted Total	2,837	2,944	
Designated Funds			
PA / IT Fund - balance (legacy)	4,228	4,500	
Designated Total	4,228	7,444	
	<u>7,065</u>		

16. Non-Monetary Assets: Held for Church's Own Use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee - The Baptist Union Corporation Ltd. (shown at insured values)

	Current Year £	Previous Year £
Church premises at Dominon Road, Worthing	4,507,127	4,214,101
Church Manse at 26 Garrick Road, update requested	291,826	284,710
Church premises Contents, Fixtures & Fittings	180,073	158,595
	<u>4,979,026</u>	<u>4,657,406</u>

17. Collected for Other Causes:

	Current Year £	Current Year £	Previous Year £	Previous Year £
	Raised	Paid over	Raised	Paid over
One Mission	1,088	1,095	1,414	1,414
BMS Birthday Scheme	436	436	353	353
Turning Tides	140	140		
Childrens Society	178	178	50	50
Bible Society	207	207		
BMS World Mission	100	100		
Hope for Children, Latvia	494		1,965	1,800
Hope for Children, Latvia	895	700		
	<u>3,539</u>	<u>2,857</u>	<u>3,782</u>	<u>3,617</u>

JOHN MUSSELL

4 Thalassa Road
WORTHING
West Sussex
BN11 2HH
(01903) 526091
Email: jc.mussell2@ntlworld.com

03 November 2022

To Whom It May Concern

Broadwater Baptist Church Accounts Year Ended 31 December 2020¹

Following a request from the Treasurer & Deacons of Broadwater Baptist Church to make an examination of the accounts for the year ended 31 December 2021, this I have completed and report my findings.

Whilst a full audit has not been undertaken, from the examination of the records, papers and other information supplied, I find everything to be in order and I am happy to endorse the published account information. Queries that arose from the examination have been referred to the Treasurer and have been answered or dealt with to my satisfaction..

The accounts and financial affairs are maintained to a full and high standard.

Yours faithfully



J H Mussell ACIB

BROADWATER BAPTIST CHURCH

England & Wales - Charity number 1134512

Accounts

September 2021

Church Report

2 Corinthians 3:12-18

Since we have such a hope, we are very bold, not like Moses, who would put a veil over his face so that the Israelites might not gaze at the outcome of what was being brought to an end. But their minds were hardened. For, to this day, when they read the old covenant, that same veil remains unlifted, because only through Christ is it taken away. Yes, to this day whenever Moses is read a veil lies over their hearts. But when one turns to the Lord, the veil is removed. Now the Lord is the Spirit, and where the Spirit of the Lord is, there is freedom. And we all, with unveiled face, beholding the glory of the Lord, are being transformed into the same image from one degree of glory to another. For this comes from the Lord who is the Spirit.

It has still been a very odd year to say the least. I'm sure it doesn't come as a surprise that we write a church report that includes difficulties and delights. The beginning of 2021 was difficult and we all would have had a sense of dread at times because of the uncertainty that was facing everyone. The lockdown continued and deaths rates grew and yet we were blessed that we missed the worst of it all. However there was still worry and concern over loved ones in and out of the church family. We did continue to pull together to worship in whatever form it took and we pulled together even more to make as much of our opportunities as we could.

As the months rolled on there wasn't always a sense of delight in the circumstances but we never let go, or relinquished our hope in a God who has seen us safe this far and would do so again. And so we saw the slow and sometimes frustrating opening up of lockdown. The chance to see each other face to face and eventually some form of Sunday worship that lifted our spirits albeit with face coverings. Those changes and relaxing of restrictions have continued and it is a real encouragement that both old and new faces can now be seen without multicoloured masks on. Slowly and surely we grapple with what might have seemed so automatic 18 months ago but now is a little odd.

The church has been a blessing over the months of difficulties and shown it's faith is strong, if a little dented at times, as we step up to offer ourselves physically, financially and spiritually to glorify God in who and what we do. We have seen ourselves give when it's been hard to those less fortunate and been a blessing to each other as we share this changing life of faith together.

There are still hurdles to overcome as we grapple with changes to, and in us, as a church and as we must come to terms with WSCC's likely removal of Children and Family Services from The Wave. But if the last uncertain months have taught us anything it is more than ever that our Heavenly Father can, will and does continue in His promise to always be with us **And we know that in all things God works for the good of those who love him, who have been called according to his purpose. For those God foreknew he also predestined to be conformed to the image of his Son, Romans 8:28-29a**

You may wish to read the whole of Romans 8 but these quoted above do not deviate

from those verses in 2 Corinthians above. We have the veil removed from our sight so that we can see Christ more clearly and we have God's Spirit with us to aid us in all we do for Him. So I hope that in the coming year we all might work with God as He makes us and His Church in Broadwater "the best it can be".

God Bless



Jason

JOHN MUSSELL

4 Thalassa Road
WORTHING
West Sussex
BN11 2HH
(01903) 526091
Email: jc.mussell2@ntlworld.com

11 May 2021

To Whom It May Concern

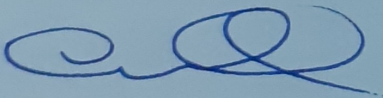
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The accounts and financial affairs are maintained to a full and high standard.

Yours faithfully

A handwritten signature in blue ink, appearing to be 'J H Mussell', with a stylized, cursive flourish.

J H Mussell ACIB