Bethesda Baptist Church Felixstowe
Annual Church Report and Accounts 2025

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http://www.bethesdafelixstowe.com/

Church Officers:

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

Mission Statement

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

Values

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

Worshipful - Marked by desire to know, love and glorify God.

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

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

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

Prayerful - Marked by faithfulness in public and private prayer.

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

Dependent - Marked by dependence on the grace and power of God.

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

Loving - Marked by genuine love and fellowship with one another.

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

Missional - Marked by passion for making disciples of Jesus Christ.

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

1. Pastoral Secretary Report

It was just before the Passover Feast. Jesus knew that the time had come
for him to leave this world and go to the Father. Having loved his own who
were in the world, he now showed them the full extent of his love. **2** The
evening meal was being served, and the devil had already prompted Judas
Iscariot, son of Simon, to betray Jesus. **3** Jesus knew that the Father had put
all things under his power, and that he had come from God and was returning
to God; **4** so he got up from the meal, took off his outer clothing, and wrapped
a towel around his waist. **5** After that, he poured water into a basin and began
to wash his disciples' feet, drying them with the towel that was wrapped
around him.

6 He came to Simon Peter, who said to him, "Lord, are you going to wash
my feet?" **7** Jesus replied, "You do not realize now what I am doing, but later
you will understand." **8** "No," said Peter, "you shall never wash my feet." Jesus
answered, "Unless I wash you, you have no part with me."

9 "Then, Lord," Simon Peter replied, "not just my feet but my hands and my
head as well!" **10** Jesus answered, "A person who has had a bath needs only to
wash his feet; his whole body is clean. And you are clean, though not every
one of you." **11** For he knew who was going to betray him, and that was why he
said not everyone was clean.

12 When he had finished washing their feet, he put on his clothes and returned
to his place. "Do you understand what I have done for you?" he asked them.
13 "You call me 'Teacher' and 'Lord,' and rightly so, for that is what I am.
14 Now that I, your Lord and Teacher, have washed your feet, you also should
wash one another's feet. **15** I have set you an example that you should do as I
have done for you. **16** I tell you the truth, no servant is greater than his
master, nor is a messenger greater than the one who sent him. **17** Now that
you know these things, you will be blessed if you do them.

John 13:1-17

…and so we opened the year with John Bridge sharing the story of Jesus washing the feet of the disciples, the title of the sermon being 'Love in Action!' What a sign of love to take into the year and to continue to reflect on: Jesus humbling himself before the disciples and finalising that time by saying "I have set you an example that you should do as I have done for you." May we know the grace and strength to be humble servants of the Lord in the fellowship and the world around us.

As with most years there were positives and negatives both for us as a group and individually in 2025. We continued to strive in our efforts to be Worshipful,

Biblical, Prayerful, Dependant, Loving and Missional despite the hardships. Also to walk alongside those who, often through no fault of their own, found day-to-day life a series of trials. Thank the Lord for brothers and sisters with whom *we* can share *our* burdens.

As we again look back over another year, let us thank the Lord for everything, but especially His sustaining grace through both the good and the difficult times. In particular…

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

..things **expositional**: Word ministry was clearly still at the forefront of our church life. We continued to seek to be 'Marked by trust in the Bible as the living and active Word of God. We [continued to] believe that the Bible is the very voice of God and the instrument through which he changes us.' Thanks be to God who has kept His written Word available to us throughout the years, generations and centuries. What an amazing God we worship!

Five sermon series were preached throughout the year: **Mark**'s Gospel completed from 2024, a mini-series over two months (May and September) on **Jeremiah** (more next year we hope), **Proverbs** (early chapters), **Zechariah** (up to Christmas) and a number of **Psalms** scattered throughout the year (1 (x2), 24 (x2), 100, 104 and 130).

André continued his ministry among us bringing the bulk of the year's preaching. Other preachers included four elders (John Bridge, Stuart Baker, Keith Doust and Scott Savage) as well as several external preachers in August (Malcolm MacGregor, Colin Low, Nathan Jack and Reg Craig). We praise God for raising up so many men who bring His word to us Sunday by Sunday.

