

BETHESDA BAPTIST CHURCH FELIXSTOWE

England & Wales · Charity number 1185482

Details

Status Registered

Legal form CIO

Registered 2019-09-24

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

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Activities

Objects: 1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN FELIXSTOWE AND THE SURROUNDING NEIGHBOURHOOD; AND 2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE; PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: Regular public worship (including children's groups), Bible studies, prayer meetings, evangelistic events and missionary support.

Classification

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

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£173,305	£146,635	-	-
2023-12-31	£150,061	£154,093	-	-
2022-12-31	£158,624	£145,870	-	-
2021-12-31	£144,708	£124,714	-	-
2020-12-31	£167,951	£136,362	-	-

Trustees

Name	Role	Appointed
Andre Johann Lockhart Beck	Chair	2019-09-24
Clifford Allan Lewis		2019-09-24
Jonathan David Bridge		2019-09-24
Keith Doust		2019-09-24
STUART WYCLIFFE BAKER		2019-11-21
Scott John Savage		2019-11-21

BETHESDA BAPTIST CHURCH FELIXSTOWE

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Accounts

Bethesda Baptist Church Felixstowe Annual Church Report 2024

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Mission Statement

We live to bring glory to God by being and making disciples of Jesus Christ in the power of the Holy Spirit.

Values

Bethesda is a local church family that strives to be marked by the following characteristics...

...Worshipful

Marked by desire to know, love and glorify God.

We believe that people have no higher purpose than to glorify God and enjoy him forever. Our desire is that the Triune God is glorified and worshipped in all that we do and we long to grow in our knowledge, love and enjoyment of Him each day.

...Biblical

Marked by trust in the Bible as the living and active Word of God.

We believe that the Bible is the very voice of God and the instrument through which he changes us.

...Prayerful

Marked by faithfulness in public and private prayer.

In prayer, private and corporate, we commune with God and seek to know him as both personal and powerful.

...Dependent

Marked by dependence on the grace and power of God.

It is only by his grace given to us in the Lord Jesus and his power at work in us by the Holy Spirit that we are able to live godly lives. We therefore seek to walk in humble dependence on his grace and expectation of his power.

...Loving

Marked by genuine love and fellowship with one another.

Jesus died on the cross, not only to bring us to God but to bring us together as his church. Because of this, we strive to grow in love and unity with one another as well as other gospel-centred churches.

...Missional

Marked by passion for making disciples of Jesus Christ.

We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.

Stuart Baker	Treasurer/Elder/Trustee
André Beck	Pastor/Elder/Trustee
John Bridge	Elder/Trustee
Keith Doust	Pastoral Secretary/Elder/Trustee
Clifford Lewis	Elder/Trustee
Scott Savage	Elder/Trustee
Richard Adams	Deacon
Neil Blundell	Deacon
Lorraine Doust	Deacon
Jacqui Lewis	Deacon

<http://www.bethesda-felixstowe.com/>

1. Pastoral Secretary report 2024

After Jesus was born in Bethlehem in Judea, during the time of King Herod, Magi from the east came to Jerusalem ² and asked, "Where is the one who has been born king of the Jews? We saw his star in the east and have come to worship him."

³ When King Herod heard this he was disturbed, and all Jerusalem with him. ⁴ When he had called together all the people's chief priests and teachers of the law, he asked them where the Christ was to be born. ⁵ "In Bethlehem in Judea," they replied, "for this is what the prophet has written:

⁶ " 'But you, Bethlehem, in the land of Judah,
are by no means least among the rulers of Judah;
for out of you will come a ruler
who will be the shepherd of my people Israel.' "

⁷ Then Herod called the Magi secretly and found out from them the exact time the star had appeared. ⁸ He sent them to Bethlehem and said, "Go and make a careful search for the child. As soon as you find him, report to me, so that I too may go and worship him."

⁹ After they had heard the king, they went on their way, and the star they had seen in the east went ahead of them until it stopped over the place where the child was. ¹⁰ When they saw the star, they were overjoyed. ¹¹ On coming to the house, they saw the child with his mother Mary, and they bowed down and worshiped him. Then they opened their treasures and presented him with gifts of gold and of incense and of myrrh. ¹² And having been warned in a dream not to go back to Herod, they returned to their country by another route.

Matthew 2:1-12

We opened the year with André Beck, our lead and main teaching pastor, bringing us the word from Matthew's Gospel. Epiphany - "Christ For All The Nations" being his theme – what an excellent theme to keep in the forefront of our minds as we seek to be salt and light to those around us and around the world.

For some 2024 was a hard year, for others less so. As a fellowship we continued in our efforts to be Worshipful, Biblical, Prayerful, Dependant, Loving and Missional despite the struggles. Standing together we came through the year seeing God's hand and love amongst us.

As in previous years we will thank the Lord for many things as we look back. In particular...

..things **practical**. We had another year of being open every week, for which we thank our Heavenly Father. Our facilities remain able to meet our needs and our finances are still healthy (see the Treasurer's Report). Visitors came in and some stayed. We continue to have an on-line option for those who genuinely can't meet with us face-to-face.

..things **expositional**: As a fellowship we continue to engage in Word ministries across the board. This is us expressly seeking to maintain the 'Biblical' value cited earlier. We want to be 'Marked by trust in the Bible as the living and active Word of God. We believe that the Bible is the very voice of God and the instrument through which he changes us.'

Four sermon series were completed this year (2 Thessalonians, Leviticus, 1 Thessalonians and 1 John) with another started (Mark's Gospel).

André served us well, taking the bulk of the preaching until his sabbatical (Oct 7th – Jan 6th). Other preachers included three elders (Stuart Baker, Keith Doust and Scott Savage), with a number of external speakers as well, particularly in August and during the sabbatical (Mark Howson, Nathan Jack, Joe King, Malcolm McGregor, and Stephen Walker). We are grateful for the ongoing high level of the teaching we receive at Bethesda Felixstowe.

'Everyone In' services continue each month, as does the Sunday prayer meeting (all on the first Sunday of each month – see further comments in the 'Mission' section).

Our Sunday evening times together have been following the format set up in 2023 with the overall title of "Contending for the Faith". There were five mini-series throughout the year; the first three were lead by André and the final two based on videos.

- 1) What Am I Supposed To Do?
- 2) How To Study The Bible
- 3) Biblical Covenants
- 4) Evangelism Seminars (Rico Tice)
- 5) 6 Steps to Talking to Jesus (Manchester Simon and Simon Roberts)

The celebrations of Harvest, Palm Sunday, Easter (Tenebrae, Good Friday and Easter Sunday) and Christmas (Carol Service, Crib Service and Christmas Day) all added their usual additional expressions of worship to our year. The celebration of the Lord's Supper occurs each Sunday morning.

We again are grateful to the Music group which brought the usual variety of songs for our times together. Also, the support of the 'balcony team' kept us able to see and hear the services as well. Our thanks to **everyone** involved in making our times of fellowship a success.

..things **numerical**: We began 2024 with 72 members and we lost 3 during the year: Tim Burnham (moved to Swindon as Associate pastor at North Swindon Baptist Church). Nickie Savage (moved to Colchester Road Baptist Church), and Jean Hawkes (joined Jan '93 PtG May). This brought the membership total on December 31st to 69.

We were delighted to see three people baptised during the year; one in the sea (28th July) and two in the church (1st Sept). All are regular attendees of the fellowship. It was also a pleasure to have a church wedding in 2024 as well.

...and finally, thank you for *your* efforts and participation in the life of the church. Again, please continue to work faithfully and prayerfully in the coming year, maybe even seeking our new opportunities for ministry. Please remember to keep André, Liz and the children, as well as the other Elders and their families in your prayers (see above this report). As we all walk and work together, may the Lord's name be glorified and may we see His Kingdom built amongst us and amongst those with whom we have contact. Soli deo gloria.

Shalom,

Keith Doust

2. 'Suffolk Training Ground'

Suffolk Training Ground has provided a valuable opportunity for like-minded local churches to grow together in the grace and knowledge of the Lord Jesus Christ. Designed for church members seeking training or a deeper understanding of the Bible, the sessions have welcomed 20-35 attendees from up to six different churches. The aims of this initiative have been to stir a hunger for growth in Christ, equip believers for service in their local churches, and foster unity among like-minded congregations.

This year's teaching series (three sessions), "Knowing and Loving Scripture as God-Breathed", was developed and led by Revd Mark Prentice (St. John The Baptist, Ipswich), Pastor Tom Mawson (Kesgrave Baptist Church), and Pastor André Beck (Bethesda Felixstowe). Through these sessions, participants were encouraged and equipped to handle God's Word with greater confidence and devotion. We are thankful for this partnership and trust that God will continue to use Suffolk Training Ground to strengthen His church in our region. We hope for another nine sessions on different topics in 2025.

André Beck for the Suffolk Training Ground Facilitation Team

3. Missions report

Bethesda continued its focus on **Mission** over the year. There are prayer points in the weekly Prayer Mail for personal and Fellowship Group use. These points are regularly used during the Sunday services as well.

We continued to support **the current six organisational Mission interests** of the church both prayerfully and financially. We have developed personal connections with individuals in most of these, alongside the overall organisational input. The six are: European Mission Fellowship, Hope Community Church (Soho London), International Mission to Jewish People (formally CWI), Open Doors (the Persecuted Church), Latin Link and WEC International.

Prayerful and financial support for **Keith and Lorraine Doust in their ministries through SIL International (Eurasia Area)**, a partner organisation of Wycliffe Bible Translators, is an ongoing focus

and priority for the church (see supervisors' endorsements below). Following Keith's sabbatical he took on a new role as Director of Partnerships for SIL Eurasia Area. There has been no change to Lorraine's role following her sabbatical (SIL-Eurasia Staff Care and Wellbeing Team supporting families and children living in difficult cross-cultural environments). Both sabbaticals finished on March 8th.

Prayerful support is given to **Sue Bullard in her SIL International (Francophone Africa Area)** finance role. Her ministry, after years of experience working in the secular finance world, is a key one and greatly appreciated by her colleagues.

On the first Sunday of each month we meet for prayer at the church. The 2nd half of each time together focuses on our mission interests. We had a face-to-face presentation by Keith and Lorraine as well as video interviews from EMF workers Rogério & Sónia Ramos, Bogi Kozma from IMJP, Ruth and Benja Curin from Latin Link, Andrew Murray from Hope Church, Colin Bearup from WEC International as well as Kevin Croft who works with London City Mission.

The **weekly coffee-morning outreach** continued throughout the year. The following is from John Bridge who leads the Coffee Morning team:

I don't think that 'exciting' is too strong a word to describe what happens on Friday mornings at the church. The church building lends itself as an ideal place; well-lit and warm enough in the winter. We now have videos projected on the screen as well as music. The team pray together at 9.45AM, and then we open the doors. People are always ready to come in on the dot! Very soon the background music is drowned out by conversations all around the room. If you have never come, then you really must. I would describe it as a bit like fellowship after a Sunday church service; only as you move around, you often sit down. Frothy coffee is the firm favourite, and Bethesda frothy coffee has its unique touch, with only a few people in the know.

Good friendships are being built up, and for many it is a halfway house to coming to church on a Sunday. We are consistent in having a five-minute Bible talk around 11AM and the vast majority stay for that and are very respectful. Testimonies in particular have been appreciated and we are considering asking more from the church to come and share. Of course, you could come and volunteer before you are asked.

Having a dependable team is key! It has grown and I will not embarrass anyone, but the coffee morning reliably opens up every Friday except Good Friday and Christmas week.

We thank God for motivating us to do this work, and it is certainly very encouraging to see him at work.

Following 2023's discussions of the **church's Mission involvement** and its financial implications, a document entitled "Mission Support and Assessment" (See Appendix B) was presented to the church during 2024. The intent was as follows *"The following is a proposal intended to secure Bethesda's commitment to global missions as well as to cultivate interest and support within the congregation toward our mission partners"*. Building on all the work done over the last few years to review, process and discuss the church's Mission involvement it is expected that a vote will be taken at the first meeting of 2025 drawing our processing, though NOT our involvement, to a conclusion.

Details of the missionary financial support can be found in the Accounts section at the end of the Annual Reports.

The Elders/Trustees

Supervisor Endorsements of Keith and Lorraine Doust



For supporting churches and other friends. Period: January–December 2024

Supervisor Endorsement of Keith Doust

Supervisor name: John Young
Supervisor role: SIL Eurasia Area Director
Location: Castlerea, Republic of Ireland

Keith continues, with Lorraine, in his role as the Welcome Event co-Director; this is a vital gateway for new staff to be introduced to the uniqueness of working in Eurasia and sharing the historic past.

Keith is also the Director of Partnerships, which involves processing relationships with our major partners. Keith is well suited to this role as his personality can facilitate various conversations in multiple cultural scenarios, drawing from his many years of experience within SIL.

Keith's role on the senior leadership team within SIL Eurasia continues and I look forward to another year working with him.

Supervisor Endorsement of Lorraine Doust

Supervisor name: James Covey

Supervisor role: SIL Eurasia Area HR, Staff Care Coordinator

Location: Malaga, Spain

Lorraine is a valuable member of the Eurasia Staff Care Team and serves Eurasia's staff in many ways. These include engaging in activities that bring her joy and for which she is gifted, such as leading a family forum, scheduling family check-ins with our staff living overseas, co-directing the Welcome Event, participating in global TCK connections, and facilitating training and development, among others. She advocates for our families and actively seeks ways to provide better support for them. Lorraine can both connect with and care for families in casual spaces at conferences and events, and invest in them through organised and scheduled programmes, like the family forum and regular staff check-ins.

We are incredibly grateful for your partnership with Keith and Lorraine Doust through Wycliffe UK & Ireland, which enables them to support Bible translation in Eurasia and further afield.

4. Women's Ministry

Linked to the **Values** of:

Biblical (We believe that the Bible is the very voice of God and the instrument through which he changes us.)

Prayerful (We commune with God and seek to know him as both personal and powerful.)

Loving (We strive to grow in love and unity with one another as well as other gospel-centred churches.)

Missional (We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.)

Back in 2023, we started a new series of events for women under the heading **REFRESH: inspiring, connecting, encouraging**. We launched with an introductory women's breakfast, where we gathered ideas for future events, a 3-mile staged walk and a Christmas craft event. In 2024 we organised another breakfast, where we were blessed by Yvonne's daughter, Hannah, sharing about her ministry in New Zealand, as well as another well-attended & enjoyable Christmas event. We also began a monthly, evening Book Club, *Hidden Treasures*, going through 'Gospel-shaped Womanhood' by Sarah Rice, and attended the annual Cambridge Women's Conference.

Praise:

- ❖ For the encouragement of these opportunities for fellowship, Bible study/discussion and sharing the gospel.
- ❖ For the enthusiasm and commitment of all those involved in planning and participation, especially Liz, Yvonne, our Book Club hosts and the team organising the Christmas events.

Prayer:

- ❖ For creative ideas for inspiring, connecting and encouraging women in the future.
- ❖ For inspiration to find other Bible-based resources for the Book Club.

Lorraine Doust

5. Y-Zone

Our overall aim for the group is for our young people to become strong disciples of Jesus. To achieve this, we seek for them to become familiar with God's Word, be prayerful, be active participants in the life of the church as well as being equipped to serve Him in the challenges they encounter outside. To this end we meet on a Sunday morning during the second half of the service for about 45 minutes. There are regularly 5 young people all of secondary school age with occasional visitors. The session is led by 3 regular teachers with 5 assistants.

We use a variety of materials to aid us in our preparation. Bible books covered have been Genesis, Philippians and Mark. Most recently we have also used the 'Faithworks' programme looking at identity and relationships. There has been a strong emphasis on developing their understanding of the authenticity, reliability, and power of God's Word. They have learnt about different genres in the Bible and how all Scripture leads to the saving power of Jesus.

It has been really encouraging to see those in Y-Zone develop confidence in praying out loud and engaging with the session material. There has also been an increasing interest in mission across the world, including asking questions about the work of the two mission groups, SIL and Open Doors.

We anticipate changes in 2025 as the 2 oldest participants will leave the group and 4 are expected to move up from Mini-Zone. Please pray for the leaders as we plan for this change. Please pray also for some additional leaders.

Joy Baker for the Y-Zone team

6. Mini-Zone

Through the year we have we have taught and studied numerous series: 'Meals with Jesus'; a series based on the Psalms called 'With God Together'; a book titled 'The Garden, the Curtain and the Cross'; Jonah; Gods armour; and ended the year exploring the Christmas story in a Lego-themed study called 'Brick by Brick'.

Praise

- We would like to give praise for Richard, he was part of our team for many years but left this year. We were so thankful for his ideas, clear bible teaching, creativity, and the fun he brought.
- It is a joy for us leaders to watch the children in the church grow and be part of their journey as they learn more about the Bible and the gospel message.

Prayer

- For on-going wisdom for all the leaders as we decide what and how to teach the children and as we continually adapt to the ages and needs of the children.

Sarah Blundell for the Mini-Zone Team

7. Joint Youth Group

Over the past year, Bethesda Baptist Church Felixstowe has partnered with Christchurch Felixstowe to run a monthly joint youth group, welcoming between 12-20 young people each session, including 2-4 from Bethesda. Leadership from Bethesda has been provided by Neil Blundell and André Beck. The meetings have alternated between the two churches, fostering a shared sense of community.

Each session has included games, providing a fun and engaging environment, followed by a Bible talk delivered by André. The teaching has been based on the Apostle's Creed, covering key topics such as faith, God the Father, Jesus Christ, and the Holy Spirit. This initiative has been a valuable opportunity for discipleship and fellowship among the young people, and we are grateful for God's work through this ministry.

André Beck for the Joint Youth Group Team

8. Care-Team

The care team endeavour to meet every three months during which time we work our way through the names on the prayer diary. Our aim is to consider the care needed in the fellowship. Each time we do this, we become gratefully aware of the obvious care that goes on between many

in the church,. There are also things we see that we want to take action on ourselves or of which we want to make the elders aware.

We always remind ourselves of the importance of confidentiality with the, often sensitive, things we discuss. Each meeting ends with a time of prayer for the Fellowship but especially, for those who are in particular need of help.

