

BRIDGWATER BAPTIST CHURCH

England & Wales · Charity number 1194817

Details

Status Registered

Legal form CIO

Registered 2021-06-16

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

Contact

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Activities

Objects: THE PRINCIPAL PURPOSES OF THE CHURCH ARE:-THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Bridgwater Baptist Church was founded early in the 17th Century.We base our faith and practice on the Bible and the teaching of Jesus Christ. We practice believers baptism and communion is open to all. We are linked to the South Western Baptist Association and the Baptist Union. We also have links with mission workers in Nepal through BMS World Mission.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£171,633	£94,063	-	-
2024-03-31	£80,450	£77,261	-	-
2023-03-31	£564,627	£526,174	£1,891,014	3
2022-03-31	£81,469	£81,445	-	-

Trustees

Name	Role	Appointed
Annette Catherine Griffiths		2023-05-15
Christine Anne Davies		2025-05-19
Helen Mary Culy		2025-05-31
Martin Leslie Rawles		2022-05-19
Monika Gergelova		2023-05-15

BRIDGWATER BAPTIST CHURCH

England & Wales - Charity number 1194817

Accounts

Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus. 1

Thessalonians 5: 16-18

As we look back over the last twelve months we rejoice and give thanks for all that has been accomplished and pray continually into the challenging areas of church life.

This year has been a period of change and a season of waiting on God. We had begun a period of pastoral vacancy in January 2024 when sadly, we had to say "Goodbye" to Tim as he retired due to his poor health. We thank God for Tim's faithful service and celebrated his ministry here with a farewell service and lunch in June. Then we truly embarked on our journey to seek a new minister. In the autumn the deacons met with two candidates but despite positive conversations these friends did not believe God was calling them to Bridgwater. We came together in prayer each Monday morning to focus on seeking a new minister. Then in December Helen Culy opened a conversation with us and came to preach with a squint in January. This led to her returning on March 30th to preach with a view. This was a very special weekend getting to know Helen and her family and discerning God's will together following which church members called Helen to be our next minister. She accepted and will be inducted as our new pastor on Saturday May 31st. We thank God and rejoice as we begin this new chapter of church life working with Helen. Throughout this whole process we have drawn close to God and trusted Him to be our constant companion, our hope and our provider.

Attendance at Sunday worship has fallen slightly again this year to an average of 25 each week. Several members are no longer able to get out as much as they would wish due to age and health concerns. However, we regularly welcome new friends including those who are in our town due to their work at Hinkley Point. We are also currently welcoming two young ladies (one from China and the other from South Korea) seeking asylum. Thanking God for them and praying their applications for their 'right to remain' documents will be successful. Our small groups continue to offer times to study God's word, prayer and build relationships. They are valued and highly recommended by all who attend them.

Throughout the week our building continues to bustle with community and church activities. Community groups including Senior Citizens, Blossom in Somerset, Ballet, Rock Choir, Natures Bond, and U3A groups. They were joined by the Youth Musical Theatre Company in the autumn and a small Girl Guide after Easter. We rejoice and thank God that our building can be a welcoming home for so many groups. As church we continue to hold Coffee morning on Wednesdays, Make it on Monday, Friday Art and CAMEO as places where everyone is welcome to come along and friendships are made. Our Parents & Toddler group welcomes between 8 - 16 children each week providing a safe space for them to play while the adults make connections and support each other. However, all these groups would benefit from more help to enable the work to continue.

During the year we have offered our building for use by the Community church for a wedding and to all the churches of Bridgwater for a joint churches Pentecost service which was a great success and followed by a second joint service at Harvest. Our own harvest thanksgiving service focused on the work of BMS world mission and Bridgwater Food Bank, and we joined together for a shared lunch following the service. At Christmas we joined together for services of celebration with Alive and Methodist friends as well as holding our own traditional carols by candlelight service and afternoon carols for all service connecting with the wider community.

In September we opened the church as part of the National Heritage Week, welcoming the wider community in to look around our building, enjoy a light lunch in the cellar coffee bar and connect with the research undertaken by one of our members into the names on the war memorial board at the back of the church.

Our Christmas fayre was a great success again this year. Rock Choir and St Mary's Hand Bell ringers kindly performed during the fayre and the Girl Guides helped to serve the lunches. The fayre gave friends opportunities to gather socially, connect a little deeper with each other and invite those from the wider community as well as raise money for our Roof project, BMS World Mission and Home mission.

After almost a year's service, as our cellar project manager, we said 'Goodbye' to Ian Setchell in March. At the same time Sarah Evans stepped down from running Renew@TheCellar each Friday. An uncertain time for the coffee bar! We thank God for all that Ian and Sarah brought to the cellar project. Sarah is continuing to serve on the management team as the church prays for a fresh vision for this space. The lack of volunteers has meant the coffee bar has only opened one day a week since Easter for our Renew Wellbeing session, on a Friday but we continue to pray for a new focus. Ideas will be explored in the months ahead. We rejoice at the provision of the energise project spaces, pray God will bless them and trust Him to reveal His purposes for the cellar coffee bar.

We continue to support BMS missionaries Alan & Megan Barker in Nepal, with our prayers and have learnt a little about the work of WEC International as two of our members are preparing to rejoin this mission organisation working in Australia.

The deacons meet regularly with the leaders of Alive Family Church and MSBN. This is helping build relationships between the congregations. We pray together and encouragement each other. We pray for a greater sense of unity in the future allowing the churches to journey together despite our differences. On the 1st Saturday of each month, we help Alive Family church host Messy Church. This outreach for junior aged children is very well attended by families with no church background. We pray for more practical input from our congregation in the year ahead.

Our Grade II* listed building has been extremely challenging this year. We engaged a conservation architect to carry out a complete roof survey so we can better understand the extent of roof works needed to stop rainwater finding its way into the building causing further fabric damage and obtaining quotes for the work so that we can begin grant fund raising next year. Unfortunately, we needed to carry out emergency repairs to the roof over the offices as rainwater damage was affecting the use of these room and damaging internal structures.

We also carried out emergency work to the sanctuary windows and fitting emergency lighting to all areas of the building to improve health & safety. Also, following a routine inspection, it was found that the manse roof needed extensive work so a loan has been secured from SWBA and this work carried out.

Throughout this busy year with its extra pressures of a pastoral vacancy we have waited patiently and prayed for God to bring the right person at the right time to be our next minister. Our prayers have been answered. We now rejoice that God has called Helen to walk with us into the next chapter of church life. So let us step forward in faith, excited and expectant of what the future holds for God's church at BBC.

'April 2024 BBC acc.

Category	Amount	Sub/totals
INCOME		
Church offerings	300.00	
Church offerings:CO Direct debits	1040.00	
Church offerirngs:Gift Day	20.00	
Subtotal Offerings		1360.00
Hall Rents:Age UK	156.00	
Hall Rents:Alive!	750.00	
Hall Rents:Art Group	54.00	
Hall Rents:Ballet	325.50	
Hall Rents:Blossom	515.00	
Hall Rents:Cameo	64.00	
Hall Rents:Flab to fab	24.00	
Hall Rents:hall rent - Points of View	30.00	
Hall Rents:LWC	520.00	
Hall Rents:Rock Choir	600.00	
Hall Rents:Senior Citizens	105.00	
Hall Rents:Singing For Fun	56.00	
Subtotal Hall rents		3199.50
Income:Church Building projects	20.00	
Income:Coffee Morning	61.00	
Income:Other Inc – Aviva	2132.25	
Subtotal other income		2213.25
Rental income	230.63	
Rental income:Cottage Rent	525.00	
Office rents	1172.78	
Subtotal rents		1928.41
TOTAL INCOME		8701.16
PAYMENTS		
Admin & Fees:Bankline Charges	-3.60	
Admin & Fees:Other and Incidentals	-86.58	
Admin & Fees:WEBA payroll charges	-37.50	
Subtotal charges		-127.68
Caretaking & Cleaning:Caretakers wages	-520.39	
Caretaking & Cleaning:Cleaners Wages	-572.48	
Caretaking & Cleaning:Cleaning Materials	-146.45	
Subtotal cleaning		-1239.32
Church Premises:Broadband	-408.00	

April 2024 from Jiosoft

Church Premises:Electricity	-637.22	
Church Premises:Maintenance	-70.04	
Church Utilities:Gas	-1250.94	
Manse:Council Tax	-209.46	
Subtotal premises		-2575.66
Ministry:Salary	-2843.16	
Ministry:Visiting Preacher expenses	-184.20	
Subtotal ministry		-3027.36
TOTAL PAYMENTS		-6970.02
Result this month April 2024		1731.14 surplus
Current acc b/f	19245.32	
Current acc c/f	20976.46	

Treasurer notes April 2024

Surplus for the month – this includes income from Aviva

Rolling summary Apr24-Mar25

	BUDGET 24-25	BUDGET SUBTOTALS	24-25 ACTUALS	ACTUAL SUBTOTALS
INCOME CATEGORY				
Church offerings	7,800.00		5,783.79	
Church offerings:CO Direct debits	14,500.00		14,195.00	
Church offerings:Gift Day	3,000.00		20.00	
Gift Aid	3,500.00		2,574.65	
Subtotal Offerings		28,800.00		22,573.44
Hall Rents:Age UK			984.00	
Hall Rents:Alive!			9,000.00	
Hall Rents:Art Group			735.90	
Hall rents: Baby group			36.00	
Hall Rents:Ballet			2,271.50	
Hall Rents:Blossom			7,997.75	
Hall Rents:Cameo			469.00	
Hall Rents:Flab to fab			267.00	
Hall Rents:hall rent - Points of View			50.00	
MSBN			5,577.00	
Hall Rents:Rock Choir			1,800.00	
Hall Rents:Senior Citizens			579.00	
Hall Rents:Singing For Fun			296.00	
Hall rents - talk group			96.00	
Hall rents - The Young Musical			581.00	
Hall rents: misc	28,000.00		1,664.66	
Subtotal Hall rents		28,000.00		32,404.81
Other - allocated BMS, HM mission etc	750.00		266.81	
Other income	300.00		745.96	
Wedding/funerals	320.00		50.00	
Income:Church Building projects	1,500.00		873.63	
Income:Coffee Morning	1,180.00		991.50	
Donations	1,400.00		407.00	
Income:Other Inc – incl Aviva assumng 4mths	8,416.00		92,490.28	
Subtotal other income		13,866.00		95,825.18
Rental income				
Rental income:Cottage Rent	6,534.00		6,562.50	
Office rents	16,600.00		14,268.02	
Subtotal rents		23,134.00		20,830.52
TOTAL INCOME	93,800.00	93,800.00	171,633.95	171,633.95
PAYMENTS				
Admin & Fees incl Bankline Charges	130.00		- 127.44	
Project worker	9,200.00		- 8,854.29	
Music licence	390.00		- 386.72	

