

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		
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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