Can I ask you to continue to pray for the team which currently consists of David and Jasmine Fisk, Jacqui Lewis, Susan Chapman and myself. Thank you

John Bridge for the Care Team

9. Safeguarding Report

In 2024, an issue, originally flagged up in 2023, was drawn to a satisfactory conclusion for everyone concerned, with no further action needing to be taken.

In May, a large group, along with many from other churches, attended safeguarding training hosted by Stowmarket Baptist Church. Individual on-line training was paid for and provided for those unable make the Stowmarket event. We are currently up-to-date with the training.

We would like to remind everyone to remain vigilant and continue to look out for the vulnerable, and reporting anything which raises concerns.

Please pray for continued protection for our church, so that God would be glorified, rather than His Name besmirched.

There are notices on 2 notice boards in the church reminding of who to contact if anything needs to be reported.

I would like to thank Theresa Adams (deputy safeguarding lead) and Alison Hudson (DBS administration) for their continued help and willingness to serve the fellowship in these ways.

Scott Savage

10. Flower Report

Thanks to everybody that helped over the last year. Supplying flowers or helping with arrangements at Christmas, Easter and harvest, each contribution was very much appreciated.

If there is anyone else that would like to be involved then please let me know. All are welcome. Thank you.

Andrea Bridge

11. Bulletin Report

The Weekly Bulletin acts as a welcome sheet to the Fellowship and continues to give details about the morning service, the evening sessions and any regular midweek activities. Other activities are brought to people's attention as and when they occur, and people are welcome to include information or notices.

There is always a pastoral prayer section based on John Bridge's prayer email, scripture verses will always be included and occasionally, appropriate Christian cartoons. There are also periodic articles about Christian ministries, for example: Armenian Ministries, European Mission Fellowship and Open Doors. Every month the Bethesda Prayer Diary is printed with the Bulletin and when necessary an extra A5 sheet with information can be inserted.

The Bulletin has two purposes: 1) to inform and 2) in its content, to give glory to God.

Cathy O'Neill

12. Fabric Team report

Whether a church building is new or old there are always many items that need caring for from a 'Fabric' perspective. This is very much the case in a Victorian/Edwardian building like ours. The Fabric Team have a WhatsApp group to share fabric issues that are raised and looking back over 2024 the team (and others: too many to mention but much appreciated) have fixed, replaced, renewed and installed many things. Here is a small list of some that come readily to mind.

Urn tap leak fixed.
Front door hinge repaired.
Radiator cover secured.
Hall light replaced.
Front drain pipes moved.
Stained glass fitted.
Two roof lights replaced.
Front door air curtain replaced.
Fire alarm system, call points and extinguisher serviced.

Weeds and rubbish cleared at front and rear.
Front area, jet sprayed.
Kitchen wall painted.
Bins emptied each week.
Drains unblocked.
Heating set up and serviced.
Photocopier serviced.
Christmas lights put up and taken down....

Thank you to you all for caring for the building and its internal parts.
Thank you too for keeping us aware of what is not working quite as it should and giving us the opportunity to serve in rectifying the problems.

Clifford Lewis for the Fabric Team

13. Treasurer's Report (Year Ended 31 December 2024)

Pre-Amble:

The church accounts for its money on a cash accounting basis with a summary of income and outgoings being prepared each month. The accounts are reviewed by the trustees when they meet and at each Church Meeting. Each year the accounts are subject to independent review and submitted to the Charity Commission.

To ensure due process smaller amounts, up to £200 are authorised by the treasurer with a second trustee being involved with the decision on larger amounts. For very large amounts, over £2000, or where a new regular commitment is required the decision is brought to the Church Meeting.

Payments from the church account are now almost exclusively via bank transfer whereby I initiate a payment online and Scott Savage or Clifford Lewis authorises it as, effectively, a second signature. This is not only more convenient than using cheques it is also cheaper and allows for greater transparency.

Our thanks go to David Fisk for continuing to take responsibility for the counting and banking of the weekly offering. Thanks also go to Sue Bullard who has continued as bookkeeper, not only dealing with the monthly reconciliation but also managing the payroll and the claiming of Gift Aid.

In line with good accounting practice Greg Weston stood down after many years as our Independent Examiner. We are very grateful for all his work and help over the last ten years or so. His place has been taken by Amanda McFeeters, a previous colleague of Sue Bullard.

Can I take this opportunity to remind regular givers of the advantages of using bank transfer for their offerings. This makes it easier

to claim gift aid where applicable and also relieves the need to travel to Ipswich with large amounts of cash for deposit.

Summary:

In broad terms the church finances remain healthy, something for which we again praise God.

At the start of the year total funds in hand were £81,317 of which £69,356 was in the General Fund, by the end of the year this had risen overall to £107,987 with an increase in the General Fund to £86,017.

The funds summary is shown on the separate sheet (Appendix A).

Fuller details of income and expenditure, including a comparison with 2022, are provided in the accounts (attached).

Key points that I'd like to draw your attention to are:

General Fund:

Income from regular giving and Sunday offerings rose again from £103,681 to £130,949 and we remain grateful to God for the continued generosity of his people. Gift aid recovered totalled £22,972 and rental income from the Manse £11,960.

The Manse has been a major theme running through the year as the tenant was rehoused and vacated the property. The council made good the rent arrears, a gracious answer to prayer. The decision was made to sell the manse. Due process was followed including a market valuation and report from Richard Bannister. The property was marketed by Fenn Wright estate agents and an offer of £435,000 was accepted. As the year ended the sale was going through, with the slight complication that the Baptist Union of Great Britain continue to hold the ultimate trust on the property so their written permission is required for the sale.

As the manse was empty after August the rental income for the year fell. There have also been some additional costs relating to the sale and upkeep of the property.

Mission Fund:

In line with church policy the trustees allocated 40% of Offerings received to the Missionary Fund. The amount allocated in the year was £61,569.

We continued our support for Keith & Lorraine Doust. In 2024 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,640 on which £660 of Gift Aid was recovered. Support costs for Keith & Lorraine totalled £28,601. The net cost to the church was £25,301.

Gifts of £6,000 each were also disbursed to each of the six mission partner organisations. The balance on the Missionary Fund at the end of the year was £11,849.

Bookstall:

For whatever reason sales of books have again been low, even with the offer of considerable discounts. This is an area that, although small in financial terms, is potentially very important for spiritual growth. It is my intention to write off the loss and make a fresh start.

Assistant Pastor:

In light of the decision to move ahead with seeking an assistant pastor with a special focus on evangelism £10,000 has been designated as a starter fund separate from the general fund. The intention is to add to this amount when a prospective candidate is found so as to lessen any cash flow issues that may arise in paying a second salary.

On the **expenditure** side the cost of utilities remains high but other than that there have not been any nasty shocks.

Ministry costs fell as Tim Burnham was no longer on staff.

There have been no major church maintenance or fabric developments, most expenditure in these areas being normal recurrent costs such as boiler maintenance and gas safe checks.

If you have any questions regarding the accounts then please get in touch.

Stuart Baker – Treasurer

Appendix A: Funds Summary (end Dec '24)

Bethesda Baptist Church, Felixstowe													
Funds Summary													
31 December 2024													
		General	Missionary		Bookstall	Assistant Pastor		Total	Bank		Unrestricted Reserves	Restricted Reserves	Total Reserves
			Unrestricted	Restricted		Restricted	Unrestricted						
Balances Brought Forward at 1 January 2024		(69,356.22)	(11,582.16)	(740.00)	361.40	0.00	0.00	(81,316.98)	81,316.98	0.00	(80,576.98)	(740.00)	(81,316.98) 0.00
Income		(168,282.93)	(64,868.53)	(1,655.70)	(66.23)	0.00	(10,000.00)	(244,873.39)			(243,217.69)	(1,655.70)	(244,873.39) 0.00
Expenditure		151,622.09	64,601.28	1,979.70	0.00	0.00	0.00	218,203.07			216,223.37	1,979.70	218,203.07 0.00
Closing Balances at 31 December 2024		(86,017.06)	(11,849.41)	(416.00)	295.17	0.00	(10,000.00)	(107,987.30)	107,987.30	0.00	(107,571.30)	(416.00)	(107,987.30) 0.00
								less: Designated Funds			21,554.24		
								Free reserves			(86,017.06)		
								Minimum reserves			25,000.00		
								Current available reserves			(61,017.06)		
Balance Sheet		(86,017.06)	(11,849.41)	(416.00)	295.17	0.00	(10,000.00)		107,987.30				
Diff		0.00	0.00	0.00	0.00	0.00	0.00		0.00				

Appendix B: Mission Support & Assessment:

The following is a proposal intended to secure Bethesda's commitment to global missions as well as to cultivate interest and support within the congregation toward our mission partners.

The Need for Assessment and Evaluation of Our Support:

The current system, established decades ago to preserve our commitment to global mission, sets apart 40% of our income for the support of Keith and Lorraine as well as six mission organisations. This reflects an impressive commitment to global missions. However, we have three concerns with the status quo:

- It has not protected us from a drift in our understanding of mission.
- It has not fostered an ongoing enthusiasm for, or commitment to, mission amongst newer church members.
- It does not allow us the flexibility to adapt to changes in global and local mission needs.

We think that regular assessment and evaluation of our mission partners, and our support of them, will help to address these problems. The church's mission focus needs reviving. Enthusiasm has been waning for some time. We need to be excited and confident about who we support. We need to build a relationship with our mission partners and not merely send financial support from a distance.

Additionally, it is our moral obligation to steward our resources well to advance the cause of the God's Kingdom. This fits hand-in-glove with our responsibility to steward the gospel well. Can we really say that we know what our mission partners believe about the gospel? Do we really know that they still believe and practice what they once did ten, twenty or thirty years ago? Do we still believe in the causes that we support? Are the needs of the global church still the same? Is the investment of our finances still going to the areas of greatest need or highest priority? Being able to answer these questions confidently is essential

to good financial and gospel stewardship as well as to cultivate healthy interest in global mission.

I trust you are able to see that a more 'hands on' approach to our mission partners will help us to cultivate more careful and impassioned support of global missions.

How to assess and evaluate our support of mission partners

To retrieve and protect both our understanding of mission and our commitment to both local and global outreach, we have concluded the following...

An annual assessment and evaluation of our mission partners
This assessment will be based on the following criteria, which have all been agreed by members already:

- Statement of faith (including position papers and doctrinal distinctive)
- Values (biblical, prayerful, missional, loving, dependent, worshipful)
- Mission Statement / Philosophy of ministry (mission = great commission)
- Degree of relational partnership possible

Furthermore, rather than allocate a percentage of our unrestricted income into a "mission" fund, our mission giving will come directly out of the general fund. This means that our contribution to mission each year is less determined by a percentage than by deliberate consideration. Some years the mission allocation from the unrestricted income may be more than 40% and other years it may be less.

To increase commitment to mission, spending on mission will be authorised annually at a church meeting according to how much money we have coming in and what other spending priorities we might have in a particular year. We also envisage this will add a layer of accountability which will help safeguard our mission interest.

Conclusion

We invite you to pray with us about the challenges we have identified and the steps we have outlined. We also invite you to contribute any ideas, suggestions, and questions about our mission partners and our support of them. Please could you direct your emails, comments to the elders via Cliff's E-Mail address

Yours in Christ

The Elders.

	Bethesda Baptist Church, Felixstowe				No (if any)		CC16a
	Draft Subject to Independent Examination						
	Receipts and payments accounts						
	For the period from		1-Jan-24	To	31-Dec-24		

Section A Receipts and payments

		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
		to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £

A1 Receipts						
General Fund (Unrestricted)				0	0	0
Offerings	130,949				130,949	103,680
Tax Recovered on Gift Aided Donations	22,972				22,972	24,391
Manse Rent Received	11,960				11,960	14,492
Gifts & Bequests	193				193	586
Interest	2,138				2,138	1,282
Church Awayday	71				71	0
Transfer to Missionary Fund	(61,569)				(61,569)	(51,229)
Transfer to Assistant Pastor Fund	(10,000)				(10,000)	0
Transfer to Bookstall Fund	0				0	0
Missionary Funds (Designated Unrestricted; Restricted)					0	
40% tithe of Offerings & Gift Aid	61,569				61,569	51,229
Gift Aid Tax Recovered	660				660	660
Transfer from General Fund					0	0
Gifts and Donations	2,640		1,656		4,296	4,854
Bookstall Sales (Unrestricted)					0	
Sales	66				66	116
Transfer from General Fund	0				0	
Building Fund (Restricted)					0	
Gifts and donations					0	
Tax Recovered on Gift Aided Donations					0	
Training Fund (Designated Unrestricted)					0	
Gifts					0	
From General Fund					0	
Assistant Pastor Fund					0	
Gifts and Donations	10,000				10,000	
Tax Recovered on Gift Aided Donations					0	
Sub total(Gross income for AR)		171,649	1,656	0	173,305	150,061
A2 Asset and investment sales, (see table).						
	0	0	0	0	0	0
	0	0	0	0	0	0
Sub total		0	0	0	0	0
Total receipts		171,649	1,656	0	173,305	150,061

A3 Payments						
General Fund (Unrestricted)				0	0	0
Ministry	44,786			0	44,786	50,463
Outreach	409			0	409	572
Youth & Children's Work	77			0	77	372
Church Utilities	13,406			0	13,406	14,051
Church Cleaning	2,220			0	2,220	1,717
Church repairs & Maintenance	3,211			0	3,211	10,410
Church Fabric & Fittings	2,406			0	2,406	3,139
Insurance	2,842			0	2,842	2,804
Manse Repairs	2,370			0	2,370	1,357
Manse Council Tax	1,058			0	1,058	0
Manse Utilities	319				319	0
Manse Insurance	429			0	429	603
Online and Print	457			0	457	309
Refreshments	1,245			0	1,245	1,085
Gifts and Donations	2,364			0	2,364	2,672
Professional Fees	2,279			0	2,279	1,512
Church AwayDay	0				0	0
Miscellaneous	176			0	176	778
Transfers to/from Other Unrestricted Funds:					0	0
Missionary Funds (Designated Unrestricted; Restricted)				0	0	0
International Mission to Jewish People	6,000			0	6,000	4,500
K & L Doust	28,601			0	28,601	28,601
European Missionary Fellowship	6,000			0	6,000	4,500
Hope Community Church	6,000			0	6,000	4,500
Latin Link	6,000			0	6,000	4,500
WEC International	6,000			0	6,000	4,500
Open Doors	6,000			0	6,000	4,500
Samaritan's Purse	0	0	0	0	0	0

	Other	0	1,980	0	1,980	1,604
	Open Doors Restricted	0	0	0	0	0
					0	0
	Bookstall Purchases (Unrestricted)	0		0	0	477
					0	0
	Building Fund (Restricted)			0	0	0
	Payments to Contractor			0	0	0
	Loan interest and repayment			0	0	0
	Fees			0	0	0
					0	0
	Training Fund (Unrestricted)				0	0
	Expenditure	0			0	4,567
					0	0
	Assistant Pastor Fund (designated, Unrestricted)				0	0
	Expenditure	0			0	0
					0	0
				0	0	0
	Sub total	144,655	1,980	0	146,635	154,093
	A4 Asset and investment purchases, (see table)					
		0	0	0	0	0
		0	0	0	0	0
	Sub total	0	0	0	0	0
	Total payments	144,655	1,980	0	146,635	154,093
	Net of receipts/(payments)	26,994	(324)	0	26,670	(4,032)
	A5 Transfers between funds	451	(451)	0	0	0
	A6 Cash funds last year end	49,377	3,224	0	52,601	85,349
	Cash funds this year end	76,822	2,449	0	79,271	81,317

Section B Statement of assets and liabilities at the end of the period					
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	
B1 Cash funds	CAF Current Account	100		-	
	CAF Gold Account	105,439	2,449	-	
				-	
	Total cash funds	105,539	2,449	-	
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK	
		Unrestricted to nearest £	Restricted funds to nearest £	Endowment to nearest £	
	Details				
B2 Other monetary assets		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B3 Investment assets			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B4 Assets retained for the charity's own use	Manse at 8 Mill Lane, Felixstowe	General	-	435,000	C
	Church furniture	General	-	9,000	
	Church building, Cavendish Road, Felixstowe	General	-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
B5 Liabilities			-		

				-	
				-	
				-	
				-	
Signed by one or two trustees on behalf of all the trustees		Signature		Print Name	
NOTES					
A	We set up a designated (unrestricted) assistant pastor fund and transferred £10,000 from the General Fund.				
B	In 2024 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,640. £660 of Gift Aid was recovered on these donations. Support costs for Keith & Lorraine totalled £28,601. The net cost to the church was £25,301				
C	The sale of the Manse was going through on 31 December 2024. The agreed sale price was £435,000				
D					
E					
F					



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Bethesda Baptist Church, Felixstowe

On accounts for the year
ended

31 December 2024

Charity no
(if any)

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Amanda McFeeters

Date:

19-5-2025

Name:

Amanda McFeeters

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:

19 Cobb Road

Berkhamsted

HP4 3LE

BETHESDA BAPTIST CHURCH FELIXSTOWE

England & Wales - Charity number 1185482

Accounts

Bethesda Baptist Church Felixstowe Annual Church Report 2023

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Mission Statement

We live to bring glory to God by being and making disciples of Jesus Christ in the power of the Holy Spirit.

Values

Bethesda is a local church family that strives to be marked by the following characteristics...

...Worshipful

Marked by desire to know, love and glorify God.

We believe that people have no higher purpose than to glorify God and enjoy him forever. Our desire is that the Triune God is glorified and worshipped in all that we do and we long to grow in our knowledge, love and enjoyment of Him each day.

...Biblical

Marked by trust in the Bible as the living and active Word of God.

We believe that the Bible is the very voice of God and the instrument through which he changes us.

...Prayerful

Marked by faithfulness in public and private prayer.

In prayer, private and corporate, we commune with God and seek to know him as both personal and powerful.

...Dependent

Marked by dependence on the grace and power of God.

It is only by his grace given to us in the Lord Jesus and his power at work in us by the Holy Spirit that we are able to live godly lives. We therefore seek to walk in humble dependence on his grace and expectation of his power.