Rolling summary Apr24-Mar25

Organ/piano	270.00		-	
Other and incidentals	200.00		- 879.59	
Admin & Fees:WEBA payroll charges	480.00		- 410.85	
BU subs	330.00		- 367.50	
Other	700.00		-	
Subtotal charges		11,700.00	-	11,026.39
Caretaking & Cleaning:Caretakers wages	6,245.00		- 6,253.68	
Caretaking & Cleaning:Cleaners Wages	6,870.00		- 6,947.83	
Caretaking & Cleaning:Cleaning Materials	2,000.00		- 1,601.82	
Subtotal cleaning		15,115.00	-	14,803.33
Church Premises:Broadband/landline	5,000.00		- 5,746.12	
Church Premises:Electricity	7,700.00		- 6,807.24	
Church Premises:Maintenance gen	1,000.00		- 14,159.69	
Church Utilities:Gas	8,400.00		- 7,574.97	
Church insurance	3,250.00		- 3,305.11	
Church Water rate	150.00		- 213.65	
Church lift maintenance	1,200.00		-	
Church electric doors	700.00		- 792.00	
Church fire prevention	5,000.00		-	
Church roof gutter/roof survey	2,000.00		- 5,696.71	
Emergergency lighting project			- 4,055.78	
Manse:Council Tax	2,400.00		- 1,493.46	
Manse insurance	460.00		- 975.45	
Manse water rate	360.00		- 193.23	
Manse maintenance	500.00		- 1,771.00	
Cottage insurance	320.00		- 326.39	
Cottage maintenance	900.00		-	
Subtotal premises		39,340.00	-	53,110.80
Ministry:Salary est 4 months F/T	10,923.00		- 13,419.64	
Ministry:Visiting Preacher expenses	700.00		- 1,050.79	
Subtotal ministry		11,623.00	-	14,470.43
Mission - BMS	500.00		- 266.81	
Mission - HM	500.00		- 196.81	
Mission - other	500.00		- 189.00	
Subtotal mission		1,500.00	-	652.62
TOTAL PAYMENTS	79,403.00	79,403.00	- 94,063.57	- 94,063.57
	as per 24-25 bgt		24-25 actual	

Current acc c/f at 31.3.2025	96446.07
Energise balance c/f at 31.3.2025	9172.86

Net surplus

77,570.38

2. Financial statement - INCOME		
CATEGORY	2023-24	2024-25
Offerings/receipts		
Church offerings s/os, DDs offerings	22,115.00	19,978.79
Church offerings:Gift Day	2,845.00	20.00
Gift Aid	3,491.00	2,574.65
Hall Rents:Age UK		
Hall Rents:Alive!		
Hall Rents:Art Group		
Hall rents: Baby group		
Hall Rents:Ballet		
Hall Rents:Blossom		
Hall Rents:Cameo		
0..		
Hall Rents:hall rent - Points of View		
MSBN		
Hall Rents:Rock Choir		
Hall Rents:Senior Citizens		
Hall Rents:Singing For Fun		
Hall rents - talk group		
Hall rents - The Young Musical		
Hall rents total	25,216.00	32,404.81
Allocated BMS,HM mission, foodbank etc	690.00	266.81
Other income	1,981.00	745.96
Wedding/funerals		50.00
Income:Church Building projects - roof fund	623.00	873.63
Income:Coffee Mornings	1,144.00	991.50
Donations		407.00
Allocated Income – incl Aviva assumng 4mths	4,699.00	92,490.28
Rental income		
Rental income:Cottage Rent	6,300.00	6,562.50
Office rents	11,348.00	14,268.02
TOTAL INCOME	80,452.00	171,633.95
2. Financial Statements - Expenses		
CATEGORY		
Admin & Fees incl Bankline Charges		127.44
Project worker	2,890.00	8,854.29
Music licence		386.72
Organ/piano		-
Other and incidentals		879.59
Admin & Fees:WEBA payroll charges	2,205.00	410.85
BU subs		367.50
Caretaking & Cleaning:Caretakers wages	5,935.00	6,253.68
Caretaking & Cleaning:Cleaners Wages		6,947.83
Caretaking & Cleaning:Cleaning Materials		1,601.82
Subtotal cleaning	7,604.00	
Church Premises:Broadband/landline		5,746.12
Church Premises:Electricity	7,665.00	6,807.24
Church Premises:Maintenance gen	7,501.00	14,159.69
Church Utilities:Gas	8,297.00	7,574.97
Church insurance		3,305.11
Church Water rate		213.65
Church lift maintenance		-
Church electric doors		792.00
Church - fire prevention		-
Church roof gutter/roof survey		5,696.71
Emergency lighting project		4,055.78
Manse	3,063.00	
Manse:Council Tax		1,493.46
Manse insurance		975.45
Manse water rate		193.23
Manse maintenance		1,771.00
Cottage insurance		326.39
Cottage maintenance	1,188.00	-
Ministry:Salary est 4 months F/T		13,419.64
Ministry:Visiting Preacher expenses		1,050.79
Subtotal ministry	32,941.00	
Mission - BMS	353.00	266.81
Mission - HM	300.00	196.81
Mission - other causes	210.00	189.00
TOTAL PAYMENTS	80,152.00	94,063.57
net (deficit)/credit	300.00	77,570.38

Independent Examiner's Report to the Trustees of Bridgwater Baptist Church (Charity Number: 1194817)

I report on the accounts of **Bridgwater Baptist Church** for the year ended **31 March 2025**, which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes.

Responsibilities of the Trustees

The trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. They consider that an audit is not required for this year and that an independent examination is sufficient.

Responsibilities of the Independent Examiner

It is my responsibility to examine the accounts under section 145 of the Charities Act 2011, to follow the procedures laid down in the General Directions given by the Charity Commission, and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the 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 where necessary. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no audit opinion is given.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records in accordance with section 130 of the Charities Act 2011 have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

The accounts are consistent with the accounting records of the church and comply with applicable charity accounting requirements. Overall, they present a true and fair view of the financial position of Bridgwater Baptist Church for the year under review.

James Culy

Independent Examiner

Date: 3rd January 2026

Accounts

Holding fast to God's promises.

"For I know the plans I have for you" declares the Lord "plans to prosper you and not to harm you, plans to give you hope and a future"

This year began on a wave of hope and excitement as we celebrated the completion of the building phase of our Energise project, dedicating the newly refurbished spaces within our building to God's service on May 13th 2023 and it ends with us holding fast to God's promises for both the church and our pastor Tim, as Tim battles with poor health and we begin a period of pastoral vacancy. However, throughout it all God has been our constant companion, our hope and our provider. As we look back over the last twelve months it is amazing how much ground we have covered despite numerous challenges. Time and time again prayers have been answered just at the right time.

When we embarked on the Energise Project, we took an enormous step of faith, praying that God would guide us and enable it to happen if it was His within His plans for us. Four years later, on May 13th 2023, it was a joy to show the wider community our newly created Enterprise office hub on the top floor of the building and the coffee bar in the cellar. The joy continued as we watched both areas spring into life in the months that followed. The offices were let almost immediately and the coffee bar opened in September. Getting these spaces up and running has been challenging at times. A new superfast fibre internet connection needed to be installed to enable good connection for everyone using the building. Then the resignation of our first cellar project manager and lack of volunteers meant the coffee bar could only open one day a week through the winter. However, we persevered and our prayers were answered when we were able to recruit Ian Setchell as project manager in April. We look forward to having the coffee bar open several days a week again very soon. The cellar has partnered with the charity "Renew" running a wellbeing café, Renew@Thecellar each Friday since September. A space where it is 'ok not to be ok' that is covered with a rhythm of prayer throughout the day which visitors are welcome to join in with if they wish. Many ideas for the coffee bar are being explored by Ian and the cellar management team. May God bless the use of our energise spaces and reveal His plans to us in the year ahead.

Attendance at Sunday worship has fallen slightly this year to an average of 30 each week. Several members are no longer able to get out as much as they would wish due to age and health concerns. However, we have welcomed new faces and supported two Iranian gentleman seeking asylum. Rejoicing with them when they received their 'right to remain' documents in March. Mohammad then moved away for work but Pezhman hopes to remain in Bridgwater with his wife and son joining him later in the year.

Throughout the week our building continues to bustle with community and church activities. Community groups including Blossom in Somerset, Ballet, Rock Choir and U3A groups continue to meet in our building and recently we welcomed a new support group for mums to this list. As church we continue to hold Coffee morning on Wednesdays, Make it on Monday, Friday Art and CAMEO as places where everyone is welcome to come along and friendships are made. Parents & Toddler group welcomes between 8 – 16 children each week providing a safe space for them to play while the adults make connections and support each other. This group urgently needs more helpers to be able to continue. Our small groups offer times to study God's word, prayer and build relationships.

At harvest we supported BMS world mission and Bridgwater Food Bank as part of our celebrations and joined together for a shared lunch following the service. At Christmas we joined for services of celebration with our Alive and Methodist friends as well as holding our traditional carols by candlelight service and afternoon carols for all service connecting with the wider community.

Our Christmas fayre, a cream tea at the manse, a quiz night, historic talk, film night and Martin's sixties evening gave friends opportunities to gather socially, connect a little deeper with each other and invite those from the wider community as well as raise money for our Energise, project, BMS World Mission and Home mission. All these varied activities are allowing our church to grow stronger and be more effective in our witness.

We continue to support BMS missionaries in Nepal, Alan & Megan Barker and Angus & Helen Douglas, with our prayers.

The deacons meet regularly with the leaders of Alive Christian Ministries and MSBN. This helps to ensure good communication between the congregations. As we pray and give encouragement to each other's projects and build closer connections. Again, this year we held a joint service at Christmas and Easter with Alive and continue to help them host Messy Church once a month. This important and very well attended outreach for junior aged children is also in need of more helpers from our church as sadly Tim is no longer able to be involved. An ever-present spirit of Christian love is allowing the churches to journey well together.

With the building so busy it is always in need of running repairs and general maintenance. Such as gutter and drain clearance to stop some of the rain water ingress, plumbing repairs and deep cleaning. It is a very old building and over time the roof fabrics have worn out. Rain water is finding its way in to the building in several places which will soon affect the use of the rooms if not addressed with some urgency. So, we have engaged a conservation architect to carry out a roof survey to assess and advise on the repairs needed. Then we can begin approaching grant funders hoping to gain their support. Extensive repair work will need to be undertaken in the years ahead. We hold fast to God's promises in each step of this process. As we believe He has plans for us to continue the work we do in His name in this building.

Throughout the last twelve months Tim's health has been a constant concern for prayer. He took a three-month Sabbatical in August to rest, reflect and recuperate but sadly things did not improve and in January with a heavy heart Tim explained to the church that he would be taking early retirement as his health was not going to allow him to continue as our minister. He and Karen began exploring what needed to be in place to enable Tim to retire including securing accommodation. We pray God will provide the right people to support and advise them on this journey as they prepare to leave Bridgwater in the next few months. Tim, Karen and Kez will be sorely missed by us all. Tim encouraged and inspired us during his short ministry. We truly saw God at work resourcing our Energise vision with funds and people. We pray God will bring healing and blessing to Tim in the days ahead.