'Everyone In' services in the morning continued on the first Sunday of each month. Subjects included 'The Lord's Prayer' as well as 'Encounters with Jesus'. The Sunday evening prayer meeting met regularly each first Sunday of the month as well.

The majority of the remaining Sunday evenings were series of presentations/ studies/interactions, overall called 'Discipleship Training'. Five sessions on the Solas (Sola Scriptura (scripture), Solus Christus (Christ), Sola Gratia (grace),

Sola Fide (faith) and Soli Deo Gloria (to God's glory alone); a series on 'How We Change'; another series on the '10 Commandments'; and lastly 'Knowing Jesus and Making Him Known'. This final series included 'The Glorious Christ', 'The Suffering Christ', 'The Joy of Jesus', 'The Wisdom of Christ', 'The Grace of Jesus' and 'The Power of Jesus'.

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

..things **numerical**: We began 2025 with 69 members and we lost 5 during the year: Don and Lauren Anthony (resigned - now worshipping at Kesgrave Baptist Church); Giles and Jess Meeham (resigned - now worshipping at St. Peter & St. Paul's, Old Felixstowe); and Trevor Lewis (joined Mar '81 PtG Aug). This brought our membership total on Dec 31st to 64.

We were delighted to see and hear the testimony of one baptised during the year, a young person who regularly worships with us. It was also a pleasure to have a church wedding in 2025 as well.

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

Shalom,

Keith Doust (for the Elders)

2. ‘Suffolk Training Ground’

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

2025’s teaching series (3x3 sessions), “The Trinity”, “The Doctrine of Christ” and “The Doctrine of Salvation”, were developed and led by Revd Mark Prentice (St. John The Baptist, Ipswich), Pastor Tom Mawson (Kesgrave Baptist Church), and Pastor André Beck (Bethesda Felixstowe). Through these sessions, participants were encouraged and equipped to handle God’s Word with greater confidence and devotion. We are thankful for this partnership and trust that God will continue to use Suffolk Training Ground to strengthen His church in our region.

Despite three full sessions (3x3), circumstances caused the final set of three to be led only by André Beck and Tom Mawson. Revd Mark Prentice is now ministering in Edinburgh. It appears at this time that the Suffolk Training Ground will not continue in its current format but we are continuing to seek what the Lord’s will is for such study opportunities.

André Beck (for the Suffolk Training Ground Facilitation Team)

3. Mission and local outreach

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

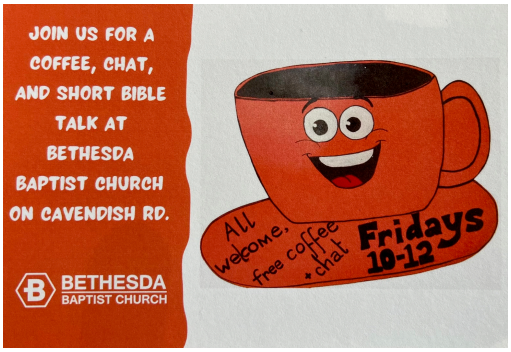
In 2025 we continued to support **the current six organisational Mission interests** of the church both prayerfully and financially. We have developed personal connections with individuals in most of these, alongside the overall organisational input. The six are: European Mission Fellowship (EMF), Hope Community Church (Soho London), International Mission to Jewish People (IMJP, formally CWI), Open Doors (the Persecuted Church), Latin Link and WEC International.

Prayerful and financial support for **Keith and Lorraine Doust in their ministries through SIL Global (EurAsia Area)**, a partner organisation of Wycliffe Bible Translators, is an ongoing focus and priority for the church (see supervisors' endorsements below). Keith is looking to widen his SIL ministry opportunities in the coming year.