...Loving

Marked by genuine love and fellowship with one another.

Jesus died on the cross, not only to bring us to God but to bring us together as his church. Because of this, we strive to grow in love and unity with one another as well as other gospel-centred churches.

...Missional

Marked by passion for making disciples of Jesus Christ.

We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.

Stuart Baker	Treasurer/Elder/Trustee
André Beck	Pastor/Elder/Trustee
John Bridge	Elder/Trustee
Keith Doust	Pastoral Secretary/Elder/Trustee
Clifford Lewis	Elder/Trustee
Scott Savage	Elder/Trustee
Richard Adams	Deacon
Neil Blundell	Deacon
Lorraine Doust	Deacon
Jacqui Lewis	Deacon

1. Pastoral Secretary report 2023

¹¹ "I am the good shepherd. The good shepherd lays down his life for the sheep.

¹² The hired hand is not the shepherd and does not own the sheep. So when he sees the wolf coming, he abandons the sheep and runs away. Then the wolf attacks the flock and scatters it. ¹³ The man runs away because he is a hired hand and cares nothing for the sheep.

¹⁴ "I am the good shepherd; I know my sheep and my sheep know me— ¹⁵ just as the Father knows me and I know the Father—and I lay down my life for the sheep. ¹⁶ I have other sheep that are not of this sheep pen. I must bring them also. They too will listen to my voice, and there shall be one flock and one shepherd. ¹⁷ The reason my Father loves me is that I lay down my life—only to take it up again. ¹⁸ No one takes it from me, but I lay it down of my own accord. I have authority to lay it down and authority to take it up again. This command I received from my Father."

²⁷ My sheep listen to my voice; I know them, and they follow me. ²⁸ I give them eternal life, and they shall never perish; no one will snatch them out of my hand.

²⁹ My Father, who has given them to me, is greater than all no one can snatch them out of my Father's hand. ³⁰ I and the Father are one."

John 10: 11-18, 27-30

On 1st January 2023, our Trainee Pastor, Tim Burnham, encouraged us to look to Jesus, the Good Shepherd, and accept His work in saving us from our sins through His death and resurrection. Being an 'Everyone In' service (see below), it was a good reminder at the beginning of the year that we are saved by grace: the grace of God clearly shown to us in the Father sending Jesus the Son; the obedience of Jesus coming and dying for us; the grace of God the Father in raising Jesus again because death has no hold over Him; and Jesus, after his

ascension, sending the Holy Spirit to remind us and teach us the things of the Kingdom.

What great truths to be reminded of and to hold on to as we moved out into 2023!

As a local church family we continue to strive to be marked by our church values, seeking to be Worshipful, Biblical, Prayerful, Dependent, Loving and Missional. As we read through the following reports I trust you too can see each of these values shining out of the life of the church, both in its ministry as a fellowship but also in the individuals as they meet and serve.

As in previous years, we thank the Lord for many things as we look back. In particular...

..things **practical**. We have had another year of being open every week, for which we thank God. Numbers continue to grow (see below), our facilities continue to meet our needs and our finances are still healthy (see the Treasurer's Report). We continue to have an on-line option for those who genuinely can't meet with us face-to-face.

..things **expositional**: As a fellowship we strongly see ourselves as a church of the Word: a church engaged in Word ministries at many levels. Biblical is the 'value' that covers this but all the other values are significantly impacted by this key value as well. "Biblical: Marked by trust in the Bible as the living and active Word of God. We believe that the Bible is the very voice of God and the instrument through which he changes us."

We completed five sermon series during the year. The end of John's Gospel (chapters 10-21), 2 Samuel, the end of Acts (chapters 9-28), Jude and Habakkuk.

Again the lion's share of the preaching was divided between André Beck (pastor/elder), Tim Burnham (trainee pastor) and another of the elders, Stuart Baker. One other elder, Scott Savage, preached during the year as did two visiting speakers, Malcolm MacGregor (Ipswich) and Mark Howson (Mickfield).

The 'Everyone In' services, on the first Sunday of the month, were planned around 'I am the Good Shepherd' (see above), 'I am the Vine', 'The Parable of the Sower', Palm Sunday, 'King of Kings', 'Pay Attention!',

'The Mysterious Growth of the Kingdom', 'The Parable of the Mustard Seed', 'The Lord's Anointed Triumphs', Harvest Sunday, 'Walking in the Light' and 'Waiting for God's Promised King'. This wide variety of themes, targeting a wide range of ages with lots of interaction, included something for everyone

Our Sunday evening times together have been following an in-house set of three series with an overall title of "Contending for the Faith". The format was one of being lead from the front (usually by André but also occasionally by Tim or Stuart). We sat in table groups, with tea and coffee, to give opportunity for small group discussion as well as full group interaction.

The first series covered a general range of subjects: 'The Bible', 'Science', 'Other Religions', 'Violence in the OT', 'Hell', 'Evil & Suffering', 'Women in the church', and 'Gender & Sexuality' (x4).

The second, under the sub-title of "The Church at War", was delivered over 18 separate sessions. Key words like 'Genesis', 'the Fall', 'Armageddon', 'pilgrim' and 'spiritual warfare' show the focus of our studies and conversations throughout those evenings together.

The third and final series took place during the Advent season and was titled 'Behold The Son':

- The Eternal Son of God
- The Pre-Incarnate Son of God
- The Incarnate Son of God
- The Glorified Son of God

The Contending For The Faith times have been full of opportunities to study and learn together. I would encourage you to participate whenever you are able.

The celebrations of Harvest, Easter (Tenebrae, Good Friday and Easter Sunday) and Christmas (Carol Service, Crib Service and Christmas Day) all added their usual additional expressions of worship to our year, as did a Light Party (Oct 31st) and an additional event for young people at Christmas.

We continue to be grateful to the Music group who brought the usual variety of songs for our times together as well as some new songs to our Fellowship's ever growing repertoire. Also, the support and expertise of the 'balcony team' as well as all those who serve in any way

behind the scenes contribute to making our times of fellowship a success and a blessing.

..things **numerical**: We began 2023 with 68 members and added 4 (Pam and Bill Bacon and Derek and Nicola Palmer). There were no losses throughout the year which brought the membership total on December 31st to 72.

We were delighted to see three people baptised at Easter time, two younger and one older. All are regular attendees of the fellowship.

...and finally, thank you for *your* efforts and participation in the life of the church. Please continue to work faithfully and prayerfully in the coming year, maybe even seeking out new opportunities for ministry. Please remember to keep André, Liz and the children, as well as the other Elders and their families in your prayers (see above this report). As we all walk and work together, may the Lord's name be glorified and may we see His Kingdom built amongst us and those with whom we have contact. Soli deo gloria.

Shalom,

Keith Doust

2. Missions report

Bethesda continued its focus on mission over the year. There are prayer points in the weekly Prayer Mail for personal and Fellowship Group use. These points are often used during the Sunday services as well.

We continued to support the current six organisational Mission interests of the church both prayerfully and financially. We have developed personal connections with individuals in most of these, alongside the overall organisational input. The six are: European Mission Fellowship, Hope Community Church (Soho London), International Mission to Jewish People (formally CWI), Open Doors (the Persecuted Church), Latin Link and WEC International.

Prayerful and financial support for Keith and Lorraine Doust in their ministries through SIL International (Eurasia Area), a partner organisation of Wycliffe Bible Translators, is an ongoing focus and priority for the church (see supervisors' endorsements below). Keith directed the engagement of SIL with language communities in post-Soviet countries until October 3rd followed by a sabbatical. Lorraine is on the SIL-Eurasia Staff Care and Wellbeing Team supporting families and children living in cross-cultural environments. She also began a sabbatical on October 26th.

Prayerful support is given to Sue Bullard in her SIL International (Francophone Africa Area) finance role. Her ministry, after years of experience working in the secular finance world, is a key one and greatly appreciated by her colleagues.

The weekly coffee-morning outreach continued throughout the year. A team, led by John Bridge, offered opportunities to welcome church folk and visitors alike. Teas and coffees have been available, as well as a friendly face for the many who want to talk. Though not rushed off their feet, the team has found many openings to speak into people's lives and walk alongside them on their life's journeys.

In August we came to the end of the third year of support for the Trainee Paster, Tim Burnham. We were delighted to send him out to serve in a church in Swindon. He is taking on an Associate Pastor role there and we pray God's richest blessing on him and his ministry.

For a further year, the Elders/Trustees have been discussing the overall Mission involvement of the church as well as its financial implications. Building on 2022's efforts, further conversations with the membership ensued, including going through the following document. This document was viewed and discussed at the meeting on September 27th. The meeting went quickly through the questions but it deferred fuller discussion until the next church meeting. The members were asked to be prepared at the next meeting to answer the question: **"Do you think that our mission partners fulfil the criteria spelt out on the questionnaire?"** (see questionnaire below)

MISSIONS/MINISTRY

Individual or ministry name: _____

LEVEL OF FINANCIAL SUPPORT REQUIRED/REQUESTED: _____

Church point person: _____

WORD MINISTRY

Agreement

Does the work of this person/organization aims to help people to know the Bible and its message?	
Do they agree that the whole Bible's central message is about the gospel of Christ?	
Do they believe that God the Holy Spirit works mainly through the Word in the hands of his people?	
Is their work about establishing/strengthening local churches/Christians with biblical truth?	
Does systematic and exposition Word-ministry features	

prominently in their work?	
<i>I can answer these questions with confidence.</i>	

GODLINESS

Agreement

Does this person/organization reflect the character of Jesus?	
Would this person meet the requirements to serve as an elder or deacon (gender aside)?	
Are we confident that the organization is run with integrity?	
Is there evidence of a zeal for the gospel?	
Are they in good standing with their local church and/or sending church and is actively involved?	
<i>I can answer these questions with confidence.</i>	

DOCTRINAL ALIGNMENT

Agreement

Is this person prepared to commit to our church's doctrinal statement and position papers?	
Does this person share our understanding of the gospel and how one becomes a ChrisJan?	
Does this person share our high view of Scripture as the Word of God.	
Does this person identify with the Reformed tradition?	
Does this person share our conviction that doctrine and theology are extremely important?	
<i>I can answer these questions with confidence.</i>	

LEVEL OF PARTNERSHIP

Agreement

Do they agree to evaluate the ministry together with us?	
Do we affirm the work's vision/plan/strategy?	
Will our partnership with this person/organization be mutually beneficial?	
Are our elders and church are excited about this work?	
Are we able to regularly communicate with the organization/person we are supporting?	
To what extent is our church able to visit/receive visits from this person/organization?	
<i>I can answer these questions with confidence.</i>	

COMMITMENT TO MAKING DISCIPLES

Agreement

Does this person/organization actively seek to reach out to non-Christians?	
Does this person/organization actively seeks to build up Christians to full maturity?	
Does this person see Word and Sacrament as the means by which the mission will be accomplished?	

<i>I can answer these questions with confidence.</i>	
--	--

Missions/Outreach Scorecard

NEED

Are there any others competently doing the same work in the area?	
How great is the need for this work in that area?	
<i>I can answer these questions with confidence.</i>	

CONNECTION TO LOCAL CHURCH

Is this ministry directly related to planning, revitalizing or sustaining a local church?	
Is this ministry being done in partnership with like-minded churches in the mission locality?	
Does this person have clear connections to and accountability with a like-minded sending church?	
What level of support does this person/organization already have/require?	
To what extent will this person be financially accountable to us?	
<i>I can answer these questions with confidence.</i>	

Answer each question above using a 1-5 scale (1= "don't agree"; 5= "strongly")

We are hoping to bring these discussions and decisions to a close in the coming year.

Details of the missionary financial support can be found in the Accounts section at the end of the Annual Reports.

The Elders/Trustees

Supervisor Endorsements of Keith and Lorraine Doust



For supporting churches and other friends. Period: January–December 2023

Supervisor Endorsement of Keith Doust

Supervisor name: John Young
Supervisor role: SIL Eurasia Area Director
Location: Republic of Ireland

Over the past year, Keith has served in the role of Director for the Bolshoi group, continuing to lead through various changes, while adapting for future needs.

Keith has also continued to lead the facilitation team for the Welcome Event. This is a vital contribution as it orientates new staff to the broader context of SIL Eurasia.

The latter part of the year, at my request, he embarked on a Sabbatical for rest and reflection with a formal Sabbatical Coach, who leads and follows with regular check-ins. I have seen how the Lord has led Keith and will continue to direct him through his sabbatical. I look forward to serving with Keith in the years to come.

Supervisor Endorsement of Lorraine Doust

Supervisor name: Heather Ford Lark
Supervisor role: SIL Eurasia Area HR, Staff Care Specialist
Location: UK

Lorraine is a much-valued member of the staff care team, a great team player, and her commitment and contributions are welcomed and appreciated by many. Her conscientious care for people and their well-being positively impacts staff on the field, particularly families with children in-country, many of whom live in very challenging circumstances.

She provides resources, support and a listening ear, keen to be available to help in whatever ways she can. She also co-leads (with Keith) the annual Eurasia Welcome Event for people newly joining the area.

Since October, Lorraine (together with Keith) has been taking a sabbatical. We look forward to welcoming her back in the coming months

3. WoW (Women of the Word)

Linked to the **Values** of:

Biblical (We believe that the Bible is the very voice of God and the instrument through which he changes us.)

Prayerful (We commune with God and seek to know him as both personal and powerful.)

Loving (We strive to grow in love and unity with one another as well as other gospel-centred churches.)

Main activities:

We met weekly during term-time for interactive Bible study (video series: *Talking Jesus*; John 13-21 *The place of greatest glory*; Jen Wilkin's *In His Image*), prayer and fellowship. From October, the study was postponed due to fewer numbers but meetings continued intermittently for prayer and fellowship.

Praise:

- ❖ We were able to meet face-to-face in various homes and draw strength from God's Word and fellowship together.
- ❖ We saw some amazing answers to prayer for our families and friends.

Prayer:

- ❖ As core numbers dropped significantly at the end of the year, we're seeking God's wisdom and direction about future studies.
- ❖ For inspiration to continue to find interesting and relevant Bible-based resources for women's groups.

Lorraine Doust, on behalf of The WoW Group

4. Y-Zone

Y-Zone is a small group of young teenagers of secondary school age, who met in the upstairs office every Sunday during the service.

There was a rota of three teachers, Scott Savage, and Stuart & Joy Baker. Though we each have a different style of leading, working from the same scheme, assisted by a team of 5 helpers, was successful throughout the year.

We are grateful to Tim Burnham who coordinated the planning by choosing the schemes and sorting out the rotas. He also organised some

social events. The schemes included looking at Ephesians, 1 Peter and the letters to the seven churches in Revelation.

Each week the Bible passages were explained, looking at the meaning of the text followed by application to their lives. As much engagement as possible from the young people was encouraged. Sessions finished with prayer where items were shared by all. It was encouraging to see them growing in their confidence to pray out loud .

Joy Baker for the Y-Zone team

5. Mini-Zone

At the beginning of the year we learnt about the parables of the Kingdom, Ruth and then explored Easter from the book of Luke. We then continued the year looking at Joshua and a series about Jesus on mission. After our summer break we did a new series from Faith For Kids called 'Who am I?', which helped them discover that their identity is in Christ and not what today's culture is telling them.

PRAISE:

- We would like to give thanks for Adrian and Sophie joining the team and our guest speakers this year John, Bill and Pam.
- For the children's continued enthusiasm to learn, read the bible, ask and answer questions and show love and kindness to each other.

PRAYER:

- For opportunities for the leaders to connect with the children and wisdom as they prepare to teach God's word every week.
- For all children to come to know and love Jesus and to feel confident in being a child of God in today's world.

Sarah Blundell for the Mini-Zone Team

6. Care-Team

The aim of the Care Team is to meet every three months and, using a current prayer diary, we think about everyone in the church family. Between us we try to reflect on the trials and difficulties many in the fellowship are encountering and then consider if we think proper care and support has/is being given. One important point to mention is that so much of the care and interest goes on by the many caring people within the fellowship and not necessarily by the care team.

Usually having considered everyone there are a few action points for us to work through. A short report of these is made with a copy for the Elders. As with last year, the care team has included David and Jasmine, Jacqui, Mary Forshaw and myself, but, we are also delighted to welcome, Sue Chapman to the team.

John Bridge for the Care Team

7. Safeguarding Report 2023

There were a couple of instances reported, investigated, and dealt with in the appropriate manner. I would like to remind everyone to remain vigilant and continue to look out for the vulnerable. Please report anything which raises concerns.

Please pray for continued protection for the church so God would be glorified, rather than His Name besmirched.

As a group we are planning to attend further training in May 2024. This is in collaboration with churches in Stowmarket.

Please note: There are notices on 2 notice boards in the church reminding of who to contact if anything needs to be reported.

I would like to thank Theresa Adams (deputy safeguarding lead) and Alison Hudson (DBS administration) for their continued help and willingness to serve the fellowship.

Scott Savage

8. Flower Report

There is a regular display each Sunday. We are grateful to the ladies from the coffee morning who, brightening up the individual tables each Friday, donate those flowers to be used for the pleasure of the fellowship the following Sunday.

Thanks to Andrea and Theresa for the Harvest and Christmas decorations, largely gathered from natural sources.

When floral pedestal arrangements are requested Angela is happy to help too.

Andrea has kindly agreed to take on the oversight of the flowers from me, so I would like to take the opportunity to thank all those who volunteered to share this ministry when I followed on from Freda.

May we continue to praise God in these reminders of His creation and provision.

Betty Croft

9. Bulletin Report

The Weekly Bulletin acts as a welcome sheet and continues to give details about the morning service, the evening sessions and the regular midweek activities. Other activities are brought to people's attention as-and-when they occur, and people are welcome to offer information or notices for inclusion.

There is a Pastoral Prayer section based on John Bridge's prayer email and scripture verses are always included in the Bulletin. Occasionally we insert appropriate Christian cartoons or articles about Christian ministries like Armenian Ministries, European Mission Fellowship or Open. Every month the Bethesda Prayer Diary is printed with the Bulletin and when necessary an extra A5 sheet with information can be inserted.