In January 2024, while supporting Tim and Karen on their journey, the church began the process to seek a new minister. With Tim's blessing the deacons met with our Region minister, Rev Nigel Manges. The church held a vision day and wrote a church profile. This is currently on the BU pastoral vacancy list for minister seeking new pastorates to view. We pray God will put our church on the heart of the minister he has planned to work with us in the near future. In the meantime, His work doesn't stop so let us step forward in faith, expectant of what the future holds for our church in the year ahead. Aware that the pastoral vacancy will bring extra pressures. It will be a time when our care and pastoral support of each other will be vital and we will all need to hold fast to God's promises for us in all we do.

Bridgwater Baptist Church**Account examiners report for 2023/2024**

I find the accounts to be a true record of income and expenditure and therefore have no hesitation in signing them off.

I do raise the following concerns regarding income in some areas.

HALL RENTS.

1. Why is there no rent paid from the Portuguese church in April/May/June 2023 ?
2. As I mentioned in my report last year the rents from the Ballet Teacher are inconsistent.

We should charge a set rent for a set number of hours hall hire. Not accept what she thinks she will pay. There was no rent received in June, August, September, and November 2023 nor in January and March 2024. One needs to ask how many hours she is using the hall and divide this into the amount of rent received for the year. We received £1937 for the year.

I have done some investigated what she charges for lessons . The Bridgwater School of Ballet established in 1972 and is run by Diane Turner charges.

September 11th to Christmas £57 for a half hour lesson for a 5 year old.
£75 for a ¾ hour lesson for an 8 year old. These are per term. And for adults £6 per week. For a ¾ hour lesson.

Therefor Sep. to Christmas taking out a week for October half term leaves 9 weeks of lesson. School have 13 weeks holidays a year leaving 39 weeks for lessons. We have received rent for 26 weeks. Her income for 39 weeks with just one lesson per week for these three groups is as follows.

5 year olds £6.33 x 39 = £246-87 x 10 children = £2716

8 year olds £8-33 x 39 = £324-87 x 10 children = £3249

Adults £6 x 39 = £234 x 5 adults = £ 1170

TOTAL £7135

It was difficult for my sauce to ask too many questions but bearing in mind she does lessons for groups from 3year going onto grade 8 .then I suspect she must have at least 6 classes a week netting her an income of £14,270 leaving a profit of £12,333 per annum for 39 weeks work. I would appear we are grossly undercharging her.

3. OFFICES

There is no income and expenditure for the offices therefore putting the church in a situation whereby it doesn't know whether or not it is covering its costs.

The rents should be paid into a separate bank account so that we can prove we are using the money for the correct purpose. As I understand it the office income is to be used for the cellar café to be a facility for the community. If this is correct then we should show,

INCOME

Office rentals

Café Sales.

EXPENDITURE

Cafe manager's salary

Ingredients for cake making plus purchases of soft drinks, coffee, tea etc.

Office electricity, café electricity,

WiFi

Water.

Maintenance of offices and café.

This is the only way we will know whether or not it is a viable venture.

I suggest a quotation be obtained from The Electricity supplier to have individual meters for each office as the tenants can leave on heaters, dehumidifiers, lights etc. and not be concerned about the cost.

The cost of this work should be paid for from the rents received from the office rents alone.

Frank Pates

August 20th 2024

DEACONS/TRUSTEES ANNUAL REPORT 2024

Apr 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	January 2024	February 2024	March 2024	Actual Totals
£960.00	£1,340.00	£1,920.00	£980.00	£1,070.00	£1,040.00	£1,040.00	£1,370.00	£1,160.00	£1,125.00	£1,040.00	£1,370.00	£14,415.00
£1,694.00	£555.20	£1,230.00	£589.37	£584.60	£425.00	£534.70	£325.00	£321.00	£517.00	£460.00	£464.00	£7,699.87
£515.00										£60.00	£2,270.00	£2,845.00
							£3,470.53	£20.00				£3,490.53
£91.00	£117.00	£102.30	£110.00	£115.94	£86.00	£94.00	£81.00	£93.00	£82.00	£94.00	£78.00	£1,144.24
											£35.00	£35.00
		£60.00		£1,211.00	£220.00	£123.00	£140.00				£42.00	£1,796.00
												£0.00
£150.00												£150.00
								£250.00				£250.00
												£0.00
								£250.00				£250.00
								£189.60				£189.60
								£373.27	£250.00			£623.27
										£2,594.40	£2,104.25	£4,698.65
£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£6,300.00
		£169.98	£1,144.60	£1,233.43	£1,233.43	£1,233.43	£1,233.43	£1,569.13	£1,233.43	£1,233.43	£1,063.45	£11,347.74
£1,999.50	£1,912.00	£1,682.00	£2,755.00	£1,929.00	£1,817.00	£2,204.00	£1,933.00	£2,270.00	£2,709.00	£2,150.00	£1,855.00	£25,215.50
£5,934.50	£4,449.20	£5,689.28	£6,103.97	£6,668.97	£5,346.43	£5,754.13	£9,077.96	£7,021.00	£6,441.43	£8,156.83	£9,806.70	80,450
Apr 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	January 2024	February 2024	March 2024	Totals
				£64.00		£50.00				£50.00	£50.00	£214.00
												£0.00
												£0.00
£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,849.54	£2,115.60	£2,115.60	£32,726.60
												£32,940.60
									£300.00			£300.00
							£103.00		£250.00			£353.00
							£20.00		£189.60			£209.60
												£862.60
				£3,198.99								£3,189.99
												£0.00
£184.41	£189.00	£189.00	£189.00	£189.00	£189.00	£189.00	£189.00	£189.00	£189.00			£1,885.41
				£130.00		£190.00	£85.00					£405.00
				£716.86								£716.86
		£138.00				£763.08						£901.08
												£0.00
	£126.22		£172.78							£169.64		£468.64
£1,212.42	£931.51	£350.19	£72.26	£119.60	£136.55	£59.53	£276.86	£1,072.10	£1,329.80	£1,607.54	£1,128.38	£8,296.74
£686.60	£606.10	605.23	£564.10	£561.72	£491.12	£537.19	£627.36	£699.85	£812.88	£728.99	£743.46	£7,664.60
		£79.00	£296.00	£200.00			£472.00				£366.00	£1,413.00
												£0.00
£99.18			£15.78	£116.95	£117.22	£116.59	£116.59	£116.59	£116.59	£843.98	£498.28	£2,157.75
		£614.40										£614.40
												£27,713.47
£721.01	£474.03	£474.03	£474.03	£474.03	£474.03	£474.03	£474.03	£474.03	£474.03	£474.03	£474.03	£5,935.34
£284.47	£284.47	£284.47	£379.29	£494.49	£521.47	£521.47	£459.49	£521.47	£521.47	£521.47	£521.47	£5,315.50
	£328.71			£496.98		£865.32			£241.66	£269.83	£86.24	£2,288.74
											1,082	£13,539.58
			£722.45	£722.45	£722.45	£722.45						£2,889.80
£2.80	£3.60	£2.40	£6.00	£2.40	£4.00	£17.60	£25.84	£20.59	£25.53	£4.80	£2.00	£117.56
												£0.00
	£368.30											£368.30
												£0.00
£34.75	£34.75	£34.75	£44.50	£44.50	£44.50	£44.50	£34.75	£34.75	£37.50	£37.50	£37.50	£464.25
												£0.00
									£297.00	£316.25		£613.25
		£380.39	£35.00				£20.00	£50.00	£19.98	£60.00	£76.38	£641.75
												£2,205.11
												this omits line 78
												£0.00
												£0.00
£6,075.18	£6,196.23	£6,001.40	£5,820.73	£10,381.51	£5,549.88	£7,400.30	£5,753.46	£6,027.92	£7,654.58	£7,199.63	£7,181.08	£77,261.36

Accounts

Journeying together

So many things have happened in the world in the last year, wars, earthquakes, record increases in energy prices to name but three which have impacted lives and are still causing hardship to so many people today. The global problems have touched the life of our church too. However, throughout all of it God has been our constant companion, journeying with us providing and answering prayers. This is clearly visible when we look back and see just how far we have travelled in the last 12 months.

On this journey we have welcomed new friends at Sunday worship, some having come from other countries to build new lives in Bridgwater and some just passing through. They have made us think about our welcome routine for friends from other cultures and make improvements. We shared the joy of a baptismal service in November when Lloyd publicly professed his faith and welcomed Vicki and Frank into membership in March. With sadness, we said goodbye to long-time church friends, Tony Proll and Gordon Bartlett and members Pat Bartlett, George Constable, Martin Kelly and Alina Mackinlay, but thank God for their lives full of faithful service. There have been challenges, not least the increase in energy prices as these hit the running costs of the church building and construction costs of our energise project. However, God has provided allowing us to continue opening the premises for church and community use every day of the week with only a minimal increase in hall rents.

This year, thanks to the vaccination programme the world began to learn to live with covid 19 and we have seen all aspects of church life resume. In July we had the joy of welcoming a group of Korean ladies and learning a little about their mission work. We held a spring fayre, harvest celebration lunch, Christmas concert and fayre. These events gave opportunity to connect a little deeper with each other and with those from the wider community. We continue to support Bridgwater Food Bank, SWBA home mission and BMS World Mission. Our prayer support Alan & Megan Barker and Angus & Helen Douglas, our BMS missionaries in Nepal also continues.

Regular activities including Coffee morning, Make it on Monday and CAMEO are to be places where friendships are made, as does our Parents & Toddlers group and Messy Church for the younger generation.

Our creative writing group 'Scribes' continues to meet monthly on Zoom and our three small groups encourage fellowship, bible study and prayer. These varied activities are allowing our church to grow stronger and be more effective in our witness

Our journeying with Alive Christian Ministries has seen us join together for services at Christmas and Easter and work together hosting a Christmas Concert and an Alpha course. Connections are growing. Alive members kindly financed and managed the installation of their electric oven, hob, hot water boiler and dishwasher into the kitchen after upgrading the electrical supply and also made improvements to the sanctuary stage lighting. An ever-present spirit of Christian love and improving communication allows us to journey well together. Sharing our building with MSBN (the Portuguese speaking church) continues to bring challenges but Tim and others work hard to improve communication and relationship with them.

The Energise Project's journey gathered pace this year despite many challenges including increases in costs, the main contractor pulling out just as contracts

were about to be signed and the sad loss of our project manager Alina. However, whenever any problem occurred whether large or small, we could sense God's provision. Prayers were answered, grant funders offer uplift grants, a new contractor was found within days of the other one leaving and Tim, Jenny, Annette and Keith took on Alina's role with a small amount of professional input from Justin, a quantity surveyor.