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

On the first Sunday of each month we meet for prayer at the church. The 2nd half of many sessions focus on our mission interests. We had face-to-face presentations by Keith & Lorraine Doust (SIL) and Bogi Kozma (IMJP). A video interview from EMF workers Rogério & Sónia Ramos was seen on another occasion. Dan Gower, a representative of Open Doors, came to preach as well as speak further about his travels and involvement in the ministry of Open Doors. In all of these times it was exciting and encouraging to see some of what God is doing in His world.

The **weekly coffee-morning outreach** continued throughout the year (except Good Friday and Christmas week). There is a core team of workers as well as a core group who attend weekly. The team prays together at 9.45a.m. and then the doors are opened. A five-minute Bible talk around 11:00a.m. is consistently presented and the vast majority stay for that and are very respectful. Testimonies in particular have been appreciated. Numbers continue to increase – another encouragement.



Good friendships are being built up, and for many it is a halfway house to coming to church on a Sunday. We thank God for

motivating some in the church to do this work, and it is certainly very encouraging to see Him at work.



A new outreach venture, **Tiny Treasures**, started in September: a time for parents, grandparents and carers to bring children up to 4 years old into the church for a time of fun, as well as a chat & coffee for the adults. The sessions in the time leading up to Christmas were lively and exciting with lots of new families coming in. Each week there is a Bible story for the young ones, led by different members of the team. We are delighted to hear of the success of this new event and look forward to seeing the Lord working in many more lives in the next year.



In December we had the privilege and joy to have Ben Johnson (Ipswich Town Football Club) come to the church and share of his faith in the soccer world. The church was full and many from outside the fellowship joined in this special opportunity to hear of Ben's faith in action.

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

The Elders/Trustees

Supervisor Endorsements of Keith and Lorraine Doust

For supporting churches and other friends. Period: January–December 2025

Supervisor Endorsement of Keith Doust

Supervisor name: Josh Mishler
Supervisor role: SIL EurAsia Director of People
Location: Kandern, Germany

I am very grateful for the leadership that Keith with Lorraine provided for the Welcome to EurAsia orientation event this past year. He and his team had already completed an extensive revision of the curriculum when we learned about the restructuring that SIL was to undergo. Despite the uncertainty surrounding the implications of this restructuring for the Welcome Event, he didn't hesitate in his planning and successfully incorporated new elements into the programme to reflect the newly expanded Area. As always, the participants gave glowing reviews of the event.

Keith's passion for the work and people of EurAsia is evident in everything he does, especially in his interactions with new staff. I am extremely thankful that Keith will continue to help lead the Welcome to EurAsia programme, and I am excited to see how it evolves as part of the new Area. I am confident that it will be a success, thanks to Keith's leadership.

Supervisor endorsement of Lorraine Doust

Supervisor name: Dr James Covey
Supervisor role: SIL EurAsia Well-being Services Leader
Location: Malaga, Spain

Lorraine serves on the EurAsia Well-being Services team and, with Keith, leads the EurAsia Welcome event. She is a highly valued team member who consistently offers thoughtful insights and practical expertise, particularly in areas related to families and third-culture kids within our staff community. Lorraine leads a monthly family forum that creates a supportive and engaging space for parents, and she conducts annual check-in conversations to intentionally assess and support the well-being of our families. She is attentive, compassionate and grounded in a deep understanding of the unique challenges faced by those serving cross-culturally.

I am deeply grateful for your partnership with Keith and Lorraine in the mission of Bible translation. Their faithful service and commitment to care for our staff significantly strengthens our families, teams and the wider community we serve.

4. Women's Ministry

Linked to the **Values** of:

Biblical	-	We believe that the Bible is the very voice of God and the instrument through which he changes us.
Prayerful	-	We commune with God and seek to know him as both personal and powerful.
Loving	-	We strive to grow in love and unity with one another as well as other gospel-centred churches.
Missional	-	We are committed to making disciples of Jesus Christ by taking the good news of his life, death and resurrection to the world.

Women's ministry in 2025 was a little more low-key in terms of women's events, but we did organize a Wellbeing Walk in April and a Christmas celebration, during which we made and decorated gingerbread houses, ably led by Alison & Michaela. Lorraine also gave a Christmas-themed gospel message drawn from walking some of the Camino in Spain.