The Bulletin requires regular weekly input for producing and printing and I have been grateful to Sue Chapman for standing in when I have not been able to do it.

The Bulletin has two purposes: 1) to inform and 2) in its content, to give glory to God.

Cathy O'Neill

10. Treasurer's Report (Year Ended 31 December 2023)

Pre-Amble:

The church continues to manage and account for its money on a cash accounting basis with a summary of income and outgoings being prepared each month. The accounts are reviewed by the trustees when they meet and at each Church Meeting. Each year the accounts are audited and submitted to the Charity Commission.

To ensure due process smaller amounts, up to £200 are authorised by the treasurer with a second trustee being involved with the decision on larger amounts. For very large amounts, over £2000, or where a new regular commitment is required the decision is brought to a Church Meeting.

Payments from the church account are now almost exclusively via bank transfer whereby I initiate a payment online and Scott Savage authorises it as, effectively, a second signatory. This is not only more convenient than using cheques it is also cheaper and allows for greater transparency.

During the year David Fisk kindly agreed to take over the counting and banking of the weekly offering. Regular givers are encouraged to make their offerings via bank transfer so as to relieve the need to travel to Ipswich with large amounts of cash for deposit. Using online transfers also makes it easier to claim gift aid where applicable.

Our thanks go to Sue Bullard who has continued as book-keeper with lessening support from Neil Serjeant as she becomes more au fait with procedures for preparing internal and external financial reports, managing the payroll and claiming Gift Aid.

I'm pleased to report that Greg Weston, who has acted as Independent Examiner for many years, has done so again for the 2023 accounts.

Summary:

In broad terms the church finances remain healthy, something for which we again praise God.

At the start of the year total funds in hand were £85,349 of which £67,999 was in the General Fund, by the end of the year this had fallen overall to £81,317 with a small increase in the General Fund to £69,356. Essentially the balance has remained constant despite the continued support for Tim Burnham for his third year with us and the Manse rent being in arrears.

The funds summary is shown below:

Bethesda Baptist Church, Felixstowe														
Funds Summary														
31 December 2023														
		General	Missionary		Bookstall	Training	Ministry	Apprentice	Total	Bank		Unrestricted	Restricted	Total
			Unrestricted	Restricted		Fund	Restricted	Unrestricted				Reserves	Reserves	Reserves
Balances Brought Forward at 1 January 2023		(67,999.18)	(12,754.88)	(30.00)	0.00	(4,565.21)	0.00	0.00	(85,349.27)	85,349.27	0.00	(85,319.27)	(30.00)	(85,349.27)
Income		(144,430.98)	(54,428.56)	(2,314.10)	(116.00)	0.00	0.00	0.00	(201,289.64)			(198,975.54)	(2,314.10)	(201,289.64)
Expenditure		143,073.94	55,601.28	1,604.10	477.40	4,565.21	0.00	0.00	205,321.93			203,717.83	1,604.10	205,321.93
Closing Balances at	31 December 2023	(69,356.22)	(11,582.16)	(740.00)	361.40	0.00	0.00	0.00	(81,316.98)	81,316.98	0.00	(80,576.98)	(740.00)	(81,316.98)
									less: Designated Funds			11,220.76		
									Free reserves			(69,356.22)		
									Minimum reserves			25,000.00		
									Current available reserves			(44,356.22)		
Balance Sheet		(69,356.22)	(11,582.16)	(740.00)	361.40	0.00	0.00	0.00		81,316.98				

Fuller details of income and expenditure, including a comparison with 2022, are provided in the attached accounts.

I'd like now to draw your attention to the following Key Points:

General Fund:

Income from regular giving and Sunday offerings rose from £98,506 to £103,681 and we remain grateful to God for the continued generosity of his people. Gift aid recovered totalled £24,391 and rental income from the Manse £14,492. (As at December 31st the Manse rent was in arrears by two months, this money has now been received although at the time of writing the tenant remains behind in her payments something the Council is looking into).

Mission Fund:

In line with church policy the trustees allocated 40% of offerings received to the Missionary Fund. The amount allocated in the year was £51,229.

We continued our support for Keith & Lorraine Doust. In 2023 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,540 on which £660 of Gift Aid was recovered. Support costs for Keith & Lorraine totalled £28,601. The net cost to the church was £25,401.

The balance on the Missionary Fund at the end of the year was £11,582.

Bookstall:

The is shown as running at a loss. Sales have been slow, however, we continue to believe that this is a valuable potential support to help people in their walk with God.

Training Fund:

As Tim Burnham's time with us came to an end and he was called to a church in Swindon the training fund was spent up and stands at zero.

On the expenditure side it is the rise in utilities that is the biggest concern having risen from £5,640 to £14,051. I will be looking at possible alternative providers and tariffs.

Church maintenance also increased largely due to the replacement of the kitchen roof.

If you have any questions regarding the accounts then please get in touch

Stuart Baker

	Bethesda Baptist Church, Felixstowe		No (if any)	CC16a
	Draft Subject to Independent Examination			
	Receipts and payments accounts			
	For the period from	1-Jan-23	To	31-Dec-23

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £

A1 Receipts					
General Fund (Unrestricted)					
			0	0	0
Offerings	103,681			103,681	98,505
Tax Recovered on Gift Aided Donations	24,391			24,391	20,831
Manse Rent Received	14,492			14,492	18,853
Gifts & Bequests	586			586	35
Interest	1,282			1,282	323
Church Awayday	0			0	0
Transfer to Missionary Fund	(51,229)			(51,229)	(47,482) A
Transfer to Training Fund	0			0	
Transfer to Bookstall Fund	0			0	
				0	0
Missionary Funds (Designated Unrestricted; Restricted)					
				0	0
40% tithe of Offerings & Gift Aid	51,229			51,229	47,482 A
Gift Aid Tax Recovered	660			660	675 C
Transfer from General Fund				0	0
Gifts and Donations	2,540	2,314		4,854	9,402 C
				0	0
Bookstall Sales (Unrestricted)					
				0	0
Sales	116			116	
Transfer from General Fund	0			0	
				0	0
				0	0
Training Fund (Designated Unrestricted)					
				0	0
Gifts				0	0
From General Fund	0			0	0
				0	0
Ministry Apprentice Fund (Designated, Unrestricted)					
				0	0
Gifts and Donations				0	10,000
Tax Recovered on Gift Aided Donations				0	0
				0	0
				0	0
Sub total(Gross income for AR)	147,747	2,314	0	150,061	158,624
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts					
	147,747	2,314	0	150,061	158,624

A3 Payments					
General Fund (Unrestricted)					
			0	0	0
Ministry	50,463		0	50,463	39,139
Outreach	572		0	572	325
Youth & Children's Work	372		0	372	374
Church Utilities	14,051		0	14,051	5,640
Church Cleaning	1,717		0	1,717	1,656
Church repairs & Maintenance	10,410		0	10,410	1,369
Church Fabric & Fittings	3,139		0	3,139	10,389
Insurance	2,804		0	2,804	2,540
Manse Repairs	1,357		0	1,357	1,186
Manse Council Tax	0		0	0	0
Manse Utilities	0			0	0
Manse Insurance	603		0	603	603
Online and Print	309		0	309	206
Refreshments	1,085		0	1,085	107
Gifts and Donations	2,672		0	2,672	3,850
Professional Fees	1,512		0	1,512	2,219
Church AwayDay	0			0	0
Miscellaneous	778		0	778	705
Transfers to/from Other Unrestricted Funds:				0	0
				0	0
Missionary Funds (Designated Unrestricted; Restricted)					
			0	0	0
International Mission to Jewish People	4,500		0	4,500	3,000
K & L Doust	28,601		0	28,601	29,528 C
European Missionary Fellowship	4,500		0	4,500	9,632
Hope Community Church	4,500		0	4,500	3,000
Latin Link	4,500		0	4,500	3,000
WEC International	4,500		0	4,500	3,000
Open Doors	4,500		0	4,500	3,270
Samaritan's Purse	0	0	0	0	0
Other	0	1,574	0	1,574	903 B
Pastor Training International (Myanmar)	0	30	0	30	0 B
				0	0

Bookstall Purchases (Unrestricted)	477		0	477	0
				0	0
Building Fund (Restricted)			0	0	0
Payments to Contractor			0	0	0
Loan interest and repayment			0	0	0
Fees			0	0	0
				0	0
Training Fund (Unrestricted)				0	0
Expenditure	4,565			4,565	1,843
				0	0
Ministry Apprentice Fund (designated, Unrestricted)				0	0
Expenditure	0			0	18,386
				0	0
			0	0	0
Sub total	152,489	1,604	0	154,093	145,870
A4 Asset and investment purchases, (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	152,489	1,604	0	154,093	145,870
Net of receipts/(payments)	(4,742)	710	0	(4,032)	12,754
A5 Transfers between funds	0		0	0	0
A6 Cash funds last year end	85,319	30	0	85,349	72,595
Cash funds this year end	80,577	740	0	81,317	85,349
Section B Statement of assets and liabilities at the end of the period					
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	
B1 Cash funds	CAF Current Account	100		-	
	CAF Gold Account	80,477	740	-	
				-	
	Total cash funds	80,577	740	-	
	(agree balances with receipts and payments account(s))	OK	OK	OK	
	Details	Unrestricted to nearest £	Restricted funds to nearest £	Endowment to nearest £	
B2 Other monetary assets		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B3 Investment assets			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B4 Assets retained for the charity's own use	Manse at 8 Mill Lane Felixstowe		-	-	
	Church Building at Cavendish Road, Felixstowe		-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)	
B5 Liabilities			-		
			-		

				-	
				-	
				-	
Signed by one or two trustees on behalf of all the trustees	Signature		Print Name		Date of approval
NOTES					
A	40% offerings to mission				
B	Restricted missionary funds. £30 received in 2022 for Latin Link was sent to Latin Link in 2023. £1,529.10 was received and sent to Tear Fund (earthquake in Syria/Turkey). £785 was received for EMF Ukraine funds, £45 of this was sent to EMF in 2023				
C	In 2022/23 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,540. £660 of Gift Aid was recovered on these donations. Support costs for Keith & Lorraine in 2023 totalled £28,601. The net cost to the church was £25,401.				
D					
E					
F					



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Bethesda Baptist Church. Felixstowe

On accounts for the year
ended

31 December 2023

Charity no
(if any)

Set out on pages

(remember to include the page numbers of additional sheets)

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable 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 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 (~~other than that disclosed below *~~) 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

I have no concerns and 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 19/6/24

Name:

G Weston

Relevant professional qualification(s) or body (if any):

--

Address:

5 Berners Road, Felixstowe, Suffolk, IP11 7LF

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

No issues noted

--

BETHESDA BAPTIST CHURCH FELIXSTOWE

England & Wales - Charity number 1185482

Accounts

Bethesda Baptist Church Felixstowe Annual Church Report 2022

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Mission Statement

We live to bring glory to God by being and making disciples of Jesus Christ in the power of the Holy Spirit.

Values

Bethesda is a local church family that strives to be marked by the following characteristics...

...Worshipful

Marked by desire to know, love and glorify God.

We believe that people have no higher purpose than to glorify God and enjoy him forever. Our desire is that the Triune God is glorified and worshipped in all that we do and we long to grow in our knowledge, love and enjoyment of Him each day.

...Biblical

Marked by trust in the Bible as the living and active Word of God.

We believe that the Bible is the very voice of God and the instrument through which he changes us.

...Prayerful

Marked by faithfulness in public and private prayer.

In prayer, private and corporate, we commune with God and seek to know him as both personal and powerful.

...Dependent

Marked by dependence on the grace and power of God.

It is only by his grace given to us in the Lord Jesus and his power at work in us by the Holy Spirit that we are able to live godly lives. We therefore seek to walk in humble dependence on his grace and expectation of his power.

...Loving

Marked by genuine love and fellowship with one another.

Jesus died on the cross, not only to bring us to God but to bring us together as his church. Because of this, we strive to grow in love and unity with one another as well as other gospel-centred churches.

...Missional

Marked by passion for making disciples of Jesus Christ.

We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.

1. Pastoral Secretary report 2022

³His divine power has given us everything we need for life and godliness through our knowledge of him who called us by his own glory and goodness.⁴Through these he has given us his very great and precious promises, so that through them you may participate in the divine nature and escape the corruption in the world caused by evil desires.

⁵For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge;⁶and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness;⁷and to godliness, brotherly kindness; and to brotherly kindness, love. ⁸For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ. ⁹But if anyone does not have them, he is nearsighted and blind, and has forgotten that he has been cleansed from his past sins.

¹⁰Therefore, my brothers and sisters, be all the more eager to make your calling and election sure. For if you do these things, you will never fall, ¹¹and you will receive a rich welcome into the eternal kingdom of our Lord and Saviour Jesus Christ.

2 Peter 1:3-11

Over the past five years the opening of the Pastoral Secretary report has referenced the Epistles of Peter three times out of five. This is one of those years and is in fact referencing almost the same section as last year, 2 Peter 1.

As André spoke from the Scriptures on that Sunday (09/01/22) in 2021 we were encouraged to embrace the words from 2 Peter 1:5-8 and make every effort to add certain qualities to our faith. In 2022 we took a slightly larger section and focused on Growing In Grace.

Initially we were asked, what were the practices of holiness that we were going to work on this year? The sermon was divided into three points: 1. vv3-4 tells us we have been given **everything** we need for a godly life. 2. vv5-8 tells us to make **every** effort. Seek **ALL** these things **ALL** the time. If we have them in greater measure we won't be ineffectual or unproductive. 3. vv10-11 We have to have the right perspective, namely to keep our eyes fixed on eternity.

There was one final comment: we have been saved, **so** we make every effort, **NOT** we are saved **by** making every effort. Paul tells us in 1 Timothy 4:16 that we need to keep a close watch on our doctrine. I continue to be immensely grateful for the faithful preaching at Bethesda of which 2022 has been another full and blessed year.

Looking back we can be encouraged and full of praise to our God at the ways He has been moving amongst us as a Fellowship. They can be summarised under the following headings:

Practical. We have been open all year which, given the previous two years, has been a delight. Numbers continue to grow (see below) and our facilities continue to meet our needs. We do still have a live stream for those who genuinely can't meet with us face-to-face, but generally most of the congregation have returned post-Covid for which we praise the Lord.

Expositional: We completed three series during the year: The end of Exodus (chapters 13-40), the beginning of Acts (chapters 1-8), and the Servant Songs from Isaiah at Christmas time. For three of the last 'Everyone In' services in the year we looked at 'Propitiation', 'Justification' and 'Imputation' – maybe new words for some of us but another opportunity for growth. Incidentally, the church's website, <http://www.bethesdafelixstowe.com/> has many of the sermons on it. Please feel free to browse and revisit some of the older series.

The lion's share of the preaching was divided between André Beck (pastor/elder), Tim Burnham (trainee pastor) and another of the elders, Stuart Baker. Two other elders, Scott Savage and Keith Doust, both preached during the year, as did four visiting speakers: Andrew Docherty (Bethesda Baptist Church Ipswich, Joe King, Marcus Mak (Christ Church, Felixstowe) and Louis Woodley (Latin Link).

The celebrations of Harvest, Easter (Tenebrae, Good Friday and Easter Sunday) and Christmas (Carol Service, Crib Service and Christmas Day) all added their usual additional expressions of worship to our year. We are grateful, too, to the Music group for bringing the usual variety of songs to our times together, as well as introducing some new contemporary songs to our Fellowship's ever-growing repertoire. The technical support of the 'balcony team' kept us able to see and hear the services, as well. Our thanks to everyone involved in making our times of fellowship a success.

Numerical: We began 2022 with 65 members. Three were Promoted to Glory throughout the year: Ernie Cobb (joined July 2003, PtG May), Jean Lewis (joined March 1981, PtG December) and Pat Partridge (joined November 2019, PtG December).

We added six new members in the period: Adrian & Sue Barnes, David Dyer, Sue Kemp and Anthony & Leslie van der Vaart. This brought the total membership at the end of the year to 68.

New folk have continued to come and worship the Lord with us. Some are already talking to us about membership, while others are happy to simply fellowship with us. We hope that over the coming months and years many will join us, and participate in the privileges and responsibilities of membership.

Finally, thank you for *your* efforts and participation in the life of the church in whatever capacity. No service goes unnoticed. Let us continue to work faithfully and prayerfully in the coming year, maybe even seeking out new opportunities for ministry. Please remember to keep André, Liz and the children, as well as the other Elders and their families, in your prayers. As we all walk and serve together, may the Lord's name be glorified and may we see His Kingdom built amongst us and those with whom we have contact. Soli deo gloria.

Shalom,

Keith Doust

2. Missions report

Bethesda continued its focus on mission over the year. There are prayer points in the weekly Prayer Mail for personal and Fellowship Group use. These points are often used during the Sunday services as well.

Only one Mission Sunday occurred during 2022 with the visit of Louis and Maribel Woodley from Latin Link's engagement in Bolivia. It was a joy to have Louis preach in the service and then spend time together at a lunch and presentation time afterwards.

We continued to support the current six organisational Mission interests of the church both prayerfully and financially. We have developed personal connections with individuals in most of these, alongside the overall organisational input. The six are: European Mission Fellowship, Hope Community Church (Soho London), International Mission to Jewish People (formally CWI), Open Doors (the Persecuted Church), Latin Link and WEC International.

Prayer and financial support for Keith and Lorraine Doust in their

ministries through SIL International (Eurasia Area), a partner organisation of Wycliffe Bible Translators, is an ongoing focus and priority for the church (see supervisors' endorsements below). Keith directs the engagement of SIL with language communities in post-Soviet countries, while Lorraine is on the SIL-Eurasia Staff Care and Wellbeing Team supporting families and children living in cross-cultural environments.

Prayer support is given to Sue Bullard in her SIL International (Francophone Africa Area) finance role. Her ministry, after years of experience working in the secular finance world, is a key one and greatly appreciated by her colleagues.

September saw the re-launch of the weekly coffee-morning outreach. A team, led by John Bridge, offered opportunities to welcome church folk and visitors alike. Teas and coffees have been available, as well as a friendly face for those who want to talk. Though not rushed off their feet, the team has found many openings to speak into people's lives and walk alongside them on their life's journeys.