Firstly, the new church hub and storeroom were created. Comley building and KDR electrics worked alongside a team of church friends led by Martin Rawles to transform all the small dark rooms on the first floor of the church into a light, bright welcoming space which is now our church office and a home for Bridgwater Street Pastors and Alive's office. A new floor was created which is now a storeroom and where the lift will stop on this level.

Next, we prepared to start the main project and signed the contract with Cann Construction in September 2022. Work began! The engagement of Bill Cann, his construction team and his quantity surveyor, Phil Durham on our energise journey has been a blessing. They have understood the energise vision, worked tirelessly to remain on budget and sensitively adapted aspects of the construction work to minimise disruption to the day-to-day life of the church and still managed to complete in just over the 6 months original schedule.

Allowing us to celebrate the end of the construction phase of energise at our Open Day and Dedication Service on Saturday 13th May. It was a joy to recount the journey so far and share time with so many who supported us along the road. Now we start on a new journey as we prepare to welcome 'start up' and small businesses into our enterprise hub offices and find the best way to use our new cellar wellbeing café bar to benefit church life and the local community. Many ideas are being explored and plans made. May God bless the use of our energise spaces and continue to journey with us as activities begin.

This year we have spent time improving our pastoral care provision by making the 'buddy scheme' more robust and creating a pastoral care team as an extra layer of support. We completed our first Charity Commission annual report and continue to transfer our assets and learn about the administrative aspects of being a Charitable Incorporated Organisation. Tim has settled into his Chaplaincy role at Hinkley Point, supporting workers and building connections. In December we wished Julie well as she retired from her post of church cleaner after eight years of dedicated service and welcomed Louise into this role.

After many years of service Martin Draper stepped down from his role as church treasurer. We thank him for his thorough and safe handling of the church finances. His clear explanation of all financial matters has been greatly appreciated all members. His shoes have been very difficult to fill but God has provided a team of members willing to take on this vital aspect of church life. May God help them grow in knowledge and wisdom enabling them to guide the church on future financial matters and may he journey with Martin in his retirement and continuing service.

We are blessed to have the use of our very large building and the joy of being able to share with others but it is old and comes with new challenges every day. Over the last year, in addition to the Energise construction work we have cleared our many roof gutters to try and stop rain water ingress, upgraded part of the church cottage roof when this became unexpectedly needed and constructed a new kitchen ceiling following the sudden collapse of the old new! God provided the resources for all we faced even though our financial position became critical at one point in the year. Securing a grant specifically to help with increased

energy costs and a very generously supported gift day in March have managed this situation for now.

This year has been a rollercoaster of a journey for BBC with scary moments but plenty of joyous and exciting times too. Through it all we have faithfully journeyed close to God and he has provided all we needed in his time. There were moments when all we could do was pray and our prayers were answered. Next year will bring so many new opportunities to witness as we begin to use the whole of our building as a tool for mission. May God give us the grace to listen and wisdom to journey where He is calling us in the year ahead.

Bridgwater Baptist Church FY 2021 - 2022

BBC Current Account	AGM agreed 2022/23 Budget	Apr 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	Totals	Notes
RECEIPTS															
Giving Offerings															
DD	17000	£1,195.00	£1,325.00	£1,099.10	£1,115.00	£1,105.00	£1,105.00	£1,115.00	£1,495.00	£1,065.00	£1,000.00	£1,000.00	£1,010.00	£13,629.10	
Collection Plate	8500	£641.30	£559.35	£1,025.00	£624.60	£821.00	£595.35	£803.00	£567.60	£323.20	£919.25	£680.00	£478.50	£8,038.15	
Gift Day (22/23)	4564	£50.00						£300.00				£250.00	£2,770.00	£3,370.00	
Gift Aid:-	2500											£4,369.75		£4,369.75	
Coffee Morning	1200	£150.80	£99.70	£87.50	£117.90	£96.50	£94.00	£90.54	£101.00	£80.00	£83.00	£115.00	£82.00	£1,197.94	
Other:-															
Weddings/Funerals	250							£647.50		£20.00	£300.00	£258.35		£1,225.85	P Bartlett / G Constable/Kelly
Donations	250													£0.00	
Furlough															
Other:-	250	£275.00	£92.20		£600.00	£150.00	£167.00		£90.00	£109.35				£1,483.55	92.20/sale of craft, Jul=Korean Ladies, Aug = 150 kitchen ceiling appeal, Sept £100 Kitchen, £67 Foodbank, Nov = £5 xmas fayre stall, 85 good news 4 everyone, Dec=109.35 foodbank
Closure and transfer of BU account funds								£2,439.53						£2,439.53	
Building Projects		£527.00												£527.00	Apr=527 Roof
SCOL Grant												£5,000.00		£5,000.00	
Allocated														£0.00	
Building Projects/Energise			£250.00											£250.00	May = iro J Langdon
BMS/HM Xmas appeal										£597.05				£597.05	xmas fayre, allocated to BMS/HM 100%
SCC - Cameo												£56.00		£56.00	
Direct giving to BMS:-															
Christmas fayre	1000														
Rents															
Cottage	6300	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£6,300.00	
Halls	25470	£2,410.00	£1,743.00	£2,019.00	£1,745.00	£1,603.00	£1,358.00	£3,427.00	£1,575.00	£2,035.50	£1,632.00	£2,119.50	£2,309.00	£23,976.00	
GRAND TOTAL	67284	£5,774.10	£4,594.25	£4,755.60	£4,727.50	£4,300.50	£3,844.35	£9,347.57	£4,353.60	£4,755.10	£4,458.25	£14,373.60	£7,174.50	£72,459.92	

PAYMENTS	AGM Agreed 2022/23 Budget	Apr 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022	December 2022	January 2023	February 2023	March 2023	Totals	Notes
Ministry															
Preaching Fees	150		£80.00											£80.00	
Conf & Study	1000								£200.00					£200.00	
Admin Exps	100														
Salary	36679	£3,011.00	£3,011.00	£3,011.00	£3,011.00	£2,675.04	£2,675.04	£2,675.04	£2,675.04	£2,675.04	£2,849.54	£2,849.54	£2,849.54	£33,967.82	Aug = reduced pen deficit contribution
MINISTRY TOTAL	37929														
Mission															
Home Mission	250										£298.52			£298.52	
B.M.S World Mission	250										£298.53			£298.53	
general / arising								£67.00		£85.00	£109.35			£261.35	Oct=Foodbank, Dec=GNFE, Jan=Foodbank
MISSION TOTAL	500														
Premises															
Manse:-															
Insurance	342					£374.02								£374.02	
Water	400				£168.75							£200.20		£368.95	
Council Tax	1764	£180.77	£178.00	£178.00	£178.00	£178.00	£178.00	£178.00	£178.00	£178.00	£178.00			£1,782.77	

Bridgwater Baptist Church FY 2021 - 2022

Cottage:-	Maintenance	525				£43.50				£110.00			£192.00	£345.50	Mar = REF Electrics
	Insurance	227					£249.18							£249.18	
Church:-	Maintenance	636				£66.00	£550.00							£616.00	
	Insurance	2483					£2,682.83							£2,682.83	
	Water	84		£84.74										£84.74	
	Gas	5631	£268.02	£267.99	£223.39	£171.83	£117.08	£240.08	£284.80	£534.92		£508.88	£798.17	£1,082.95	£4,498.11
	Electric	7983		£1,231.20			£621.98	£627.89		£566.01	£636.73	£351.48	£494.62	£738.50	£5,268.41
	Maintenance	1000	£834.52			£200.00	£272.98	£127.90	£648.00			£27.36			£2,110.76
	Elec Door maint	510													Apr = 410 G Comley, 149.52 KDR, 275 Skip Hire, Oct = 648 = Dorma door maint
	Broadband	2089	£128.63	£126.95	£124.67	£130.07	£129.37	£400.24	£128.89	£136.48	£131.98	£128.27	£130.61	£128.58	£1,824.74
	Fire Prevention	175				£356.40									£356.40
PREMISES TOTAL		23849													
Caretaker & Cleaning															
	Caretaker's wages	4650	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£411.64	£4,939.68
	Cleaner	2790	£247.00		£247.00	£247.00	£247.00	£247.00	£247.00	£542.24	£259.33	£259.33	£259.33	£259.33	£3,296.23
	Cleaning materials	903		£228.23		£111.95		£153.56		£219.29		£191.54			£904.57
C&C TOTAL		8343													
Administration & fees															
	Bankline charges	19	£0.80	£1.60	£1.20	£1.60	£2.40	£1.20	£2.00	£1.60	£3.60	£2.80	£4.00	£2.40	£25.20
	Organ & Piano	300								£258.00					£258.00
	Music licences	469		£342.89											£342.89
	Printing & Stationery	62								£93.99					£93.99
	weba payroll charges	386	£32.10	£51.10	£32.10		£32.10	£32.10	£32.10	£32.10	£41.10	£34.75	£34.75	£34.75	£389.05
	FY 19/20 account auditing														May = miscalc - 19.00 refunded
	BU subs														
	Other / incidentals	270			£110.00	£92.10			£48.00	£80.00			£70.00	£400.10	Jun = Safeguarding training, Oct = 48, hall rent refund / music with mummy, dec = £40 Trustee training, £40 JPC Design, Mar=Trustee training
ADMIN TOTAL		1506													
OTHER															
	Frontage Loan Repayment	2000			£2,000.00										£2,000.00
	Cottage roof	2600						£3,210.00							£3,210.00
	Church Drains														£0.00
	Church roof gutter							£400.00							£400.00
	Kitchen														£0.00
	Kitchen Ceiling							£1,950.00							£1,950.00
	xfer to energise			£250.00									£270.00		£520.00
		4600													May = iro J Langdon, Mar= Gift aid share
GRAND TOTAL		76727	£5,114.48	£6,512.34	£6,339.00	£5,189.84	£8,543.62	£10,654.65	£4,722.47	£5,634.07	£4,815.33	£5,649.99	£5,182.86	£6,039.69	£74,398.34
Total Monthly Income - Outgoings			£659.62	-£1,918.09	-£1,583.40	-£462.34	-£4,243.12	-£6,810.30	£4,625.10	-£1,280.47	-£60.23	-£1,190.74	£9,190.74	£1,134.81	
Balance Brought Forward			£21,693.50	£22,353.12	£20,435.03	£18,851.63	£18,389.29	£14,146.17	£7,335.87	£11,960.97	£10,680.50	£10,620.27	£9,429.53	£18,620.27	
Closing Balance			£22,353.12	£20,435.03	£18,851.63	£18,389.29	£14,146.17	£7,335.87	£11,960.97	£10,680.50	£10,620.27	£9,429.53	£18,620.27	£19,755.08	

BU Corporation															
	Opening Balance		£2,417.95	£2,417.95	£2,417.95	£2,427.54	£2,427.54	£2,427.54	£2,427.54	£0.00	£0.00	£0.00	£0.00	£0.00	
	Income		£0.00	£0.00	£9.59	£0.00	£0.00	£0.00	£11.99	£0.00	£0.00	£0.00	£0.00	£0.00	
	Expenditure		£0.00	£0.00		£0.00	£0.00	£0.00	£2,439.53	£0.00	£0.00	£0.00	£0.00	£0.00	
	Closing Balance		£2,417.95	£2,417.95	£2,427.54	£2,427.54	£2,427.54	£2,427.54	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	

