

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.

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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

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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
PAYMENTS																
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													£639.00	£1,839.00
Premises																
Manse:-																
	Insurance	322					£335.22								£335.22	
	Water	430					£224.51								£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

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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.