The church approved a third year for the support of Tim Burnham as Trainee Pastor. We are excited to see what the Lord has for him as that third year draws to a close next August.

Over the year the Elders/Trustees have been discussing the Mission involvement of the church as well as its financial implications. One conversation with the membership during the year brought further interactions in Trustee meetings and the following discussion paper was produced. We expect that paper to be engaged with at length over the coming year.

Supporting Mission:

A discussion on how to grow as a local church.

Local churches are an essential part of God's plan to reach the nations for Christ. It is our privilege and responsibility to do what we can to see the gospel message spread to, and churches planted within every tribe and tongue.

Because mission is so important it rightly requires us to make a significant investment of our time, energy and resources.

Furthermore, the spiritual landscape of the world both locally and globally is changing. The Church is growing stronger where it was once weak and weaker where it was once strong. This means we are constantly presented with new opportunities to support people, causes and organisations at home and around

the world.

For these reasons, it is very important that our church has a clear understanding of the following:

- A) How do we define mission?
- B) What are our priorities in mission?
- C) How can we best support our mission partners?

How do we define mission?

“Mission is our contribution to making disciples locally, nationally and globally outside of the ordinary reach of our local church.”

How would you improve this definition of mission? Is there anything that needs to be added?

What are our priorities in mission?

For example, you may want to consider the following?

- A) *local, national or global?*
- B) *Training/discipleship or evangelism or resourcing/serving?*
- C) *Target a specific demography? (E.g. Religious, ethnic, age group)*
- D) *Close or loose theological/ethical agreement?*
- E) *Institutions/causes or people/ministers or churches?*
- F) *Social action or Word ministry?*
- G) *Personal links/connections or not necessarily?*

How can we best support our mission partners?

For example:

- A) *Should we limit the number of mission partners we support?*
- B) *How and how often should we review our support of our mission partners?*
- C) *How do we balance supporting mission in Felixstowe and abroad?*

Details of the missionary financial support can be found in the Accounts section at the end of the Annual Reports.

The Elders/Trustees

Supervisor Endorsements of
Keith and Lorraine Doust



Supervisor Endorsement of Keith Doust

Supervisor name: John Young

Supervisor role: SIL Eurasia Area Director

Location: Republic of Ireland

Keith has made an important contribution to SIL's engagement with the language communities of Eurasia over the past several years. He serves in the role of Director for SIL's engagement in post-Soviet countries (Bolshoi). Keith provides a mature, experienced perspective, informed by years of language programme management, which benefits both the Bolshoi Service Group and our Area Leadership Team. He has demonstrated his leadership skills by navigating the Bolshoi Service Group through a difficult political situation, while continually looking after the well-being of the staff he supervises.

Keith, with Lorraine, has continued to review, update and lead the Welcome Event for new staff so they can quickly integrate in their new assignments. I look forward to serving with Keith for the foreseeable future and seeing how the Lord continues to use him.

Supervisor Endorsement of Lorraine Doust

Supervisor name: Heather Ford Lark

Supervisor role: SIL Eurasia Area HR, Staff Care Specialist

Location: UK

Lorraine is a good team worker, and her contribution is welcomed and appreciated by many people. Her conscientious care for people and their well-being positively impacts staff on the field, many of whom live in very challenging circumstances. She has particularly focused this past year on the well-being and education of families, providing resources and support. Lorraine has attended various courses and conferences and has a real heart for members and their families. She is a valued member of the team.

3. WoW (Women of the Word)

Linked to the **Values** of:

Biblical (We believe that the Bible is the very voice of God and the instrument through which he changes us.)

Prayerful (We commune with God and seek to know him as both personal and powerful.)

Loving (We strive to grow in love and unity with one another as well as other gospel-centred churches.)

Main activities:

We met weekly during term-time for interactive Bible study (video series: *The Generosity Project*; 2 Peter & Jude *Standing Firm*; Isaiah *Here is your God*), prayer and fellowship.

Praise:

- ❖ We were able to meet face-to-face in various homes, while still offering an online option.
- ❖ We were joined by several new participants from other local churches.

Prayer:

- ❖ As core numbers have dropped, for wisdom whether to continue with the same format or make changes.
- ❖ For inspiration to continue to find interesting and relevant Bible-based material to fit the group.

Lorraine Doust, on behalf of The WoW Group

4. Mini-Zone

At the beginning of the year, we learnt about Jacob, Job and Joseph. Over Easter, we watched the Miracle Maker in three parts and had some guests join us (Thank you to Tim, Christine and Geoff).

In the Summer Term, Geoff joined the Mini Zone team - we were very grateful to have a new, friendly face! The remaining topics covered were: seven signs in John's Gospel, The Exodus & the promised Land, and King of Christmas.

We were delighted to have Jose, Adrian and Michaela giving their testimonies as guest speakers and the children loved getting to know them and hearing about how they came to know Jesus. This has also helped to create bonds between the children and other members of the church family.

We thank God for the children we have in our church; they are never short of enthusiasm, energy, ideas and questions, and it is a real privilege to teach them every week. **Please continue to pray for us as leaders as we prepare weekly for Mini Zone**- that we are clear in our teaching of the bible and passionate in sharing our love about Jesus.

Sarah Blundell for the Mini-Zone Team

5. Care-Team

The aim of the Care Team is to meet every three months and, using a current prayer diary, we think about everyone in the church family.

Between us we try to reflect on the trials and difficulties many in the fellowship are encountering and then consider if we think proper care and support has/is being given. One important point to mention is that so much of the care and interest goes on by the many caring people within the fellowship and not necessarily by the care team.

Usually having considered everyone there are a few action points for us to work through. A short report of these is made with a copy for the Elders. Those on the care team last year included David and Jasmine, Jacqui, Mary Forshaw and myself.

John Bridge for the Care Team

6. Safeguarding Report 2022

There are no cases pending or otherwise to report, which is good, but it is imperative that everyone remains vigilant in seeking to glorify God by looking out for the vulnerable of whatever age group, and reporting anything which raises concerns.

In June 2022 the child protection policy had an amendment, which people involved in children and youth work not only read, but signed to say they had read.

DBS checks were renewed for people involved in children and youth work.

There are notices on two notice boards in the church reminding of who to contact if anything needs to be reported.

I would like to thank Theresa Adams (deputy safeguarding lead) and Alison Hudson (DBS administration) for their continued help and willingness to serve the fellowship.

Scott Savage

7. Flower Report

The floral displays this year have mostly been house plants except recently when they have been added to with flowers from the coffee mornings, so thank you for the idea which is appreciated by the fellowship. Someone commented just last Sunday how effective they looked together.

A huge thank you to everyone who contributed in any way to remind us of the seasons we enjoy

We celebrated Harvest by members of the fellowship bringing suitable foods to donate to Compass, our local charity helping those in need.

Christmas always sees Richard arrive at the church with all sorts of greenery by request of Andrea who then gets to work arranging it. This year Theresa joined forces to decorate the church pillars, which looked great.

Several ladies brought poinsettias bringing a very colourful display at the front of the church.

Then we have the pedestal experts, Angela and Kath, who never disappoint when special services come. A bright arrangement at the entrance is always appreciated.

May we continue to praise God in these reminders of His creation and provision.

Betty Croft

8. Treasurer's Report (Year Ended 31 December 2021)

Pre-Amble:

The way the church manages, accounts for, and holds itself accountable for its money has not changed in 2022. What has changed is the personnel responsible for keeping track of things. During the year Clifford Lewis stepped down as treasurer and, at the request of the Elders, handed the reins to myself, Stuart Baker with Sue Bullard taking over the accounting from Neil Serjeant.

I'd like to warmly thank Cliff for his years of service as treasurer and for his continued help in inducting me into what is required. Neil too has kindly continued to support Sue as she takes on the various aspects including preparing internal and external financial reports, managing the payroll and claiming Gift Aid.

David Forshaw has also kindly continued in his responsibility for the Sunday offerings, banking any cash and holding the cheque book. David banks the cash monthly as he has to travel to do so which is less desirable from the perspective of his protection and we encourage members to give by standing order or internet banking.

I'm pleased to report that Greg Weston, who has acted as Independent Examiner for many years, has done so again for the 2022 accounts.

Since taking over I have sought to use electronic transfers, rather than cheques, to pay invoices and claims. Cheques are actually charged for by CAF bank whereas transfers are free and, in addition, the transfer

is more secure and more easily tracked. The system is that I initiate a payment online and Scott Savage authorises it as effectively a second signature. This change seems to have been well received and in fact is increasingly the only way that some companies will receive payment. Thanks go to Scott for the increase in his time in logging on and checking each payment.

Summary:

In broad terms the church finances remain healthy, something for which we praise God.

At the start of the year total funds were £72,594 of which £47,241 was in the General Fund, by the end of the year this had risen to £85,349 and £67,999.

The funds summary is shown here...

31 DECEMBER 2022													
	General	Missionary		Bookstall	Training	Ministry Apprentice		Total	Bank		Unrestricted	Restricted	Total
		Unrestricted	Restricted		Fund	Restricted	Unrestricted				Reserves	Reserves	Reserves
Balances Brought Forward at 1 January 2022	(47,241.26)	(9,756.00)	(802.82)	0.00	(6,408.40)	0.00	(8,385.97)	(72,594.45)	72,594.45	0.00	(71,791.63)	(802.82)	(72,594.45)
Income	(138,547.45)	(50,797.00)	(6,762.00)	0.00	0.00	(10,000.00)	0.00	(206,106.45)			(189,344.45)	(16,762.00)	(206,106.45)
Expenditure	117,789.53	47,798.12	7,534.82	0.00	1,843.19	10,000.00	8,385.97	193,351.63			175,816.81	17,534.82	193,351.63
Closing Balances at 31 December 2022	(67,999.18)	(12,754.88)	(30.00)	0.00	(4,565.21)	0.00	0.00	(85,349.27)	85,349.27	0.00	(85,319.27)	(30.00)	(85,349.27)
								less: Designated Funds			17,320.08		
								Free reserves			(67,999.18)		
								Minimum reserves			21,000.00		
								Current available reserves			(46,999.18)		

Fuller details of income and expenditure, including a comparison with 2021, are provided in the attached accounts. These are being independently examined and as such may change slightly.

Key points to draw your attention to are:

General Fund:

Income from regular giving and Sunday offerings rose from £93,451 to £98,506 and we remain grateful to God for the continued generosity of his people. Gift aid recovered totalled £20,831 and rental income from the Manse £18,853.

Mission Fund:

In line with church practice the trustees allocated 40% of Offerings received to the Missionary Fund. The amount allocated in the year was £47,482.

We continued our support for Keith & Lorraine Doust. In 2022 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,640 on which £675 of Gift Aid was recovered. Support costs for Keith & Lorraine totalled £29,528. The net cost to the church was

£26,213. The balance on the Missionary Fund at the end of the year was £12,755 ; gifts totalling £12,000 were donated in January 2023 to the societies and individuals regularly supported by the church.

Trainee Pastor:

We have been blessed to have Tim Burnham continue as Trainee Pastor in 2022. The restricted funds (FIEC grant) were used up during the year, £4,565 remained in the 'Training Fund' with future costs being met from the General Fund as agreed at the church meeting.

If you have any questions, please don't hesitate to ask.

Stuart Baker

	Bethesda Baptist Church, Felixstowe			No (if any)		CC16a
	Draft Subject to Independent Examination					
	Receipts and payments accounts					
	For the period from	1-Jan-22	To	31-Dec-22		
Section A Receipts and payments						
		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
		to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts						
General Fund (Unrestricted)				0	0	0
	Offerings	98,506			98,506	93,451
	Tax Recovered on Gift Aided Donations	20,831			20,831	17,211
	Manse Rent Received	18,853			18,853	16,135
	Gifts & Bequests	35			35	890
	Interest	323			323	6
	Church Awayday	0			0	1,644
	Transfer to Missionary Fund	(47,482)			(47,482)	(44,078)
	Transfer to Training Fund	0			0	(3,008)
	Transfer to Bookstall Fund	0			0	(383)
					0	0
Missionary Funds (Designated Unrestricted; Restricted)					0	0
	40% tithe of Offerings & Gift Aid	47,482			47,482	44,078
	Gift Aid Tax Recovered	675			675	660
	Transfer from General Fund				0	0
	Gifts and Donations	2,640	6,762		9,402	4,388
					0	0
Bookstall Sales (Unrestricted)					0	0
	Sales	0			0	323
	Transfer from General Fund	0			0	383
					0	0
Building Fund (Restricted)					0	0
	Gifts and donations				0	0
	Tax Recovered on Gift Aided Donations				0	0
					0	0
Training Fund (Designated Unrestricted)					0	0
	Gifts				0	0
	From General Fund	0			0	3,008
					0	0
Ministry Apprentice Fund (Designated, Unrestricted)					0	0
	Gifts and Donations				0	10,000
	Tax Recovered on Gift Aided Donations				0	0
					0	
Ministry Apprentice Fund (Restricted)					0	
	Gifts and Donations		10,000		10,000	
	Tax Recovered on Gift Aided Donations				0	0
Sub total(Gross income for AR)		141,862	16,762	0	158,624	144,708
						0
A2 Asset and investment sales, (see table).						0
		0	0	0	0	0
		0	0	0	0	0
Sub total		0	0	0	0	0
Total receipts		141,862	16,762	0	158,624	144,708
A3 Payments						
General Fund (Unrestricted)				0	0	0
	Ministry	39,138		0	39,138	47,602
	Outreach	325		0	325	0
	Youth & Children's Work	374		0	374	357
	Church Utilities	5,640		0	5,640	2,724
	Church Cleaning	1,656		0	1,656	334
	Church repairs & Maintenance	1,369		0	1,369	2,163
	Church Fabric & Fttings	10,389		0	10,389	0
	Insurance	2,540		0	2,540	2,188
	Manse Repairs	1,186		0	1,186	1,963
	Manse Council Tax	0		0	0	0
	Manse Utilities	0			0	0
	Manse Insurance	603		0	603	548
	Online and Print	206		0	206	202
	Refreshments	107		0	107	28
	Gifts and Donations	3,850		0	3,850	146
	Professional Fees	2,219		0	2,219	3,627
	Church AwayDay	0			0	1,611
	Miscellaneous	705		0	705	430
	Transfers to/from Other Unrestricted Funds:				0	0
					0	0
Missionary Funds (Designated Unrestricted; Restricted)				0	0	0
	International Mission to Jewish People	3,000		0	3,000	2,000
	K & L Doust	29,528		0	29,528	26,388
	European Missionary Fellowship	3,000	6,632	0	9,632	2,000
	Hope Community Church	3,000		0	3,000	2,000
	Latin Link	3,000		0	3,000	2,000

	WEC International	3,000		0	3,000	1,000
	Open Doors	3,270		0	3,270	2,000
	Samaritan's Purse	0		0	0	1,441
	Other	0	903	0	903	2,520
	Pastor Training International (Myanmar)	0	0	0	0	442
					0	0
	Bookstall Purchases (Unrestricted)	0		0	0	252
					0	0
	Building Fund (Restricted)			0	0	0
	Payments to Contractor			0	0	0
	Loan interest and repayment			0	0	0
	Fees			0	0	0
					0	0
	Training Fund (Unrestricted)				0	0
	Expenditure	1,843			1,843	0
					0	0
	Ministry Apprentice Fund (designated, Unrestricted)				0	0
	Expenditure	8,386			8,386	8,748
					0	
	Ministry Apprentice Fund (restricted)				0	
	Expenditure		10,000		10,000	10,000
					0	
					0	0
				0	0	0
	Sub total	128,335	17,535	0	145,870	124,714
						0
	A4 Asset and investment purchases, (see table)					0
		0	0	0	0	0
		0	0	0	0	0
	Sub total	0	0	0	0	0
	Total payments	128,335	17,535	0	145,870	124,714
	Net of receipts/(payments)	13,528	(773)	0	12,755	19,994
	A5 Transfers between funds	0		0	0	0
	A6 Cash funds last year end	71,792	803	0	72,595	52,601
	Cash funds this year end	85,319	30	0	85,349	72,595

Section B Statement of assets and liabilities at the end of the period					
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	
B1 Cash funds	CAF Current Account	100		-	
	CAF Gold Account	85,220	30	-	
				-	
	Total cash funds	85,320	30	-	
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK	
		Unrestricted to nearest £	Restricted funds to nearest £	Endowment to nearest £	
	Details				
B2 Other monetary assets		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B3 Investment assets			-	-	
			-	-	
			-	-	
			-	-	
			-	-	
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)	
B4 Assets retained for the charity's own use	Manse at 8 Mill Lane, Felixstowe	General	-	350,000	
	Church furniture	General	-	9,000	
	Church building, Cavendish Road, Felixstowe	General	-	-	
			-	-	
			-	-	
			-	-	

				-	-
				-	-
				-	-
			Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				-	
				-	
				-	
				-	
				-	
Signed by one or two trustees on behalf of all the trustees	Signature		Print Name		Date of approval
NOTES					
A	The church paid 40% of it's offering income to missions in 2022.				
B	The church did not put anymore money into this fund. A decision was taken to keep Tim on until August 2023 funded by this fund and then the General Fund.				
C	The bookstall wasn't used in 2022, however it has been in 2023 and so we are keeping it on the books				
D	In 2022 the curch received designated gifts for the support of Keith & Lorraine Doust totalling £2,640. £675 of Gift Aid was recovered on donations in the tax year 21/22. Support costs for Keith & Lorraine totalled £29,528. The net cost to the church was £26,213				



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Bethesda Baptist Church, Felixstowe

**On accounts for the year
ended**

31 December 2022

**Charity no
(if any)**

Set out on pages

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable 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 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 (~~other than that disclosed below *~~) 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

I have no concerns and 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 16/6/23

Name:

G Weston

**Relevant professional
qualification(s) or body
(if any):**

Address: 5 Berners Road, Felixstowe, Suffolk, IP11 7LF

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

No issues noted

BETHESDA BAPTIST CHURCH FELIXSTOWE

England & Wales - Charity number 1185482

Accounts

Bethesda Baptist Church Felixstowe Annual Church Report 2021

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Mission Statement

We live to bring glory to God by being and making disciples of Jesus Christ in the power of the Holy Spirit.