Reserve Account															
	Opening Balance		£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	
	Income (Interest)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
	Expenditure		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
	Closing Balance		£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	

Energise Account															
	Opening Balance		£53,388.94	£52,670.69	£53,469.29	£38,492.09	£50,086.06	£126,920.05	£182,100.05	£236,229.75	£184,768.61	£144,840.95	£160,109.74	£61,744.98	
	Income		£356.75	£798.60	£335.00	£20,664.97	£80,188.40	£55,180.00	£55,191.50	£46,544.60	£51,293.80	£71,003.00	£7,567.53	£103,042.90	
	Expenditure		£1,075.00	£0.00	£15,312.20	£9,071.00	£3,354.41		£1,061.80	£98,005.74	£91,221.46	£55,734.21	£105,932.29	£71,007.67	
	Closing Balance		£52,670.69	£53,469.29	£38,492.09	£50,086.06	£126,920.05	£182,100.05	£236,229.75	£184,768.61	£144,840.95	£160,109.74	£61,744.98	£93,780.21	£0.00

Total All Accounts **£77,443.03** **£76,323.54** **£59,772.53** **£70,904.16** **£143,495.03** **£191,864.73** **£248,191.99** **£195,450.38** **£155,462.49** **£169,540.54** **£80,366.52** **£113,536.56**

Bridgwater Baptist Church FY 2021 - 2022

2. Balance Sheet

	2021 - 22 £	2022 - 23 £	Notes
Current Assets			
Petty Cash	-28.42	-28.42	
NatWest Current Account	21,693.50	19755.08	
Natwest Reserve Account	1.27	1.27	
Baptist Union Funds	2,417.95	0.00	
Energise	53,388.94	93780.21	
TOTAL	77,473.24	113,508.14	
Long Term Liabilities	8,000.00	0.00	Note 1
Total Assets less liabilities (Excluding Energize)	16,084.30	19,727.93	
Total Assets less liabilities (Including Energize)	69,473.24	113,508.14	
Capital and Reserves			
Reserves (money carried forward from previous year)	-15,945.47	-13,915.70	
Church Policy Reserve	30,000.00	30,000.00	
Deficit/Credit for year	2,029.77	3,643.63	
TOTAL Capital and Reserves	16,084.30	19,727.93	Note 2
Fixed Asset Insurance Values			
Church	1,469,231.00	1,469,231.00	Note 3
Cottage	104,500.00	104,500.00	Note 3
Manse	203,775.00	203,775.00	Note 3
Estimated pension deficit as at EOY	30,200.00	0.00	

Notes
1. Frontage loan of £8K. £2K repaid on 6/6/22, remaining £6K to be treated as a gift. 2. Total Capital and Reserve from last year, minus church policy reserve. 3. Propose new values for 22/23, Manse 350K, cottage 150K. Church ??

Bridgwater Baptist Church FY 2021 - 2022

3. Financial Statement

CURRENT ACCOUNT

	2021 - 22 £	2022 - 23 £	Notes
Receipts			
Standing orders, offerings.	23539	21667	
Gift Day	4564	3370	
Gift Aid (General Funds)	12789	4370	
Coffee Mornings	1119	1198	
Hall Rents	25470	23976	
Cottage Rent	6300	6300	
Allocated giving - Xmas Fayre	1000	597	
Allocated giving - Energise	885	250	Note 1
Other income	1905	1540	Note 2
Grant Income for building works	3899		
Closure and Xfer of BU account funds		2440	
SCOL Grant towards Energy costs		5000	
Kitchen ceiling		527	
Weddings/Funerals		1226	
TOTAL	81469	72460	
Payments			
Ministerial	37040	34248	Note 3
Manse	2972	2871	
Caretakers Wages	4559	4940	
Church Cleaning	3621	4201	Note 7
Church Elec		5268	Note 4
Church Gas		4498	Note 5
Church Premises upkeep	20779	7059	Note 6
Cottage Upkeep	848	865	
B.M.S	950	299	
BU Home Missions	250	299	
Other Causes	639	261	
Church Administration	1722	1509	
Project - Frontage	2000	2000	
Project - Energise	6066	520	
Church Kitchen ceiling		1950	
Church gutter clearance		400	
Cottage roof repairs		3210	
Total	81445	74398	
Net Defecit/Credit	24	-1938	

Notes
Note 1. Gifts made to energise that initially went in to the Church current account
Note 2. Gifts from Korean ladies, sale of craft etc
Note 3. Pen deficit contrib reduced to £1 pcm from August (was 336 pcm)
Note 4. LFL Prev year = 2661
Note 5. LFL Prev year = 1877
Note 6. Includes £2.6K insurance, £2.1K maintenance, £1.8K Broadband
Note 7. Includes cleaning materials and cleaners wages.

Bridgwater Baptist Church FY 2021 - 2022

4. Details of Payments

	2021 - 22 £	2022 - 23 £
Ministry		
Ministers Salary	32,233.23	33,285.90
Pulpit supply	50.00	80.00
Ministers Sundry Expenses	770.00	200.00
Pension deficit contribution	3986.42	681.92
Total	37039.65	34247.82

	2021 - 22 £	2022 - 23 £
Mission		
BU Subscription	235.00	0.00
BMS General Payments	1100.00	298.52
Home Mission	550.00	298.53
Other Causes	119.95	261.35
Total	2004.95	858.40

Manse Upkeep		
Manse Repairs	515.00	345.50
Water Rates	392.13	368.95
Council Tax	1729.65	1782.77
Manse Insurance	335.22	374.02
Total	2972.00	2871.24

Church Administration		
Church Music licences	501.98	342.89
Printing and stationery		93.99
Misc		425.30
Weba payroll	646.34	389.05
TOTAL	1148.32	1251.23

Church Premises Upkeep		
Caretakers Wages	4558.86	4939.68
Repairs and maintenance	11001.06	1462.76
Organ and Piano		258.00
Church Cleaning materials	885.19	904.57
Church Cleaner	2735.37	3296.23
Gas	1877.27	4498.11
Electric	2661.10	5268.41
Water	82.42	84.74
Insurance	2434.28	2682.83
Elec door maint	500.40	648.00
Broadband wifi	2048.08	1824.74
Fire Extinguisher Service	174.00	356.40
Total	28958.03	26224.47

Cottage Upkeep		
Cottage Repairs	210.60	249.18
Cottage Insurance	118.20	616.00
Total	328.80	865.18

Other		
Xfer to Energise		520.00
Frontage loan repayment		2000.00
Cottage roof		3210
Church gutter clearing		400
Kitchen Ceiling		1950
Total	0.00	8080.00

Total	72451.75	74398.34
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Bridgwater Baptist Church FY 2021 - 2022

5. Opening acct balances

	2021 - 22	2022 - 23
	£	£
ASSETS - OPENING BALANCES		
Cash and Bank Accounts		
BU Corporation	2411.70	2417.95
BBC General Current Account	21669.98	21693.50
Petty Cash	-28.42	-28.42
Reserve Account	1.27	1.27
BBC Energise Account	20685.35	53388.94
TOTAL ASSETS	44739.88	77473.24

	2021 - 22	2022 - 23
	£	£
ASSETS - CLOSING BALANCES		
Cash and Bank Accounts		
BU Corporation	2417.95	0.00
Nat West Current Account	21693.50	19755.08
Petty Cash	-28.42	-28.42
Reserve/Projects Account	1.27	1.27
BBC Energise Account	53388.94	93780.21
TOTAL ASSETS	77473.24	113508.14

Bridgwater Baptist Church FY 2021 2022

6. Draft budget 22 23

		AGM Agreed 2022/23 Budget	Actuals/Totals 2022/23	AGM Proposed 2023/24 Budget	
PAYMENTS					
Ministry					
	Preaching Fees	150	80	150	Same as 22/23 budget
	Conf & Study	1000	200	200	Same as 22/23 actuals
	Admin Exps	100		100	Same as 22/23 budget
	Salary	36679	33968	37365	22/23 actuals * 1.10%
MINISTRY TOTAL		37929	34248	37815	
Mission					
	Home Mission	250	299	0	No planned donations - running a deficit budget
	B.M.S World Mission	250	299	0	No planned donations - running a deficit budget
	general / arising		261	0	No planned donations - running a deficit budget
MISSION TOTAL		500	858	0	
Premises					
Manse:-					
	Insurance	342	374	411	22/23 actuals * 1.10%
	Water	400	369	387	22/23 actuals * 1.05%
	Council Tax	1764	1783	1872	22/23 actuals * 1.05%
	Maintenance	525	346	500	Same as 22/23 budget
Cottage:-					
	Insurance	227	249	274	22/23 actuals * 1.10%
	Maintenance	636	616	616	Same as 22/23 actuals
Church:-					
	Insurance	2483	2683	2951	22/23 actuals * 1.10%
	Water	84	85	89	22/23 actuals * 1.05%
	Gas	5631	4498	£6,960.00	£2900 spent in last 5 months Of 22/23. Prorated to a full year
	Electric	7983	5268	£6,720.00	£2800 spent in last 5 months Of 22/23. Prorated to a full year
	Maintenance	1000	1463	1463	Same as 22/23 actuals
	Elec Door maint	510	648	648	Same as 22/23 actuals
	Broadband	2089	1825	1825	Same as 22/23 actuals
	Fire Prevention	175	356	356	Same as 22/23 actuals
PREMISES TOTAL		23849	20563	25073	
Caretaker & Cleaning					
	Caretaker's wages	4650	4940	5688	(NMW *1.05%), 10H PW
	Cleaner	2790	3296	3413	(NMW *1.05%)
	Cleaning materials	903	#####	905	Same as 22/23 actuals
C&C TOTAL		8343	9140	10006	
Administration & fees					
	Bankline charges	19	25	25	Same as 22/23 actuals
	Organ & Piano	300	258	258	Same as 22/23 actuals
	Music licences	469	343	343	Same as 22/23 actuals
	Printing & Stationery	62	94	94	Same as 22/23 actuals
	weba payroll charges	386	389	389	Same as 22/23 actuals
	FY 19/20 account auditing			0	Energise to fund
	BU subs			240	Historic value
	Other / incidentals	270	400	400	Same as 22/23 actuals
ADMIN TOTAL		1506	1509	1749	
OTHER					
	Frontage Loan Repayment	2000	2000	0	
	Cottage roof	2600	3210	0	
	Church Drains		0	0	
	Church roof gutter		400	400	Required annually ?
	Kitchen		0	0	
	Kitchen Ceiling		1950	0	
	xfer to energise		520	0	
	Total	4600	8080	400	
GRAND TOTAL		76727	74399	75043	

BBC Energise Accounts 22/23	
£	
21/22 Brought fwd	53388.94
INCOME	
Grants	487346.9
Donations/Offerrings	4094.97
Fund raising	455.15
Gift Aid	270
TOTAL	492167.1
OUTGOINGS	
Plans/Services	3128.5
Building Works	448647.3
TOTAL	451775.8
Carried forward	93780.21

Bridgwater Baptist Church 2021 - 2022

0. General notes

1. Monthly summary. This is the usual tracking spreadsheet shared with the Deacons each month that shows the current position of our finances.