We were sad to say goodbye to Yvonne when she left with Steve for New Zealand, as she was such a strong advocate for women's ministry and an encouragement to so many. We're very grateful, though, that Joy Baker has stepped in to join Lorraine & Liz Beck on the planning team. Joy and Lorraine both started year-long study programmes in biblical counselling and women's ministry respectively.

We completed our study of 'Gospel-shaped Womanhood' in the *Hidden Treasures* Book Club and chose 'For Richer, For Poorer' by Clare Heath-Whyte for the next book – a series of short biographies of godly nineteenth century women married to influential Christian men, with reflection questions from the Sermon on the Mount. A small group again attended the annual Cambridge Women's Conference and were inspired by Elijah's example of wholehearted faith in 1 Kings 17-19, as well as by the fellowship, worship and workshops. There always room for more!

Praise:

- For the great atmosphere at the Christmas celebration and the opportunity to invite family, friends and neighbours who don't normally come to church.
- For the enthusiasm and commitment of all involved in planning and hosting events, and the encouragement of seeing women being "equipped for works of service" (Eph.4:12) in a range of ministries in the church.

Prayer:

- For wisdom and creative ideas for Joy and Lorraine in seeing how their studies can be applied to develop ministry among women and complement other ministry areas in the church.
- For inspiration to plan other gospel-centred events and find other Bible-based resources for the Book Club.

Lorraine Doust

5. Y-Zone

Our aims remain the same: for our young people to become strong disciples of Jesus, by developing an understanding of God's word, being prayerful and equipped to serve Him and others in the challenges they encounter in their personal lives and the life of our church.

In September 2025 the group changed with two leaving to join the congregation and five moving up from Mini-Zone. The newcomers have adapted well and are keen participants in discussions. We have up to 8 participants each week.

Sessions include teaching from the previous week's sermon. In addition, we completed a book called 'Life with Jesus' which explored issues such as suffering, prayer, temptation, communion and money.

Currently we have 5 leaders and 3 assistants. Each leader has their own style which gives variety for the young people. Our special thanks to Christine Alderman who has taken over responsibility for the rotas.

We would ask for prayer:

- as decisions are made each term regarding which materials to use
- ..and for developing confidence for the 2 new leaders, Tim and Neil

Joy Baker (for the Y-Zone team)

6. Mini-Zone

Throughout 2025 we looked at the "Growing Up" series by "Faith in Kids", exploring topics like 'I am Male or Female' and 'I Know God's plan for marriage'. At the end of the first term, "Wonders of Easter" was our theme with a testimony from Lesley and Anthony van der Vaart.

Following Easter we explored a series on "Nehemiah" and taught some of the New City Catechism's lesson plans.

In September we lost five of our Mini-Zone children as they moved up to Y-Zone, which has changed the dynamics.

For the Autumn term we explored topics such as "Jesus is here", had a testimony from David Fisk and ended the year with a series titled "Adventures of Christmas".

Praise:

- The lovely group of children who come weekly to church.
- We are thankful for the "Faith in Kids" materials that we used this year. It's been so good at giving clear biblical guidance and inspiration to the leaders.

Prayer:

- For the children to understand in their head **and** heart what they are hearing about Jesus and for lives to be changed.

Sarah Blundell (for the Mini-Zone Team)

7. Care-Team

The Care-Team meet every three months to consider everyone on the church prayer list. This continues the practice of the Care-Team which consists of David & Jasmine Fisk, Jacqui Lewis, Sue Chapman and me, John Bridge.

As we consider the needs of the fellowship it is with the realisation and encouragement that a great deal of care goes on without the active involvement of the Care-Team. The team's rôle is to identify needs and act on them appropriately. For some needs it is right to let the Elders know for prayer. The Elders and the Care-Team continually remind us of the importance of appropriate confidentiality. I think we would all agree it is a privilege to serve in this way.

John Bridge (for the Care Team)

8. Safeguarding

I am pleased to be able to report that there were no reported safeguarding concerns for 2025.