Values

Bethesda is a local church family that strives to be marked by the following characteristics...

...Worshipful

Marked by desire to know, love and glorify God.

We believe that people have no higher purpose than to glorify God and enjoy him forever. Our desire is that the Triune God is glorified and worshipped in all that we do and we long to grow in our knowledge, love and enjoyment of Him each day.

...Biblical

Marked by trust in the Bible as the living and active Word of God.

We believe that the Bible is the very voice of God and the instrument through which he changes us.

...Prayerful

Marked by faithfulness in public and private prayer.

In prayer, private and corporate, we commune with God and seek to know him as both personal and powerful.

...Dependent

Marked by dependence on the grace and power of God.

It is only by his grace given to us in the Lord Jesus and his power at work in us by the Holy Spirit that we are able to live godly lives. We therefore seek to walk in humble dependence on his grace and expectation of his power.

...Loving

Marked by genuine love and fellowship with one another.

Jesus died on the cross, not only to bring us to God but to bring us together as his church. Be- cause of this, we strive to grow in love and unity with one another as well as other gospel-centred churches.

...Missional

Marked by passion for making disciples of Jesus Christ.

We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.

1. Pastoral Secretary report 2021

[...] make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; and to godliness, mutual affection; and to mutual affection, love. For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ.

2 Peter 1:5-8

In the early part of the year we were encouraged to embrace these words from 2 Peter 1:5-8 and make every effort to add these qualities to our faith. But why? Simply put, growth in these would lead us to be effective and productive in our knowledge of the Lord Jesus Christ.

We may respond, why do this? The answer is found in verses 3&4: "His divine power has given us everything we need for a godly life **through our knowledge of him** who called us by his own glory and goodness. Through these he has given us his very great and precious promises, **so that through them you may participate in the divine nature, having escaped the corruption in the world caused by evil desires.**" [emphasis mine]

Peter finishes this section of his epistle by saying, "Therefore, my brothers and sisters, make every effort to confirm your calling and election. For if you do these things, you will never stumble, and you will receive a rich welcome into the eternal kingdom of our Lord and Saviour Jesus Christ." What a wonderful pair of blessings: never stumbling, and receiving a rich welcome in heaven. Let's remember to add these qualities to our faith so we may not only receive these wonderful blessings, but also glorify our wonderful, gracious and loving God.

As in previous years, so in this one, we thank the Lord for many things as we look back. In particular...

...things **practical**: we opened the church again on Easter Sunday (04/04/21) and maintained that throughout the remainder of the year. We continued with on-line links for much of the year as well, and therefore saw many participating in the fellowship both face-to-face *and* on-line.

...things **expositional**: we completed four series during the year. 1. A sermon on each of the church's values - Worshipful, Biblical, Prayerful, Dependent, Loving and Missional. 2. The end of John's Gospel (chapters

18-21). 3. The end of Romans (chapters 7-12). 4. December gave us an opportunity to study 'Christmas and Spiritual Warfare'. In addition to these, there were a number of stand-alone sermons.

For much of this we were grateful for the ongoing preaching of André, but also Tim Burnham, our Trainee Pastor. We had a couple of visiting speakers throughout the year: Martin Hull (London) and Marcus Mack (Christ Church, Felixstowe). Also in addition to André, four of the other Elders ministered to us in this period (Stuart Baker, John Bridge, Keith Doust and Scott Savage).

All-In Services added a different expression of worship to church life, as did the celebrations of Harvest, Easter (Tenebrae, Good Friday and Easter Sunday) and Christmas (Carol Service, Crib Service and Christmas Day).

There was a Church Weekend at Belsey Bridge Residential Centre in September, where many of us enjoyed a time away together and studied "The Importance of One Another", "Speaking the Truth in Love" and "Caring for One Another". We were grateful for André's ministry to us and to those who helped with logistics and extra-curricula activities. It was a blessed and enjoyable time.

Throughout the latter part of the year we had a series of meetings on Sunday evenings where we heard more about, studied and discussed "Gentle and Lowly: The Heart of Christ for Sinners and Sufferers", a book by Dane Ortlund, published by Crossways in 2020. It was a good opportunity to feed our souls together.

..things **numerical**: We began 2021 with 62 members. We had one resignation, Pauline Sfendilis, and added 4 new members in the period: Tim Burnham, Michael Fitch, Debbie Wargate and Michaela Williams. We therefore ended the year with a membership total of 65.

Again, despite the struggles of the year, new folk have continued to come and worship the Lord with us. Some are already talking to us about membership, others are happy to simply fellowship with us. We hope that over the coming months and years many will join us, and participate in the privileges and responsibilities of membership.

As you read through the reports you may wonder why one or other entry has disappeared this last year. Some things have stopped because they reached their natural end. Some stopped because of a lack of people

to maintain, re-start or develop them. On top of that some have paused due to Covid. Whether they recommence may be a conversation based around relevance, people and focus. Please pray with and for the Elders as they wrestle with these and many other issues in and facing the church family.

...and finally, I will finish with a paragraph, verbatim, from last year's reports on things **ministerial**: Besides those already mentioned, the church continues to be involved in many other things: mission, evangelism, discipleship, Bible study, supporting and caring for each other, prayer and worship. Thank you for *your* efforts and participation in the life of the church. Please continue to work faithfully and prayerfully in the coming year. Please remember to keep André, Liz and the children, as well as the other Elders and their families in your prayers. As we all walk and work together, may the Lord's name be glorified and may we see His Kingdom built amongst us and those with whom we have contact. Soli deo gloria.

Shalom,

Keith Doust

2. Missions report

Bethesda Felixstowe has continued to support a number of missionary societies through prayer and financial giving during 2021, but did not have much opportunity to have face to face contact due to the continuing coronavirus pandemic.

The one occasion came in March when it was lovely to see Ian and Brenda Darke, via Zoom, who represent Latin Link in Costa Rica, and hear of their experiences during the lockdown there.

Initially, the prayer meetings took place using Zoom and then were replaced by Fellowship Groups, which took place on a weekly basis and incorporated prayer for the work of the mission agencies supported by Bethesda – EMF, Hope Community Church, International Mission to Jewish People (formally CWI), Open Doors/the Persecuted Church, SIL, Latin Link and WEC International.

Bethesda is very blessed to have three of our own membership working for SIL - Keith and Lorraine Doust and Sue Bullard - and to hear first-hand of their ministry. It has also been good to hear of the charity 'Fihankra', setting up family homes for street children in Ghana. One of our members, Michael Fitch, is a Trustee of that charity.

Details of the missionary financial support can be found in the Accounts section at the end of the Annual Reports.

Sue Chapman

Supervisor Endorsements of Keith and Lorraine Doust



For supporting churches and other friends. Period: January–December 2021

Supervisor Endorsement of Keith Doust

Supervisor name: John Young
Supervisor role: SIL Eurasia Area Director
Location: Republic of Ireland

Keith has made an important contribution to SIL's engagement with the language communities of Eurasia over the past year in his role of Director for the Bolshoi group. He provides a mature, experienced perspective, informed by years of experience in language programme management, and he continues to serve on our Area Leadership Team. Keith has also taken on, with Lorraine, the added responsibility of our welcome orientation for new staff; this is vital for staff to feel part of the wider group. I am pleased at how Keith engages with partners even though it is much more difficult with COVID restrictions and lack of travel. I look forward to working with him in the years to come.

Supervisor Endorsement of Lorraine Doust

Supervisor name: Heather Ford Lark
Supervisor role: SIL Eurasia Area HR, Staff Care Specialist
Location: UK

Lorraine is a very valued member of the team, and her contributions are welcomed and appreciated by many.

Her conscientious care for people and their well-being positively impacts staff on the field, many of whom live in very challenging circumstances. She has particularly focused this year on the well-being and education of families, providing resources and support, and taking the initiative in setting up forums where parents can talk together about challenges they may face.

3. WoW (Women of the Word)

For the majority of 2021 we continued to meet weekly on Zoom for Bible study and prayer, drawing together a group of 8-12 women from various churches. We started the year by studying **Colossians** using the Good Book Guide, **Confident Christianity**, which dovetailed well with

the Sunday evening interactive studies at Bethesda during that same period. We continued to spread each study over two weeks, allowing more time for focussed prayer, as well as sharing a song or other media online.

During the summer term, we worked through season 2 of the video-based series ***Jesus the Game Changer: To the Ends of the Earth***, exploring the ways the gospel had spread and transformed lives across the centuries and around the world, and were challenged and inspired by the stories of vision, faith and sacrifice.

In the autumn, we chose another Good Book Guide, ***Church: Enjoying God's Masterpiece***, which felt very relevant at a time when churches were starting to open up again and welcome people back in-person. We really enjoyed reflecting on the different images used in Scripture to describe the church and the privilege we have to be a part of Christ's body. We also started meeting in-person again once a month and really appreciated those who were willing to open their homes.

The online format and WhatsApp group have continued to be a lifeline for fellowship and spiritual growth over the past year, and we're extremely thankful to Dee Balshaw of Christ Church, Felixstowe for hosting the weekly Zoom calls. We are looking forward to getting back to meeting face-to-face more often in 2022, though, so come and join us if you're free on Tuesday mornings! There's always room for more!

Lorraine Doust, on behalf of The WoW Group

4. Mini-Zone

We recommenced Mini-Zone in June. There were still some restrictions in place and some changes in the leadership team, but it was lovely to be back with the children again. All the leaders really appreciated how adaptable the children have been and we still had fun being able to teach God's word. We started using new materials called 'Mustard Seeds' and began with the topic of creation. From September to December we covered the topics of 'Abraham' and 'The King of Christmas'.

Once a term we ask one of the church family to come to Mini-Zone and give their testimony as well as join us for that session as a leader. This has been successful and we will continue to do this as it is a great way for the children to get to know people in the church and how they came to know Jesus.

Sarah Blundell for the Mini-Zone Team

5. Y-Zone

As with the other youth work groups, we started 6 months late due to Covid restrictions. We had 3 boys and 1 girl regularly attending.

We had a rota of 5 leaders, with 3 regular helpers, enabling us to get to know the Y-Zoners and build a good rapport with them. We hit the ground running by looking at some videos on the big questions asked in John's Gospel.

We said goodbye to Lorraine at the end of the summer, but wish to thank her for all her hard work over the years in teaching and preparing the lesson plans. We also lost Nathan at the end of the year when he and Sophie moved away. A big thanks goes to Tim who has taken over sourcing new teaching materials, and putting together the rota.

We have lost one of our young people, as they now only occasionally join us in Y-Zone, but we consider our job done, as they are happy to stay in and hear the sermon or help out with Mini-zone. This is our goal: to be able to take children from Mini-zone and hand them back to the congregation as young adults hungry for the Word and ready to do their bit to serve in the church.

We gained one from Mini-zone after the summer break, and we started looking at some of the big doctrines, such as "The Trinity", "What is God like?", "What is Sin?" and the most important question of all: "Who is Jesus"? Discussions continue to be lively, animated and engaging, and a bond had grown between the Y-Zoners themselves and us as leaders.

A number of chill-out activities have happened: a picnic at the Grove, and Sunday lunchtime meals at Stuart & Joy's and Keith & Lorraine's, giving a chance to unwind and build relationships.

It is a privilege to be able to try to reveal the treasury of God's word to them. Thank you for your prayers

Scott Savage for the Y-Zone Team

6. Bulletin Report

The Weekly Bulletin was put on hold when Covid 19 caused the UK to go into lockdown. It was restarted when Bethesda reopened on a regular basis. As the church programme was pared down so was the Bulletin initially. It acts as a welcome sheet and continues to give details about the morning service, the evening gathering and midweek fellowship groups. Other activities are brought to people's attention as and when they occur, and people are welcome to pass on information or notices for future editions.

There is a Pastoral Prayer section based on the prayer email and Scripture verses are always included in the Bulletin. Occasionally appropriate Christian cartoons or articles about Christian ministries like Armenian Ministries, European Mission Fellowship or Open Doors are published. Every month the Bethesda Prayer Diary is printed with the Bulletin and when necessary an extra A5 sheet with information can be inserted.

The Bulletin requires regular weekly input for producing and printing and it would be helpful if someone could be found or would volunteer to stand in when I am not able to do it because of holidays, etc. It would also be beneficial to have someone with a fresh perspective on how to design the leaflet.

Cathy O'Neill

7. Flower Report

Another year without a lot to report on flowers.

There was a display of daffodils to welcome Easter. For Harvest, instead of anything floral we concentrated on contributions of food to forward on to the local food bank, which were very much appreciated. The Christmas display was a combination of festive greenery and several poinsettia plants at the front of the church, with a welcoming arrangement of flowers in the entrance hall. The weeks between saw some longer lasting plants or in some cases no display at all.

In closing let me thank those involved in any of the above efforts.

Betty Croft

8. Treasurer's Report (Year Ended 31 December 2021)

BACKGROUND

The way the church manages, accounts for, and holds itself accountable for its money has not changed in 2021. Since 2015 I have been Treasurer and I am accountable for all aspects of financial control and management. I have been supported in this time by David Forshaw and Neil Serjeant. David takes responsibility for the Sunday offerings and banking and holds the cheque book. Neil keeps the books, prepares internal and external financial reports, manages the payroll and claims Gift Aid. I'm pleased to report that Greg Weston, who has acted as Independent Examiner for many years, has done so again for the 2021 accounts.

Neil Serjeant advised during 2021 that he wished to stand down as bookkeeper during Spring 2022. Discussions followed and I'm pleased to report that Sue Bullard has agreed to take on the responsibility for bookkeeping, and Stuart Baker has agreed to replace me as Treasurer. We are actively investigating further options to relieve David Forshaw of his responsibilities. The exact date for the handover of responsibilities has yet to be agreed, but we're grateful for the prospect of a smooth transition.

The closure of the HSBC branch in Felixstowe has made banking cash and cheques more difficult. It was our practice to bank offerings weekly, but this is now impractical. Instead, we are retaining the offerings each week and banking them monthly, which is less desirable from the perspective of protecting those who take on this responsibility. Whilst we will continue to explore options, we encourage members to give by standing order or internet banking.

SUMMARY

2021 saw a continuation of the recovery in the church's finances which began in 2020. We began 2021 with total funds in hand of £52,601 of which £29,297 was in the General Fund. By the end of the year we had funds in hand of £72,594, and the General Fund had recovered to £47,241.

The financial story for the year can be summarised as follows:

Bethesda Baptist Church, Felixstowe										
Funds Summary										
31 December 2021										
		General	Missionary		Bookstall	Training Fund	Ministry Apprentice		Total	Bank
			Unrestricted	Restricted			Restricted	Unrestricted		
Balances Brought Forward at 1 January 2021		(29,296.68)	0.00	(3,223.78)	453.80	(3,400.00)	0.00	(17,134.11)	(52,600.77)	52,600.77
Income		(127,726.31)	(48,144.24)	(1,432.82)	(705.52)	(3,008.40)	(10,000.00)	0.00	(191,017.29)	
Expenditure		109,781.73	38,388.24	3,853.78	251.72	0.00	10,000.00	8,748.14	171,023.61	
Closing Balances at	31 December 2021	(47,241.26)	(9,756.00)	(802.82)	0.00	(6,408.40)	0.00	(8,385.97)	(72,594.45)	72,594.45

Fuller details of income and expenditure, including a comparison with 2020, are provided in the extended accounts made available to CIO members. These have been independently examined and have been approved by the Trustees.

The key points that I'd like to draw your attention to are:

GENERAL FUND

Income from regular giving and Sunday offerings rose by 24% year on year from £75,000 to £93,000. This is in part the full-year effect of those of you who increased their giving part way through 2020, and also

reflects new people who have settled at the church and who are giving regularly. We are grateful to God for the generosity of his people.

You may recall that the 2020 accounts – the first accounts prepared for us as a Charitable Incorporated Organisation – included more than a year's worth of numbers. Consequently, in those accounts we recorded two years' worth of Gift Aid – a total of just over £30,000. In 2021 only one year's claim is included – just over £17,000.

Manse income was £16,000 compared to £14,000 in 2020. The Manse was let for the full year, but the tenant had difficulty making rent payments on time each month, partly, at least, due to the pandemic. All rent arrears have now been collected.

MISSIONARY FUND

Because the church's financial position has recovered, the trustees allocated 40% of Offerings received to the Missionary Fund. The amount allocated in the year was just over £44,000.

We continued our support for Keith & Lorraine Doust. In 2021 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,955 on which £660 of Gift Aid was recovered. Support costs for Keith & Lorraine totalled £26,388. The net cost to the church was £22,773. The balance on the Missionary Fund at the end of the year was £9,756. In part this provides a buffer to meet our commitment to Keith & Lorraine; £6,000 was donated in January 2022 to the agencies regularly supported by the church.

COVID-19

The global pandemic continued in 2021, with the church unable to meet for several weeks, and then able to resume meetings but only under restrictions. Offerings have continued lower because of this, though we're grateful that a number of you who normally gave at services have found ways to give directly. If anyone needs help with this, please do contact me. Activities such as children's work, youth work and coffee mornings have been curtailed by restrictions, with a corresponding reduction in expenditure in these areas.

TRAINEE PASTOR

Tim Burnham continued as Trainee Pastor in 2021. The church received a grant of £10,000 towards support of this from the Fellowship of Independent Evangelical Churches (FIEC), all of which was used in the year to support Tim. Other costs were met from the Ministry Apprentice Fund, the balance on which at the end of the year was £8,386. Whilst it is hoped that the church will be successful in applying for further grant funding from the FIEC to

support Tim in 2022, the Trustees started to designate money from General Funds to a Training Fund, which could be used to support Tim if the grant application is unsuccessful. The balance on this fund was £6,408 at the end of 2021. This money is unrestricted and can be returned to General Funds if not needed for the designated purpose.

I'm always happy to discuss any questions from members.