2. Balance sheet. The balance sheet shows that we have capital and reserves of £19.7k, and our accounts are in credit this year by £3.6K. Our policy reserve is £30K and we are still significantly under this. This years improvement is due to the remaining £6K frontage loan being converted in to a gift.

3. Financial statement. This provides a summary analysis of receipts and payments - similar to the monthly summary

Receipts

Income was £72460, against a budgetted income of £67240, The difference largely being the £5K SCOL grant.

Gift aid - we had budgetted £2.5k, actuals were £4.3k

Expenditure

We spent £33.9K on ministry (mainly Tims running costs, and a small amount on Robs training) against a budget of £37.9k, the difference being the reduction in pension deficit contributions.

Wespent more on church gas and electric than in previous years, however our actual spend was less than we had budgetted.

4. Details of Payments. Further detailed analysis

5. Opening account balances

6. Proposed 23/24 budget - for confirmation by church meeting.

General comments

A special thanks must go to Trish for managing our rental income, Clive for being the usual 2nd signatory that I use, and Annette for doing the monthly Energise accounts

Thanks to all who help, cash counters, bankers, etc

BRIDGWATER BAPTIST CHURCH ACCOUNTS 2022/2023

I Hereby confirm that I have checked the accounts presented to me and would confirm that they are a true and accurate record of the incomings and outgoings for the year. Any queries I had were due to lack of knowledge of the church workings and have been satisfactorily answered.

1. **Room Lettings** I am concerned that there are so many varying costs for the room hire charges and they should be standardised. Prices need to be increased to cover the enormous increase in gas and electricity costs. The room letting secretary should be able to pass a copy of a spread sheet to the treasurer showing all lettings and this should tie up with cash received. (I attach a spread sheet design which should help in this matter. I am happy to email it to the treasurer and letting secretary)
2. **WEEKLY COLLECTIONS.** This should be counted by two persons and the collection receipt should be signed by both parties not one. There are a few occasions where it is stated that cash for room rentals are added to the monthly income form which state UNKNOWN. Whoever hands over the cash to the collection counter should make sure they know who the money is from.
3. **CASH RELIANCE.** B.B.C. are reliant on rental income to keep the church afloat. This could be problematic if you lose a large renter, as the congregation is generally O.A.P. attenders on fixed incomes and therefore it is vital that young earners be encouraged to join the church if at all possible to enable cash reserves to be built up. Thinking of the seven years of plenty versus the seven years of famine. I know this might not please some people but every organisation whether commercial or charitable must face reality.

Signed

Frank Pates. 44 Berrow Road Burnham on Sea Somerset TA8
2EX Phone 01278 781374 Retired Member C.I.P.S
(Chartered Institute of Purchasing and Supply.

January 27th 2024

BRIDGWATER BAPTIST CHURCH

England & Wales - Charity number 1194817

Accounts

New Life

This time last year we were just beginning to emerge from the final covid -19 lockdown. We had started to meet in person for Sunday services from April and church activities gradually became possible during the summer as restrictions loosened. Keeping everyone safe from covid meant that some things had to be done differently but we all rejoiced at being able to gather for worship, share Communion and see each other face to face. The last activity to re-open was CAMEO in August. This and our other weekly activities ("Wednesday coffee morning", "Make it on Monday" and "Parents & Toddlers") continue to be places where friendships are made, nurtured and support given whatever the need. They have grown in number over the year and offer a warm welcome to all. Also, working together with Alive we have been able to establish a monthly "Messy Church" reaching out to families in the community.

Throughout the year 'the ladies of 'Scribes' (a creative writing group) continued to meet monthly on Zoom and in the autumn three new "small groups" were set up to encourage fellowship, bible study and prayer with a fourth beginning in April. Those attending the groups are getting to know each other better and growing stronger in their faith, recognising that this will enable the church to be more effective when we reach out to those around us each day.

Covid lockdown emphasised the importance of our everyday pastoral care for each other and this has of course continued via phone calls, emails, letters and in practical support. Also, during the pandemic, we had found new ways to keep connected using Zoom, email and Facebook. This year we have developed these along with the streaming of our Sunday services to enable those not able to get to worship an opportunity to connect. It has been a joy to welcome new friends at worship throughout the year and to celebrate with Ses at his baptism on Sunday December 5th and rejoice with Laura (nee Rawles) & Jack Tottle at their wedding in the Summer. In March we welcomed Sandy, Sally, Marion and Keith into membership. We have been able to re-connect with our Methodist friends for two services, one at Christmas and the other in March and look forward to returning to our normal pattern of sharing worship in the year ahead. Also, this year Tim was given the opportunity to become an Associate Chaplain at Hinkley Point. In March he completed the induction training and was commissioned in his new role by Ewen Huffman the Hinkley Point Lead Chaplain on Sunday May 8th.

Also, we continue to support Alan & Megan Barker and Angus & Helen Douglas, our BMS missionaries in Nepal with our prayers and were able to respond to the BMS Nepal Covid appeal and the Christmas Uganda appeal funding BMS workers supporting vulnerable children.

As our church life began to blossom again so did that of Alive Christian Ministries, and MSBN (Portuguese speaking church) and the community groups meeting on our premises. We welcomed back old friends, Blossom in Somerset, Rock Choir, U3A groups and the Senior Citizens Forum and some new one including Flab to Fab and Mind in Somerset. It has been good to have the building busy again every day of the week. Good to be able to share the resources we have with others including our baptistry was used by MSBN and Bridgwater Community Church to baptise members.

DEACONS ANNUAL REPORT 2022

During the year we have begun to share the premises in person with Alive friends and partner with them for weekly activities. They have settled into their new home. Meeting for worship and Kidz church on Sundays after our service, running Youth work 3 evenings a week, prayer and bible study groups and joining us for coffee morning each Wednesday where they run Credit Union. As covid restrictions eased we started to join together for coffee on Sunday mornings and were able to hold joint services in July and at Harvest followed by a "bring & share" lunch. Although our partnering with Alive has brought many positives, the changes have also been unsettling for some members. We pray for God's guidance as we make adjustments and seek how to develop our relationship with Alive and MSBN church for the benefit of all three congregations and to serve Him in our local community.

This time last year we had raised 47% of the funding needed for our Energise programme. We prayed that God would continue to guide and bless the project and enable us to secure the rest of the funding by the end of 2021.

This year the Action Team secured more grant funding, organised fund-raising events including a sponsored abseil, sponsored walk, Autumn Fayre and Sound Celebration Concert in November and now we have raised 100% of the original costs and work can begin. We humbly thank God for his blessings as we rejoice at this achievement and continue on the journey.

The cost of the project has increased by £60,000 so fund raising events will continue and

DIY working parties are being set up to undertake practical preparatory work that we can do ourselves to help reduce the costs. A tender has been accepted and builder engaged to begin work in the cellar in the next few months. The next year will see many changes and be challenging for everyone using the building but worth it as we begin to see the derelict areas in the premises being brought back to life.

This year has seen us become a Charitable Incorporated Organisation. Now we have to transfer our assets and learn how to meet the administrative requirements of the Charity Commission. Other administrative housework in the last year included the introduction of a robust safe guarding "code of Behaviour" for all those working with Parents & Toddlers and updating our Health & Safety Policy.

We are blessed to have the use of our very large building and the joy of being able to share with others but it is old and comes with new challenges every day. Over the last year, in addition to the general maintenance, we have been able to complete major renovation work to the rain water drains around the main building aided by grant funding from the Nation Church Trust and the Listed Places of Worship schemes, fit blue lighting to the front of the church to aid security, repair areas of wooden block flooring, replace the dangerous manhole cover in the carpark and repair a bedroom ceiling in the cottage. In April we held an Easter Fayre to kick start our fund raising for the next urgently needed repairs, the re-lining the roof gullies which run along both sides of the main church. Unfortunately, we have not been able to install the stainless-steel kitchen units and equipment gifted by Alive but hope to do so when funds allow.

So much change in the last year, so much achieved, so much still to do! Joyous and exciting times ahead but also challenging and scary too. Throughout the years BBC has always been changing in one way or another to allow God's work to continue. None of us like change if we are truly honest but as the old hymn

DEACONS ANNUAL REPORT 2022

tells us “God is working His purpose out as year succeeds to year”. May He give us the grace to listen and wisdom to follow where He is calling us in the year ahead.

Bridgwater Baptist Church FY 2021 - 2022

BBC Current Account	AGM Agreed 2021 Budget	Apr 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	January 2022	February 2022	March 2022	Totals	Notes
RECEIPTS															
Giving Offerings															
DD	16740	£1,180.00	£1,530.00	£1,230.00	£1,220.00	£1,230.00	£1,130.00	£1,180.00	£1,530.00	£1,230.00	£1,377.00	£1,230.00	£1,450.00	£15,517.00	
Collection Plate	7297	£1,065.00	£498.00	£1,460.85	£481.20	£669.10	£757.00	£485.40	£711.00	£246.50	£637.10	£618.50	£392.00	£8,021.65	
Gift Day (21/22)	4508	£2,194.00											£2,370.00	£4,564.00	
Gift Aid:-	2000											£12,788.75		£12,788.75	Net £7222.75 after xfer to Energise
Coffee Morning	325			£164.10	£133.56	£146.37	£124.60	£115.00	£127.10	£72.70	£92.00	£78.00	£65.50	£1,118.93	
Other:-															
Weddings/Funerals	500													£0.00	
Donations	500													£0.00	
Furlough	483	£483.65												£483.65	
Other:-							£200.00	£67.00	£372.00		£310.00			£949.00	Sep= Toddler gp from asda, Oct = 67 food bank, Nov = 300 old vicarage, Jan = 310 Min Conf cancelled
Building Projects												£3,899.00		£3,899.00	Feb=drains grants, £1114+£2785
Nepal			£172.00	£100.00										£272.00	
Allocated															
Building Projects/Energise		£10.00		£625.00						£250.00				£885.00	
BMS Xmas appeal										£200.00				£200.00	Dec = BMS Xmas appeal
Direct giving to BMS:-															
Christmas fayre	500								£1,000.00					£1,000.00	
Rents															
Cottage	6300	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£525.00	£6,300.00	
Halls	22000	£2,598.00	£1,870.00	£2,572.00	£1,607.00	£2,591.50	£2,354.00	£1,821.00	£1,707.00	£2,743.00	£1,866.00	£2,042.50	£1,698.00	£25,470.00	
GRAND TOTAL	61153	£8,055.65	£4,595.00	£6,676.95	£3,966.76	£5,161.97	£5,090.60	£4,193.40	£5,972.10	£5,267.20	£4,807.10	£21,181.75	£6,500.50	£81,468.98	