Clifford Lewis



Bethesda Baptist Church, Felixstowe <i>Draft Subject to Independent Examination</i>		No (if any)	CC16a
Receipts and payments accounts			
For the period from	01-Jan-21	To 31-Dec-21	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
General Fund (Unrestricted)			0	0	0
Offerings	93,451			93,451	75,294
Tax Recovered on Gift Aided Donations	17,211			17,211	30,569
Manse Rent Received	16,135			16,135	14,291
Gifts & Bequests	890			890	2,425
Interest	6			6	41
Church Awayday	1,644			1,644	0
Transfer to Missionary Fund	(44,078)			(44,078)	(20,567) A
Transfer to Training Fund	(3,008)			(3,008)	(3,400) B
Transfer to Bookstall Fund	(383)			(383)	(55) C
				0	0
Missionary Funds (Designated Unrestricted; Restricted)				0	0
40% tithe of Offerings & Gift Aid	44,078			44,078	0 A
Gift Aid Tax Recovered	660			660	1,305 F
Transfer from General Fund				0	20,567 F
Gifts and Donations	2,955	1,433		4,388	5,029 F
				0	0
Bookstall Sales (Unrestricted)				0	0
Sales	323			323	74 C
Transfer from General Fund	383			383	0
				0	0
Building Fund (Restricted)				0	0
Gifts and donations				0	25,340 D
Tax Recovered on Gift Aided Donations				0	8,638
				0	0
Training Fund (Designated Unrestricted)				0	0
Gifts				0	0
From General Fund	3,008			3,008	3,400 B
				0	0
Ministry Apprentice Fund (Restricted)				0	0
Grant Income		10,000		10,000	0
Tax Recovered on Gift Aided Donations		0		0	0
				0	0
Ministry Apprentice Fund (Designated, Unrestricted)				0	0
Gifts and Donations				0	0
Tax Recovered on Gift Aided Donations				0	5,000
				0	0
Sub total (Gross income for AR)	133,275	11,433	0	144,708	167,951
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	133,275	11,433	0	144,708	167,951

A3 Payments					
General Fund (Unrestricted)			0	0	0
Ministry	47,602		0	47,602	41,599
Outreach			0	0	(79)
Youth & Children's Work	357		0	357	262
Church Utilities	2,724		0	2,724	3,517
Church Cleaning	334		0	334	1,127
Church repairs & Maintenance	2,163		0	2,163	1,007
Church Fabric & Fittings	0		0	0	54
Insurance	2,188		0	2,188	2,141
Manse Repairs	1,963		0	1,963	1,122
Manse Council Tax	0		0	0	0
Manse Utilities	0		0	0	416
Manse Insurance	548		0	548	950
Online and Print	202		0	202	853
Refreshments	28		0	28	21
Gifts and Donations	146		0	146	50
Professional Fees	3,627		0	3,627	7,836
Church AwayDay	1,611		0	1,611	0
Miscellaneous	430		0	430	212
Transfers to/from Other Unrestricted Funds:				0	0
				0	0
Missionary Funds (Designated Unrestricted; Restricted)			0	0	0
International Mission to Jewish People	2,000		0	2,000	500
K & L Doust	26,388		0	26,388	26,288 F
European Missionary Fellowship	2,000		0	2,000	500
Hope Community Church	2,000		0	2,000	500
Latin Link	2,000		0	2,000	500
WEC International	1,000		0	1,000	500



Receipts and payments accounts

	For the period from	01-Jan-21	To	31-Dec-21	
Open Doors	2,000		0	2,000	1,500
Samaritan's Purse	0	1,441	0	1,441	544
Other	1,000	1,520	0	2,520	685
Pastor Training International (Myanmar)	0	442	0	442	0
				0	0
Bookstall Purchases (Unrestricted)	252		0	252	78
				0	0
Building Fund (Restricted)			0	0	0
Payments to Contractor			0	0	0
Loan interest and repayment			0	0	35,063
Fees			0	0	0
				0	0
Training Fund (Unrestricted)				0	0
Expenditure	0			0	0
				0	0
Ministry Apprentice Fund (Restricted)				0	0
Expenditure		10,000		10,000	0
				0	0
Ministry Apprentice Fund (designated, Unrestricted)				0	0
Expenditure	8,748			8,748	8,616
				0	0
			0	0	0
Sub total	111,311	13,403	0	124,714	136,363
A4 Asset and investment purchases, (see table)					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total payments	111,311	13,403	0	124,714	136,363
Net of receipts/(payments)	21,964	(1,970)	0	19,994	31,588
A5 Transfers between funds	451	(451)	0	0	0
Cash Funds Transferred from CUA					21,012
A6 Cash funds last year end	49,377	3,224	0	52,601	0
Cash funds this year end	71,792	803	0	72,595	52,600

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Current Account	100		-
	CAF Gold Account	71,692	803	-
				-
	Total cash funds	71,792	803	-



Bethesda Baptist Church, Felixstowe <i>Draft Subject to Independent Examination</i>	No (if any)
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Receipts and payments accounts

CC16a

For the period from	01-Jan-21	To	31-Dec-21
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(agree balances with receipts and payments account(s))

OK

OK

OK

Unrestricted
to nearest £

Restricted funds
to nearest £

Endowment
to nearest £

Details

	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B2 Other monetary assets

Details

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B3 Investment assets

Details

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Manse at 8 Mill Lane, Felixstowe	General	-	350,000
Church furniture	General	-	9,000
Church building, Cavendish Road, Felixstowe	General	-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

B5 Liabilities

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

NOTES

- A** During 2020 the church paused its 40% tithe of Offerings to Mission. Towards the end of 2021 this was resumed with effect for the whole of 2021.
- B** The church put money aside in a designated unrestricted Training Fund. In the event of a shortfall in restricted funding for a trainee Pastor, these funds will be used to fund a second year of the Trainee Pastor. Otherwise they will be used for other training or turned to the General Fund.
- C** In the absence of a stock valuation, a transfer was made from the General Fund to bring the balance on the bookstall account to zero.
- D** The Building Fund was closed in 2020 and there have been no transactions in 2021.
- E** The balance on the Restricted Mission Account was analysed during 2021. Where the amounts paid to Mission Societies appeared to differ from the amounts received, the balance was paid out. In this regard gifts were made to PTI Myanmar, Samaritan's Purse and SASRA. The balance of £451, the majority of which related to gifts received at a Missionary Weekend and balances brought forward in 2014, was transferred to the Unrestricted Missionary Fund.
- F** In 2021 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,955. £660 of Gift Aid was recovered on these donations. Support costs for Keith & Lorraine totalled £26,388. The net cost to the church was £22,773.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's
report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Bethesda Baptist Church, Felixstowe

On accounts for the year
ended

31 December 2021

Charity no
(if any)

Set out on pages

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable 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 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 (~~other than that disclosed below~~*) 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

I have no concerns and 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 25/4/22

Name: G Weston

IER

1

May 2018

Relevant professional
qualification(s) or body
(if any):

Address:

5 Berners Road, Felixstowe, Suffolk, IP11 7LF

Section B

Disclosure

BETHESDA BAPTIST CHURCH FELIXSTOWE

England & Wales - Charity number 1185482

Accounts

Bethesda Baptist Church Felixstowe Annual Church Report 2020

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Mission Statement

We live to bring glory to God by being and making disciples of Jesus Christ in the power of the Holy Spirit.

Values

Bethesda is a local church family that strives to be marked by the following characteristics...

...Worshipful

Marked by desire to know, love and glorify God.

We believe that people have no higher purpose than to glorify God and enjoy him forever. Our desire is that the Triune God is glorified and worshipped in all that we do and we long to grow in our knowledge, love and enjoyment of Him each day.

...Biblical

Marked by trust in the Bible as the living and active Word of God.

We believe that the Bible is the very voice of God and the instrument through which he changes us.

...Prayerful

Marked by faithfulness in public and private prayer.

In prayer, private and corporate, we commune with God and seek to know him as both personal and powerful.

...Dependent

Marked by dependence on the grace and power of God.

It is only by his grace given to us in the Lord Jesus and his power at work in us by the Holy Spirit that we are able to live godly lives. We therefore seek to walk in humble dependence on his grace and expectation of his power.

...Loving

Marked by genuine love and fellowship with one another.

Jesus died on the cross, not only to bring us to God but to bring us together as his church. Be- cause of this, we strive to grow in love and unity with one another as well as other gospel-centred churches.

...Missional

Marked by passion for making disciples of Jesus Christ.

We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.

1. Pastoral Secretary report 2020

**As the deer pants for streams of water, So my soul pants for you,
O God.**

Psalm 42:1

Our year started with a reminder of a deer seeking water; panting for it as in a time of drought or famine. The psalmist takes this image and reflects on his own desire for the Lord and how, at that time, he was famished for God's presence and meeting with God's people. How little we realised back in January 2020 that our own circumstances would soon drastically change and we, with the writer, would remember going to the 'house of God' together with joy and thanksgiving but not being able to do so. Our absence from the building, verses our meeting together face-to-face in the building was 'only' about 50/50 during the year but the absence felt much greater.

We thank the Lord for many things as we look back at the year. In particular...

..things **Practical**: the efforts to re-open the church building for worship and all that was done by so many to make our church environment as 'safe' as possible. The one-way system, sanitizers, socially distanced seating, logistics of getting us in and out, and working out where we could sit each week, to name a few...

..and things **Technological**: For YouTube, Zoom and other platforms that kept us connected on Sundays and during the week. For those who learnt quickly, especially André, how to make this work for us so we could worship together from our homes. Yes, a second-best option, but given the circumstances, significantly better than not being able to meet at all. A big thank you too to Liz and the family for putting up with a 'studio' invading their home for six-months throughout the year. We give thanks too for the technology to Livestream during the times we were back in Bethesda. Also for those who made it happen, giving us the opportunity to worship as a fellowship simultaneously both physically and virtually.

..things **Expositional**: Despite all the struggles throughout the year, we give thanks that we heard the word expounded to us through André's ongoing ministry...

1. Trusting the Invisible God (Esther) - finished from 2019
2. The Sabbath
3. Series on Exodus (1-12)
4. Death & Resurrection of Jesus (Luke) - finished from 2019
5. Series on Isaiah (1 - 12)
6. Series on Romans (1 - 7)

Thank you Lord for the continual teaching, rebuking, correcting and training in righteousness we have received consistently in 2020. We were also blessed by the ministries of Stuart Baker, John Bridge, Tim Burnham, Tom Hart, Stephen Nowak and Scott Savage at different points throughout the year, for which we give thanks.

..things **Numerical**: We began 2020 with 60 members and added 2 who had unfortunately missed the change process to CIO. The 2 additions were Lesley Fender and Alison Hudson and they joined the CIO in March. We therefore ended the year with a membership total of 62.

Despite the struggles of the year, new folk have continued to come and worship the Lord with us (virtually and face-to-face). We hope that, as they make their home with us, they will join us and participate in the privileges and responsibilities of membership.

..**God's Sovereignty**: Church life HAS been different throughout the year. Sometimes we've not known whether we are coming or going but we do know, God is

sovereign and He is faithful. I am reminded of the January of 2014 when the first sermon of the year was on I Corinthians 1:9, "Faithful, God is faithful!" It was true then when we saw the Lord's hand at work amongst the fellowship and it was true in 2020. His word hasn't changed and neither has He. Yes, it has been a tough year in many ways and for many people. But He has walked through the turmoil with us, sometimes carrying us, but always by our sides. We have seen His activity amongst us. His care for us, His speaking to us, His provision for us. Yes, a tough year, and certainly NOT one we would have expected or wanted, but HE IS FAITHFUL and as His children we have the privilege of being able to point back time and time and time again to our Father's loving care and presence. How great is our God!

...and finally, things **ministerial**: Besides the things I've already mentioned, the church continues to be involved in many other things: mission, evangelism, discipleship, Bible study, supporting and caring for each other, prayer and worship. Thank you for your efforts and participation in the life of the church. Please continue to work faithfully and prayerfully in the coming year. Please remember to keep André, Liz and the children, as well as the other Elders and their families in your prayers. As we all walk and work together, may the Lord's name be glorified and may we see His Kingdom built amongst us and those with whom we have contact. Soli deo gloria.

Shalom,

Keith Doust

2. Missionary report

Despite the Coronavirus Pandemic restrictions placed upon the vast majority of the World for most of 2020, Bethesda Felixstowe continued to support a number of missionary societies through prayer and financial giving.

Sadly Fabiano Fernandes of EMF was not able to come in March as planned – he should have been with us the day before the first lockdown commenced. We had also booked Asaf Pelled of Christian Witness to Israel to visit in June which also had to be cancelled. The only opportunity to see as well as hear from a mission partner came, via the wonders of technology, in November when we heard of the work Rogerio Ramos is doing in Portugal, representing the European Mission Fellowship. 'Zoom' has opened up a new channel of meeting mission partners and may well be a means of supplementing contact that is used more often in the years to come.

John Bale, despite family health issues, lead his team in the work on the Triangle in the month of March. They reported that they had good conversations as well as experiencing some hostility. We express our thanks to the team and especially to John for all his faithfulness and our deepest sympathy at the passing of Norma who was such a great support to him.

Individual monthly face-to-face prayer meetings took place between January and March for the work of Latin Link, London City Mission, and WEC International but stopped due to the lockdown restrictions. The Prayer Meetings recommenced on Zoom and incorporated prayer spots for a whole range of other organisations including Armenian Ministries, Christian Witness to Israel, the European Mission Fellowship, Hope Church, Open Doors (the Persecuted Church) and SIL International.

It is a great privilege to prayerfully support Keith and Lorraine Doust and Sue Bullard, working for SIL International. Keith took up a new role during the year as the Director of a large region of SIL's work in Eurasia. We are also pleased to show support

to Michael Fitch who is a Trustee of Fihankra, setting up family homes for street children in Ghana.

Because of the pandemic, individuals from the Fellowship supported the Samaritan's Purse Shoebox appeal by donating money via the Website. Details of all the financial support of Keith and Lorraine and the various Mission Partners can be found in the attached accounts.

Sue Chapman

Supervisor Endorsements of Keith and Lorraine Doust



For supporting churches and other friends. Period: January–December 2020

Supervisor Endorsement of Keith Doust

Supervisor name: John Young
Supervisor role: Area Director, SIL Eurasia

Location: Dublin, Republic of Ireland

Keith has made an important contribution to SIL's engagement with the language communities of Eurasia over the past year as the supervisor for our operations that are carried out in the five strategy service groups. When I took over as Area Director there was urgent need for someone who had previous experience and a heart for partnership to serve in the role of Director for the SIL-Bolshoi group. Keith provides a mature, experienced perspective, informed by years of language programme management experience and he continues to serve on our Area Leadership Team. I am pleased how Keith engages with partners even though it is much more difficult with COVID restrictions and lack of travel. I look forward to working with Keith in the years to come.

Supervisor Endorsement of Lorraine Doust

Supervisor name: Heather Ford Lark

Supervisor role: Staff Care Services Coordinator, SIL Eurasia Area

Location: UK

Lorraine is a good team worker, and her contribution is valued and appreciated by many people. Her conscientious care for people and their wellbeing positively impacts staff on the field, many of whom live in very challenging circumstances. She has particularly focused this past year on the wellbeing and education of families, providing resources and support.

3a. Evangelism: Friday Coffee Morning:

Following on from 2019 the Coffee Morning continued to be held each week on Friday mornings from 10.30 until noon. We kept to the same format as it seemed to be appreciated and worked well. We welcomed folk from various sources, some from the neighbourhood, holiday makers, others from local churches and Bethesda itself. The total numbers attending was usually in the upper teens.

Coffee/tea and an excellent selection of refreshments were prepared and served from the church kitchen by our capable Bethesda Coffee Morning team throughout the morning. Although we make no charge for the refreshments, we receive sufficient voluntary donations to more than cover our costs.

Each week at 11 o'clock we pause for 10 minutes to read a Bible passage followed by a short talk. We do this as we believe it is important that God's message through the Bible is shared.

Unfortunately, because of Covid we could not continue to meet; our last meeting being on 13th March. The Coffee Morning remained closed for the rest of the year. However, we have managed to keep in contact with some of our local regular visitors by phone. Our conversations include keeping them aware of any likely plans to open the Coffee Morning again.

David Forshaw for the Coffee Morning team

3b. Evangelism: Outreach evenings:

There were three Outreach Evenings during the year. All of the events were hosted online due to the Covid19 pandemic and were held in the form of an interview.

The first event was held on the 25th March via YouTube and was entitled "How Can a Loving God Send People to Hell." I hosted the event with John Baker as the main

speaker. Despite some aggressive comments on social media, the event went well, receiving over 300 (311 at the time of writing) views on YouTube; a number that continues to rise. We were also encouraged by the number of questions we received and for email confirmation that non-Christians both watched and appreciated the conversation.

On the 13th May a follow-up conversation was hosted by the same speakers on the subject "What the Bible really says about Heaven." Although it is always hard to tell what impact YouTube events have had, we were again encouraged that the event received over 150 (183 at the time of writing) views. There were heart-felt questions being asked by Christians and non-Christians in response to the talk.

Our final outreach evening for the year was held on the 26th of November. This time I gave the talk and our new pastor-in-training, Tim Burnham, hosted the evening. The topic was "Is this life all that there is?" The event received just under 50 views. The event was appreciated by those who attended but didn't seem to have attracted the same numbers or interest as the previous two events

André Beck

3c. Evangelism: Guest/Family services & Seminars:

Although guest services were not really possible over 2020 due to the restrictions, the fact that all of our services (including Good Friday, Easter Sunday, Harvest and Christmas Eve) were being streamed online meant that our gatherings were far more accessible to the public than ever before. Liz and I were also able to host daily advent readings for children and families on YouTube. We trust that the Lord has used these online services to reach the lost and build his Church.

One notable event was a joint online "Tenebrae" (Maundy Thursday) service which was produced and hosted by Bethesda Felixstowe with Christ Church, Felixstowe. The event has received over 250 views online and was welcomed as a much needed demonstration of unity between the two churches. This demonstration of unity was further displayed in the daily Psalm videos which featured local church leaders from around Felixstowe.

In addition to this Tim and I were able to present virtual seminars via ZOOM on the very important subject of "The Covenants and the Bible's Message". All of the seminars are available on YouTube.

André Beck

4. WoW (Women of the Word)

We started 2020 as normal, meeting on Tuesday mornings as a group of 8-12 women (along with any children under 3) from various churches in the local area, in each other's homes. We decided to have a change from the usual study guide and were enjoying working through the **DVD series *Jesus the Game Changer***. However, the country went into lockdown just before the final session so we started meeting on Zoom. Initially, we were drawn to simply share and pray about the huge impact the pandemic was having on our lives and the nations, and really appreciated the support of each other as well as the stability of meeting regularly in the midst of so much uncertainty. One of our regular members didn't have access to Zoom, so we set up a rota to phone

her frequently to maintain contact. However, others joined who hadn't been able to when we were meeting face-to-face, most notably Cristina Nunes from Portugal!

From mid-May, we started going through the **Letter of James** using a study guide, without losing the increased emphasis on prayer, and found the reflections extremely helpful and relevant to the times we were living through. The online format continued to provide the opportunity to invite and welcome other women to the group who needed encouragement and connection at that time.

In the autumn we continued to meet online and studied a selection of Psalms using the Good Book Guide, ***The King's Choir: Singing the Psalms with Jesus***. We've found that by spreading each study over two weeks, we have enough time for focussed prayer, as well as sharing a song or other media online.

Our WhatsApp group and Zoom meetings have been a lifeline over the past year, and we're especially thankful to Dee Balshaw of Christ Church, Felixstowe for setting up and hosting the weekly Zoom calls. Since we're likely to be meeting this way for the foreseeable future, we welcome women of any age to join us in studying God's Word and encouraging one other through prayer and fellowship.

Lorraine Doust, on behalf of The WoW Group

5. Bethesda Women's Fellowship (B.W.F.)

Although quite a good number of ladies had been attending BWF the number of leaders was getting smaller. With the originally intended departure of Yvonne and Steve Millard to New Zealand in June 2020 that would have left Betty Croft and Cathy O'Neill to run BWF when only a year or two earlier there were six members on the committee.

Sadly, neither of us felt we could continue running the meeting, particularly if one of us couldn't be there for some reason, so we decided to inform the ladies in March 2020 of our decision to close BWF after the last meeting of the term. However, the lockdown beat us to it and we weren't able to officially announce BWF's closure. We feel that over the years we have had an interesting Christian based programme with speakers, videos, activities, outings, cream teas etc. It was also a time for the ladies to interact socially.

We praise the Lord for His provision over the many years that BWF has been running. We thank Him for all the ladies who have attended and for all the leaders who have played a role in keeping it going. We recognise that there is the need for an opportunity for older women to meet socially, with some form of Christian input, and we pray that the Lord will give all of us at Bethesda guidance as to the way forward in this regard.

Cathy O'Neill

6. Mini-Zone

Sadly, Mini Zone only lasted for two and a half months this year. During that time we looked at the Nature of God, using the usual Energise materials.

We have a lovely group of children that come out every week and engage in all the games, stories, discussions and craft activities. During this year we had eight leaders involved in mini zone and I am very thankful for their commitment in teaching these young children.

Sarah Blundell for the Mini-Zone Team

7. Y-Zone

Y-Zone started the year with a core group of 4 or 5 young people aged 11+, meeting in André's office at the same time as Mini Zone. We spent several weeks looking in more detail at Bethesda's core values, then went back to focussing on some of the *Big Questions* of faith. Each of the leaders (Stuart, Joy, Scott and Lorraine) really appreciated the support of those other adults willing to come up to help during that time, for safeguarding purposes.

Since the end of March the group has not been able to meet in-person. We tried a few mid-week sessions on Zoom but it was difficult to sustain without full participation. The leaders tried to stay connected through dropping off goody bags and doorstep visits, but have struggled with how difficult the restrictions have made it to care for and support our young people, just when they (and their parents) needed it most. It was encouraging to see some members of the group back at church in the autumn but disappointing to again be unable to meet separately.

We know that 2020 was an extremely difficult and challenging year for young people and their families, and that Y-Zone was not alone in grappling with issues of connection and how to nurture faith. We've prayed consistently for parents and young people alike during that time, and praise God for their diligence and resilience through all the disruptions, uncertainties and constant changes. We long to return to meeting in-person, but are continuing to seek God for wisdom and creativity regarding the way forward in 2021. Please join us in praying that the Holy Spirit would comfort and encourage our young people, reminding them of the truths they have learned over the years, and that the seed of God's Word would continue to grow and bear fruit in their lives.

Lorraine Doust for the Y-Zone Team

8. Allsorts (9-13)

Our 2020 Spring Term Programme was about Jesus' life – childhood, baptism, temptation and teaching, all leading up to the Easter story. With the help of Naomi, we had started to plan an evening where the parents were going to be invited to come and see the Allsorts children take part in an Easter presentation. Unfortunately, our last meeting was on March 16th and so this couldn't take place. We continue to pray that the children will remember what we taught and shared with them. They were a committed group who came regularly, several of whom will now have moved up to High School. The team consisted of Stuart, Neil, Richard and Theresa.

In November 2020, Richard and Theresa decided to retire from Allsorts. This was something we had been prayerfully considering for sometime prior to lockdown and felt now was the right time.

Richard and Theresa Adams for the Allsorts Team

9. Wednesday Group

Although the group has not been able to meet in person since the first lockdown, several attempts were made to keep the group going via Zoom. However, after a while it

was felt that it would be better to postpone our group until we could meet together in person again after the restrictions had been lifted. We did, in between restrictions, manage to gather once outdoors which was a great time to catch up. The boys in the group (Jack, Daniel & Donovan) also went for a milkshake with Tim and Andre but the girls plans were sadly cancelled when restrictions tightened again. We look forward to restrictions lifting and moving this group forward.

André Beck

10. Connect

Connect has not been able to meet since the first lockdown and has also been reduced in number due to various members of the group moving away for work and personal reasons. The members of the group remain in contact via home groups and one-to-one Bible studies.

André Beck

11. Flower Report

Once again my thanks go to the team for all the help given over another year even though it was a disrupted one. Thank you to those who have donated flowers for special occasions or in memory of a loved one.

Each week the flowers are usually given to various people and are received gratefully as they represent the love and prayers of the fellowship. Anyone wishing to join the team or have any questions re donations please speak to Betty.

Betty Croft

12. Treasurer's Report (Year Ended 31 December 2020)

Background

Prior to 20 December 2019, the church operated as a Charitable Unincorporated Association (CUA) registered with the Charity Commission. On 24 September 2019 the trustees registered a new Charitable Incorporated Organisation (CIO) called Bethesda Baptist Church Felixstowe CIO. On 20 December 2019, the assets and liabilities of the church were transferred to the CIO. From that date onwards the church has operated as a CIO. You may recall that we were required to submit accounts to the Charity Commission for the old CUA for the period from 1 January 2019 to 20 December 2019. The transactions that took place between 21 and 31 December 2019 are included the CIO's 2020 accounts.

However, it seems sensible to present to the church in this report the accounts for the full year, as this makes comparison with previous years more straightforward.

The way the church manages, accounts for and holds itself accountable for its financial activity has not changed in 2020. The Treasurer, as designated by the Elders/Trustees is still responsible for all aspects of financial control and management. I have again been supported in this throughout the year by David Forshaw and Neil Serjeant. David takes responsibility for the Sunday offerings, banking and he 'holds' the cheque book. Neil keeps the books, prepares internal and external financial reports,

manages the payroll and claims Gift Aid. I'm pleased to report that Greg Weston, who has acted as Independent Examiner for many years, has agreed to do so again for the 2020 CIO accounts.

Summary

2020 was a challenging year for the church financially. We began the year with total funds in hand of £25,750 of which less than £500 was in the General Fund. We are grateful to God for the generosity of his people and for enabling us to navigate the situation wisely and successfully. By the end of the year we had funds in hand of £52,601, and the General Fund had recovered to £29,297.

The financial story for the year can be summarised as follows:

Bethesda Baptist Church, Felixstowe										
Funds Summary										
31 December 2020	Calendar Year									
		General	Missionary Unrestricted	Restricted	Building Restricted	Bookstall	Training Fund	Ministry Apprentice	Total	Bank
Balances Brought Forward at 1 January 2020		(492.23)	(11,890.55)	(2,561.78)	0.00	449.94	0.00	(25,750.00)	(40,244.62)	40,244.62
Income		(105,423.92)	(17,397.69)	(1,891.24)	(33,222.03)	(73.69)	(3,400.00)	0.00	(161,408.57)	
Expenditure		76,619.47	29,288.24	1,229.24	33,222.03	77.55	0.00	8,615.89	149,052.42	
Closing Balances at	31 December 2020	(29,296.68)	0.00	(3,223.78)	0.00	453.80	(3,400.00)	(17,134.11)	(52,600.77)	52,600.77

Fuller details of income and expenditure, including a comparison with 2019, are provided in the attached draft accounts. These have not yet been independently examined and may change. However, they paint a more detailed picture of the finances of the church in the period.

The key points that I'd like to draw your attention to are:

General Fund

I highlighted last year that Our General Fund income was reduced, reflecting the loss of several regular donors who have moved away from the area, and others whose circumstances have led to them reducing their giving. We had incurred additional costs in converting to a Charitable Incorporated Organisation, and there was a lag between adjusting Andre's remuneration to allow him to buy a house and the receipt of reliable income from letting the Manse. That, together with our commitment to give away 40% of our income to mission left our General Funds in a difficult state.

Early in 2020 the Elders wrote to all members advising them of the situation, indicating that the church would, for the time being, put on hold its commitment to giving away 40% of its income to mission, and asking members to review their financial support for the church.

Members responded generously. A large number of you made one-off donations and/or increased your regular giving. We also transferred the balance on the Missionary Fund of £10,359 back to the General Fund. The one-off gifts and the balance transfer restored the General Fund to the minimum level required to assure the smooth operation of the church.

Further, in May 2020, we received an anonymous gift of just over £21,000 which allowed us to pay off the outstanding loan from Stewardship relating to the refurbishment of the church. Since then we have not therefore had to pay the monthly repayments of £1,840.

The increases in regular giving, regular income from the Manse, and the settlement of the building loan, comfortably allowed the church to live within its means over the year as a whole.

We continued our designated support for Keith & Lorraine Doust. We were also able to make donations to the mission organisations we support. Although these gifts were less than in previous years, we still gave away 29% of our income to mission. The Elders keep this under constant review, and we very much hope to be donating 40% of income to mission in 2021.

Covid-19

Another big story in 2020 of course, was the pandemic and associated restrictions. We have had 2 significant periods during which we could not meet in-person as a church. When we could meet there were restrictions on numbers and on what we could do. Offerings have been lower because of this, though we're grateful that a number of you who normally gave at services have found ways to give directly. If anyone needs help with this, please do contact me. Activities such as children's work, youth work and coffee mornings have been curtailed by the restrictions, with a corresponding reduction in expenditure in these areas.

Pastor-in-Training

Finally, we accepted Tim Burnham as a Pastor-in-Training in August 2020. This is an exciting development, giving the church an additional resource to support Andre alongside the Elders. Also, it gives us the opportunity as a church to play a part in the training of one of the next generation of church leaders. Tim's salary in his first year is being met half from the Ministry Apprentice Fund established in 2018 and half from an FIEC Training grant. We are seeking a follow-up FIEC grant to supplement the Ministry Apprentice Fund for the second year.

I'm always happy to discuss any questions from members.

Clifford Lewis



Bethesda Baptist Church Felixstowe <i>Draft Subject to Independent Examination</i>		No (if any) 1185482	
Receipts and payments accounts			
For the period from	24-Sep-19	To	31-Dec-20

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £	
A1 Receipts						
General Fund (Unrestricted)			0	0		
Offerings	75,294		0	75,294		
less 40% to Missionary Fund			0	0		A
Tax Recovered on Gift Aided Donations	30,569		0	30,569		
less 40% to Missionary Fund			0	0		A B
Manse Rent Received	14,291			14,291		
Gifts & Bequests	2,425		0	2,425		
Interest	41		0	41		
Church Awayday	0		0	0		
Transfer to General Fund	(20,567)			(20,567)		A
Transfer to Training Fund	(3,400)			(3,400)		A A
Transfer to Bookstall Fund	(55)			(55)		A
				0		
Missionary Funds (Designated Unrestricted; Restricted)			0	0		
40% tithe of Offerings	0		0	0		A
Gift Aid Tax Recovered	1,305		0	1,305		A
Transfer from General Fund	20,567			20,567		A
Gifts and Donations	3,060	1,969	0	5,029		C
				0		
Bookstall Sales (Unrestricted)	74		0	74		
				0		
Building Fund (Restricted)			0	0		
Gifts and donations		25,340	0	25,340		D
Tax Recovered on Gift Aided Donations		8,638	0	8,638		
				0		
Training Fund (Designated Unrestricted)				0		
Gifts	0			0		
From General Fund	3,400			3,400		G
				0		
Ministry Apprentice Fund (Designated, Unrestricted)				0		
Gifts and Donations	0			0		
Tax Recovered on Gift Aided Donations	5,000			5,000		F
			0	0		
Sub total (Gross income for AR)	132,004	35,947	0	167,951	0	
A2 Asset and investment sales, (see table).						
	0	0	0	0	0	
	0	0	0	0	0	
Sub total	0	0	0	0	0	
Total receipts	132,004	35,947	0	167,951	0	

A3 Payments						
General Fund (Unrestricted)			0	0		
Ministry	41,599		0	41,599		
Outreach	(79)		0	(79)		
Youth & Children's Work	262		0	262		
Church Utilities	3,517		0	3,517		
Church Cleaning	1,127		0	1,127		
Church repairs & Maintenance	1,007		0	1,007		
Church Fabric & Fittings	54		0	54		
Insurance	2,141		0	2,141		
Manse Repairs	1,122		0	1,122		
Manse Council Tax	0		0	0		B
Manse Utilities	416			416		
Manse Insurance	950		0	950		
Online and Print	853		0	853		
Refreshments	21		0	21		
Gifts and Donations	50		0	50		
Professional Fees	7,836		0	7,836		
Church AwayDay	0			0		
Miscellaneous	212		0	212		
				0		
Missionary Funds (Designated Unrestricted; Restricted)			0	0		
International Mission to Jewish People	500		0	500		
K & L Doust	26,288		0	26,288		C
European Missionary Fellowship	500		0	500		
Hope Community Church	500		0	500		
Latin Link	500		0	500		
WEC International	500		0	500		
Open Doors	1,500		0	1,500		
Samaritan's Purse	0	544	0	544		
Other	0	685	0	685		
Missionary Speakers			0	0		



Bethesda Baptist Church Felixstowe Draft Subject to Independent Examination			No (if any) 1185482		CC16a
Receipts and payments accounts					
For the period from		24-Sep-19	To	31-Dec-20	
	0	0	0	0	
				0	
	78		0	78	
				0	
			0	0	
		0	0	0	
		35,063	0	35,063	
		0	0	0	
				0	
	0			0	
				0	
				0	
	8,616			8,616	
				0	
			0	0	
	100,070	36,292	0	136,362	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	100,070	36,292	0	136,362	0
	31,934	(346)	0	31,588	0
	(1,086)	1,086	0	0	0
	18,528	2,484	0	21,012	
			0	0	
	49,376	3,224	0	52,600	

Section B Statement of assets and liabilities at the end of the period

Categories

B1 Cash funds

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
CAF Current Account	100		-
CAF Gold Account	49,276	3,224	-
			-
Total cash funds	49,376	3,224	-

(agree balances with receipts and payments account(s))

OK

OK

OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Manse at 8 Mill Lane, Felixstowe	General	-	330,000
Church furniture	General	-	9,000
Church building, Cavendish Road, Felixstowe	General	-	-
		-	-
		-	-

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Bethesda Baptist Church Felixstowe Draft Subject to Independent Examination		No (if any) 1185482		CC16a
Receipts and payments accounts				
For the period from	24-Sep-19	To	31-Dec-20	
			-	
			-	
			-	
			-	
			-	

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

NOTES

- A** In April the Trustees agreed to pause the routine 40% tithe of General Fund income to the Missionary Fund, which is a designated unrestricted fund. The balance on the Missionary Fund at 31 March - £12,131 - was transferred to the General Fund. In April and each subsequent month payments for Mission (including Keith & Lorraine Doust) have continued to be recorded in the Missionary Fund as have donations for the support of Keith & Lorraine. Amounts equal to the net of receipts and payments have been transferred from the General Fund each month.
- B** Shows rent less management charges and VAT.
- C** External gifts and donations, including Gift Aid recovered, totalling £6,334 were received by the church with a request that they be used to support Keith & Lorraine Doust. Total support paid to support Keith & Lorraine was £26,288. The net cost to the church was, therefore, £19,954.
- D** In May a gift of £20,600 was received for the Building Fund. Together with regular offerings and Gift Aid recoverable this allowed the Trustees to pay off the outstanding loan for building improvements of £35,063, and to close the Building Fund. During the period £1,086 was transferred from the General Fund to the Building Fund to meet the shortfall between restricted income and expenditure incurred on Building Fund prior to its being closed.
- E** This is the first set of accounts prepared for Bethesda Baptist Church Felixstowe CIO. It covers the period from the date of incorporation
- F** The church established a Ministry Apprentice Fund (designated, unrestricted) in 2019. A further donation of £5,000 was received in December 2019. In August 2020 Tim Burnham was employed as Assistant Minister and the cost of employing him are charged against this fund.
- G** In 2020 the church established a Training Fund (designated, unrestricted). £3,400 was transferred to this fund from the General Fund during the year to support future costs of training in ministry.
- H** The bank balances of the Charitable Unincorporated Association (CUA) at 21 December 2019 were £21,012. This balance was transferred to the CIO at that date when the CUA ceased to operate, along with the other assets and liabilities of the CUA.



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Bethesda Baptist Church. Felixstowe

On accounts for the year
ended

20 December 2020

Charity no
(if any)

Set out on pages

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for this year under section 144 of the 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 applicable 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 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 (~~other than that disclosed below *~~) 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

I have no concerns and 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 15/8/21

Name: G Weston

Relevant professional qualification(s) or body (if any):

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Address:

5 Berners Road, Felixstowe, Suffolk, IP11 7LF

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

No issues noted