		AGM Agreed 2021/22 Budget	Apr 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021	November 2021	December 2021	January 2022	February 2022	March 2022	Totals	Notes
<u>PAYMENTS</u>																
Ministry	Preaching Fees		£50.00												£50.00	Apr= K Wilson funeral
	Conf & Study Salary		£2,991.85	£2,991.85	£2,991.85	£2,991.85	£2,991.85	£2,991.85	£2,991.85	£650.00	£2,991.85	£2,158.74	£380.00	£3,011.00	£1,030.00	Nov = 310 rob training course. Feb £380 Tim conf
MINISTRY TOTAL		34035													£35,959.65	£37,039.65
Mission	Home Mission		250			£250.00									£250.00	
	B.M.S World Mission		250			£250.00					£500.00	£200.00			£950.00	Dec = From xmas fayre, Jan = Uganda Child Prot appeal
	general / arising					£272.00				£367.00					£639.00	Jul = BMS Nepal, Nov = 200 p&t from asda, £100 messy church float. 67 foodbank
MISSION TOTAL		500													£1,839.00	
Premises	Manse:-															
	Insurance	322					£335.22								£335.22	
	Water	430					£224.51					£167.62			£392.13	
	Council Tax	1630	£172.65	£173.00	£173.00	£173.00	£173.00	£173.00	£173.00	£173.00	£173.00	£173.00			£1,729.65	
	Maintenance	700				£95.00			£420.00						£515.00	A Hand / Boiler maint Jul 95, Oct = Comley 420

Bridgwater Baptist Church FY 2021 - 2022

Cottage:-															
Insurance	215					£223.45								£223.45	
Maintenance	250	£59.40		£250.00			£65.16			£50.00		£200.00		£624.56	Apr=KDR, Jun = Heat Care , Feb £200 D Roberts
Church:-															
Insurance	2402					£2,434.28								£2,434.28	
Water	81		£82.42						£143.39		£635.09			£82.42	
Gas	3500	£57.93	£882.22			£158.64								£1,877.27	
Electric	3500		£165.22	£229.71	£223.88	£206.96	£164.48	£164.76	£228.39	£296.10	£386.95	£237.09	£357.56	£2,661.10	
Maintenance	1000	£113.95					£357.96	£2,734.10	£203.13	£825.00	£6,752.94		£13.98	£11,001.06	Oct = Comley 1958, kdr 776.10 external lights, nov aquablast 114, forrest 89.13, Jan = Drains
Elec Door maint	500								£500.40					£500.40	
Broadband	1500	£655.27	£125.27	£125.93	£127.81	£126.88	£127.55	£126.18	£126.35	£126.23	£128.63	£125.15	£126.83	£2,048.08	
Fire Prevention	407				£174.60									£174.60	
PREMISES TOTAL	16437													£24,599.22	
Caretaker & Cleaning															
Caretaker's wages	4625	£377.85	£377.85	£377.85	£377.85	£377.85	£377.85	£377.85	£377.85	£377.85	£386.07	£386.07	£386.07	£4,558.86	
Cleaner	2775	£226.71	£226.71	£226.71	£226.71	£226.71	£226.71	£226.71	£226.71	£226.71	£231.66	£231.66	£231.66	£2,735.37	
Cleaning materials	725			£36.72	£153.87		£104.62		£490.33			£99.65		£885.19	
C&C TOTAL	8125													£179	
Administration & fees															
Bankline charges	15	£0.80	£1.20	£0.40	£1.20	£2.80	£0.40	£2.00	£0.80	£5.20	£1.20	£2.00	£1.20	£19.20	
Organ & Piano	263													£0.00	
Music licences	249		£459.58											£459.58	
Printing & Stationery	50									£61.40				£61.40	
weba payroll charges	362	£31.25	£31.25	£31.25	£31.25	£31.25	£31.25	£31.25	£31.25	£31.25	£32.10	£32.10	£32.10	£377.55	
FY 19/20 account auditing	250													£0.00	
BU subs	240								£270.75				£269.50	£540.25	
Other / incidentals	283		£10.00		£35.00				£59.19		£160.00			£264.19	May = £10 in collection to energise, Jul=35 ICO, Nov , Jan=Safeguarding training course
ADMIN TOTAL	1712													£1,722.17	
OTHER															
Frontage Loan Repayment	2000				£2,000.00									£2,000.00	
xfer to energise acct							£500.00						£5,566.00	£6,066.00	
Church Drains	3500													£0.00	
Church roof gutter	?													£0.00	
Kitchen	?													£0.00	
	5500													£0.00	
GRAND TOTAL	66309	£4,737.66	£5,526.57	£4,443.42	£7,384.02	£7,513.40	£5,120.83	£7,247.70	£6,840.39	£5,664.59	£11,414.00	£11,122.98	£4,429.90	£1445	
Total Monthly Income - Outgoings		£3,317.99	-£931.57	£2,233.53	-£3,417.26	-£2,351.43	-£30.23	-£3,054.30	-£868.29	-£397.39	-£6,606.90	£10,058.77	£2,070.60		
Balance Brought Forward		£21,669.98	£24,987.97	£24,056.40	£26,289.93	£22,872.67	£20,521.24	£20,491.01	£17,436.71	£16,568.42	£16,171.03	£9,564.13	£19,622.90		
Closing Balance		£24,987.97	£24,056.40	£26,289.93	£22,872.67	£20,521.24	£20,491.01	£17,436.71	£16,568.42	£16,171.03	£9,564.13	£19,622.90	£21,693.50		
BU Corporation															
Opening Balance		£2,411.70	£2,411.70	£2,411.70	£2,411.70	£2,411.70	£2,411.70	£2,411.70	£2,411.70	£2,413.51	£2,416.11	£2,417.95	£2,417.95	£2,417.95	
Income		£0.00	£0.00	£1.81	£0.00	£0.00	£0.00	£0.00	£1.81	£2.60	£1.84	£0.00	£0.00	£0.00	
Expenditure		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
Closing Balance		£2,411.70	£2,411.70	£2,413.51	£2,411.70	£2,411.70	£2,411.70	£2,411.70	£2,413.51	£2,416.11	£2,417.95	£2,417.95	£2,417.95	£2,417.95	
Reserve Account															
Opening Balance		£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	
Income (interest)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
Expenditure		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
Closing Balance		£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	£1.27	
Energise Account															
Opening Balance		£20,685.35	£31,855.35	£32,035.35	£31,687.55	£33,493.55	£53,988.05	£55,022.85	£54,139.85	£56,846.04	£56,786.54	£47,222.94	£53,088.94		
Income		£11,170.00	£180.00	£444.20	£1,806.00	£20,494.50	£2,114.20	£375.00	£2,981.19	£330.00	£436.40	£5,866.00	£300.00		
Expenditure		£0.00	£0.00	£792.00			£1,079.40	£1,258.00	£275.00	£389.50	£10,000.00	£0.00			
Closing Balance		£31,855.35	£32,035.35	£31,687.55	£33,493.55	£53,988.05	£55,022.85	£54,139.85	£56,846.04	£56,786.54	£47,222.94	£53,088.94	£53,388.94	£0.00	
Total All Accounts		£59,256.29	£58,504.72	£60,392.26	£58,779.19	£76,922.26	£77,926.83	£73,989.53	£75,829.24	£75,374.95	£59,206.29	£75,131.06	£77,501.66		

Bridgwater Baptist Church FY 2021 - 2022

2. Balance Sheet

	2020 - 21 £	2021 - 22 £	Notes
Current Assets			
Petty Cash	-28.42	-28.42	
NatWest Current Account	21,669.98	21,693.50	Note 1
Natwest Reserve Account	1.27	1.27	
Baptist Union Funds	2,411.70	2,417.95	
Energise	20,685.35	53,388.94	
TOTAL	44,739.88	77,473.24	
Long Term Liabilities	10,000.00	8,000.00	
Total Assets less liabilities (Excluding Energize)	14,054.53	16,084.30	
Total Assets less liabilities (Including Energize)	34,739.88	69,473.24	
Capital and Reserves			
Reserves (money carried forward from previous year)	-18,178.22	-15,945.47	Note 2
Church Policy Reserve	30,000.00	30,000.00	
Deficit/Credit for year	2,232.75	2,029.77	
TOTAL Capital and Reserves	14,054.53	16,084.30	
Fixed Asset Insurance Values			
Church	1,469,231.00	1,469,231.00	Note 3
Cottage	104,500.00	104,500.00	Note 3
Manse	203,775.00	203,775.00	Note 3
Estimated pension deficit as at EOY	38,100.00	30,200.00	

Notes
1. Sisterhood funds at closure included in current account. Fund value at 31/3/22 = £355.92 (Unchanged)
2. Total Capital and Reserve from last year, minus church policy reserve.
3. Previous years valuations applied

Bridgwater Baptist Church FY 2021 - 2022

3. Financial Statement

	2020 - 21 £	2021 - 22 £	Notes
Receipts			
Standing orders, offerings.	21605	23539	
Gift Day	9015	4564	
Gift Aid (General Funds)	9022	12789	Note 1
Gifts/Income through ministers and others	500		
Coffee Mornings	132	1119	
Hall Rents	12963	25470	
Cottage Rent	6300	6300	
Allocated giving - Xmas Fayre		1000	
Allocated giving - Energise	30512	885	Note 2
Allocated giving - Other	6084	1905	Note 3
Grant Income for building works		3899	
TOTAL	96133	81469	
Payments			
Ministerial	33367	37040	Note 4
Manse	2797	2972	
Caretakers Wages	4534	4559	
Church Cleaning	2721	3621	
Church Premises upkeep	7754	20779	Note 5
Cottage Upkeep	329	848	
B.M.S	1100	950	
BU Home Missions	550	250	
Other Causes	120	639	
Church Administration	2094	1722	Note 6
Project - Frontage		2000	
Project - Energise		6066	
Total	55365	81445	
Net Defecit/Credit	40767	24	

Notes
Note 1. Gross gift aid was £12788.75, of which £5316 was due to Energise for specific giving made by members to that project
Note 2. Gifts made to energise that initially went in to the Church current account
Note 3. Allocated Giving includes Furlough income and one-off earmarked donations
Note 4. 50% reduction in pension deficit contributions for part of 20/21
Note 5. Includes £2.4K insurance, £4.5K gas/elec, £11K maintenance (of which £6.7K drains), £2K Broadband
Note 6. Includes cleaning materials and cleaners wages.

Bridgwater Baptist Church FY 2021 - 2022

4. Details of Payments

	2020 - 21 £	2021 - 22 £
Ministry		
Ministers Salary	30,412.89	32,233.23
Pulpit supply		50.00
Ministers Sundry Expenses		770.00
Pension deficit contribution	2954.28	3986.42
Total	33367.17	37039.65

Manse Upkeep		
Manse Repairs	427.50	515.00
Water Rates	421.58	392.13
Council Tax	1631.64	1729.65
Manse Insurance	315.84	335.22
Total	2796.56	2972.00

Church Premises Upkeep		
Caretakers Wages	4534.18	4558.86
Repairs and maintenance	984.30	11001.06
Organ and Piano		
Church Cleaning materials	710.73	885.19
Church Cleaner	2720.54	2735.37
Gas	1437.26	1877.27
Electric	1437.72	2661.10
Water	81.00	82.42
Insurance	2354.43	2434.28
Elec door maint		500.40
Broadband wifi	1459.48	2048.08
Fire Extinguisher Service		174.00
Total	15719.64	28958.03

	2020 - 21 £	2021 - 22 £
Mission		
BU Subscription	235.00	540.25
BMS General Payments	1100.00	950.00
Home Mission	550.00	250.00
Other Causes	119.95	639.00
Total	2004.95	2379.25

Church Administration		
Church Music licences	501.98	459.58
Printing and stationery		61.40
Accounts Audit		0.00
Misc (Admin)/Webb payroll	646.34	660.94
TOTAL	1148.32	1181.92

Cottage Upkeep		
Cottage Repairs	210.60	624.56
Cottage Insurance	118.20	223.45
Total	328.80	848.01

Other		
Xfer to Energise		6066.00
Frontage loan repayment		2000.00

Total	55365.44	81444.86
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Bridgwater Baptist Church FY 2021 - 2022

5. Opening acct balances

	2020 - 21	2021 - 22
	£	£
ASSETS - OPENING BALANCES		
Cash and Bank Accounts		
BU Corporation	2406.20	2411.70
BBC General Current Account	16646.09	21669.98
Petty Cash	-28.42	-28.42
Reserve Account	2797.91	1.27
BBC Energise Account		20685.35
TOTAL ASSETS	21821.78	44739.88

	2020 - 21	2021 - 22
	£	£
ASSETS - CLOSING BALANCES		
Cash and Bank Accounts		
BU Corporation	2411.70	2417.95
Nat West Current Account	21669.98	21693.50
Petty Cash	-28.42	-28.42
Reserve/Projects Account	1.27	1.27
BBC Energise Account	20685.35	53388.94
TOTAL ASSETS	44739.88	77473.24

Bridgwater Baptist Church FY 2021 2022

6. Draft budget 22 23

	21/22 Budget	21/22 Actuals	Proposed 22/23 Budget	Notes
RECEIPTS				
Giving Offerings				
DD	16740	15517	17000	Post covid continued church growth
Collection plate	7297	8022	8500	Post covid continued church growth
Gift day	4508	4564	4564	Same as 21/22 actuals
Total	28545	28103	30064	
Gift Aid:-	2000	7223	2500	Same as 21/22 actuals, after excluding a one off very large gift from the GA calculation
Coffee Morning	325	1118	1200	Post covid continued church growth
Other:-				
Weddings/Funerals	500	0	250	50% of 21/22 budget
preaching		0	250	50% of 21/22 budget
Donations	500	0	250	50% of 21/22 budget
Furlough income (6 mths @80%)	483	0	0	Scheme now closed
Direct giving to BMS:-				
Christmas/Easter fayre	500	1000	1000	50% of 19/20 actuals
Rents				
Cottage	6300	6300	6300	Same as 21/22 actuals
Halls	22000	25470	25470	Same as 21/22 actuals. Rents should increase but building works will negate any increase
GRAND TOTAL	61153	69213	67284	

	20/21 Budget	20/21 Actuals	20/21 Actuals	Notes
PAYMENTS				
Ministry				
Preaching Fees		50	150	Cover for 2 * Visits
Salary		35960	36679	2% Uplift
Conf & Study		1030	1000	Same as 2021/22 actuals
Admin expenses		0	100	
MINISTRY TOTAL	34035	37040	37929	
Mission				
Home Mission	250	250	250	Same as 2021/22 budget
B.M.S World Mission	250	950	250	Same as 2021/22 budget
MISSION TOTAL	500	1200	500	
Premises				
Manse:-				
Insurance	322	335	342	2% Uplift on 21/22 actuals
Water	430	392	400	2% Uplift on 21/22 actuals
Council Tax	1630	1729	1764	2% Uplift on 21/22 actuals
Maintenance	700	515	525	2% Uplift on 21/22 actuals
Cottage:-				
Insurance	215	223	227	2% Uplift on 21/22 actuals
Maintenance	250	624	636	2% Uplift on 21/22 actuals
Church:-				
Insurance	2402	2434	2483	2% Uplift on 21/22 actuals
Water	81	82	84	2% Uplift on 21/22 actuals
Gas	3500	1877	5631	LY actuals * 3 - no cap, end of 3 yr fix on 4th July, and 20% VAT
Electric	3500	2661	7983	LY actuals * 3 - no cap, end of 3 yr fix on 4th July, and 20% VAT

Bridgwater Baptist Church FY 2021 2022

6. Draft budget 22 23

Electric door maint	500	500	510	2% Uplift on 21/22 actuals
General Maintenance	1000	4248	1000	Same as 20/21 budget
Broadband	1500	2048	2089	2% Uplift on 21/22 actuals
Fire Prevention	407	175	175	
PREMISES TOTAL	16437	17843	23849	
Caretaker & Cleaning				
Caretaker's wages	4625	4559	4650	2% Uplift on 21/22 actuals
Cleaner	2775	2735	2790	2% Uplift on 21/22 actuals
Cleaning materials	725	885	903	2% Uplift on 21/22 actuals
C&C TOTAL	8125	8179	8343	
Administration & fees				
Bankline charges	15	19	19	2% Uplift on 21/22 actuals
Organ & Piano	263	0	300	
Music licences	249	460	469	2% Uplift on 21/22 actuals
Printing & Stationery	50	61	62	2% Uplift on 21/22 actuals
weba payroll charges	362	378	386	2% Uplift on 21/22 actuals
FY 21/22 account auditing	250	0	0	2% Uplift on 21/22 actuals
BU subs	240	540	0	Paid in 21/22 FY
Other / incidentals	283	265	270	2% Uplift on 21/22 actuals
ADMIN TOTAL	1712	1723	1507	
Other				
Church Drains	3500	6753		
Loan Payback	2000	2000	2000	
Cottage roof			2600	
TOTAL	66309	74738	76727	

Bridgwater Baptist Church 2021 - 2022

0. General notes

1. Monthly summary. This is the usual tracking spreadsheet shared with the Deacons each month that shows the current position of our finances.

2. Balance sheet. The balance sheet shows that we have capital and reserves of £16k, and our accounts are in credit this year by just over £2k. Our policy reserve is £30K and we are still significantly under this.

3. Financial statement. This provides a summary analysis of receipts and payments - similar to the monthly summary

Receipts

Offerings - we had budgetted £24K, actuals were £23.5K

Gift aid - we had budgetted £2k, actuals were £7.2k

Hall Rents - we had budgetted £22k, actuals were £25.4k

We had grant income of £3.9K for building works. Thanks to Janet for securing this

Expenditure

We spent £37K on ministry (mainly Tims running costs, and a small amount on Robs training) against a budget of £34

We budgetted 1k for church maintenance and spent £4.3k (budget set too low, £700 for security lights)

4. Details of Payments. Further detailed analysis

5. Opening account balances

6. Proposed 22/23 budget - for confirmation by church meeting.

General comments

A special thanks must go to Trish for managing our rental income, Clive for being the usual 2nd signatory that I use, and Annette for doing the monthly Energise accounts

Thanks to all who help, cash counters, bankers, etc

Sarah Payne audits(provides an independent review) of our accounts promptly and efficiently for us, and I intend to ask her to do the same again this year.

Dear Martin,

I hope you are well. First of all, I do like the structured system of your overall accounts and thank you for the brief intro and all the print out of the bank statements as the originals. It has made it much easier to look through them. I also find the balance sheet and financial statement very clear.

I have looked through the invoices and checked out the bank statements of incoming and outgoing payments. The monthly Direct debits utility bills, salaries and pension payments are pretty in line through the year which is good.

It would be good to have some % of the income put into a current Savings account as contingency/petty cash for the everyday pay out as it will make it much easier to keep on track with only one account to refund the individual who paid for the goods. In addition, it would be good to have printed out a bank receipt when a transaction has been made to any account and clip all together with receipt and reference what it was paid for as specially the transactions paid to individual accounts who paid for the goods and have been reimbursed.

On the other hand, the most frequent people such us Geoff, Martin (all Deacons) etc who would more likely buy bits for maintenance/payonline can have each sent expenses claim form to fill out each time they buy something and give once a month to be repaid which makes the accounts easier to check. It was a little bit confusing when exactly the transaction was made as not showing exact dates on the bank statements.

As to Energise project account will be good to have an accountant attached once it gets operational as it will be complex in/out transactions and it will need MD to run alongside with the accountant.

Overall, I am very happy with the clear set up of the accounts ,DD and paying in the weekly collections,gifts and filling in correct forms. Very accurate and tidy files to look through.

I have noted some comments and queries which I wrote below:

Bridgwater Baptist Church 2021/2022 accounts observation

On 28 May 2021 CCLI has been on the bank statement paid £459.58 I can see only receipt renewal for £ 262.66, but I could not find a receipt for the reminding

18 November 2021 JTS was paid £490.33 but only saw the invoice £163.91 and there is invoice for £104.62. Is this separate as not seen on the bank statement.

There is invoice for the South West Baptist Association retreat £310 and says on the receipt paid to MD online paid 15/11/21 on the bank statement 19 November 2021 showing paid to M Draper account for £325 I believe it's paid for the retreat refund and is there invoice for £15?

Receipts from Geoff Thorne for the gutter cleaning £300 dated 8/9/2021 and £40 9/9/2021 I cannot find on statement if it was paid and how?

KDR invoice 3225 18/8/2021 for £65.16 cannot be found on the statement if it was paid and as only written date 9/9/21 on invoice but not showing on statement.

Receipt for Screwfix £48.93 and £40.20 find it on statement paid 5/10/2021 to K&JV Forrest for £ 89.13 as reimbursement it would be useful if the print out of bank paid was clipped with the receipts.

Invoice dated 30/07/2021 of £417 for Maintenance renewal from Dormakaba was it paid as not showing on statements

05/11/2021 was payment made £500.40 to Dorma Uk but cannot see the invoice

25/11/2021 was payment made £12 for Rhea food course is there a receipt?

29/12/2021 payment pad to Gary Comley £875 is there a receipt or invoice?

05/07/2021 payment DD to ICO £35 is there an invoice or receipt?

17 June 2021 transaction for Anthony Collins for £792 not seen the invoice what was the payment for do you have invoice?

21 September 2021 transaction cheque 000003 for £ 525 and 22 September transaction for cheque 000002 £554.40 being maid but cannot see any invoice what it was for.