The big news of the year is that after many years of faithful service, Alison and Theresa have stepped down from the safeguarding team, to be replaced by Adrian Barnes as Safeguarding Lead and Liz Beck as Deputy Safeguarding Lead.

We thank Alison & Theresa for their service and thank Adrian and Liz for taking on the mantel. Please pray that they would have God's wisdom and strength.

We should also continue to be faithful in prayer for all connected to the church: for us to be shaped by God's Word & Holy Spirit rather than let any of us be moulded by the desires of this world. We read of so much harm that has been done to people and to a church's reputation – may the Lord protect us and the fellowship.

Scott Savage (safeguarding oversight and liaison to the Elders/Trustees)

9. Bulletin

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

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

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

Cathy O'Neill

10. Fabric Team

Over the past year there have been various issues and jobs tackled as part of caring for the church building. Below are some of the issues that have been taken on over the year (sometimes with the help and assistance of others, including professionals.):

- Removal of Christmas tree
- Roofing and skylight repairs
- Fixed leaking water urn
- Boiler service
- Fire alarm service
- Safety light over back door fixed
- Plumbing behind women's toilet
- Hinges fixed in hall door
- Light and fan sensor in disabled toilets
- Fire extinguisher checks
- Emergency light checks
- Window pointing engaged
- Sink tap replaced
- Bulbs replaced
- Tidying of weeds at front
- Multiple tip trips to remove furniture
- Cleaning of church

We thank and praise God for his provision and for the willingness of team members to serve in this area. We have been fortunate to add to our number with David Fender and Peter Phillips joining us recently.

Thank you to all for raising issues and please continue to do so. We are planning to do a walk around sometime in the next year to identify issues and formulate a plan to address some larger issues.

Neil Blundell (for the Fabric Team)

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

Pre-Amble:

The church accounts for its money on a receipts and payments accounting basis with a summary of income and outgoings being prepared each month. The accounts are reviewed by the trustees when they meet and at each Church Meeting. Each year the accounts are subject to independent review and submitted to the Charity Commission. This year we employed the services of Calamine Chartered Certified Accountants to carry out the independent examination at a total cost of £720 including VAT. Their report is included in Appendix B.

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

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

Can I take this opportunity to remind regular givers of the advantages of using bank transfer for their offerings. This makes it easier to claim gift aid where applicable and also relieves the need to deal with large amounts of cash for deposit.

Summary:

In broad terms the church finances remain healthy, something for which we again praise God. There are, however, some areas that we need to pay attention to.

At the start of the year total funds in hand were £107,987, of which £86,017 was in the General Fund; by the end of the year this had fallen overall to £99,235 with the General Fund at £88,505. What this means is that income did not keep pace with expenditure.

The funds summary is shown in Appendix A below.

A major factor was the loss of the income from renting out the Manse whilst at the same time there were still expenses incurred in owning the property (Council Tax, insurance, etc). This situation is now resolved as the Manse has been sold and the money placed in short-term savings accounts with a return of approximately 4% (i.e. just ahead of inflation).

Fuller details of income and expenditure, including a comparison with 2024, are provided in the accounts (attached).

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

General Fund:

Income from regular giving and Sunday offerings fell to £98,233. The 2024 figure of £130,949 was inflated by a bequest but this year's figure fell below that of 2023 too. We remain grateful to God for the continued generosity of his people but would ask that where monthly giving is by direct debit or standing order you prayerfully consider how long it is since the amounts were reviewed. Gift aid recovered totalled £27,000.

The Manse has been sold for £435,000. As an interim measure pending further consideration the funds have been placed in four separate deposit accounts, £100,000 in each, using the services of Insignis (end of year summary in Appendix C - attached). The remaining balance is in a CAF Bank deposit account, effectively a contingency fund. As yet none of the capital or the interest accrued has been spent.

Mission Fund:

We continued our support for Keith & Lorraine Doust. In 2024 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,730 on which £645 of Gift Aid was recovered. Support costs for Keith & Lorraine totalled £33,601. The net cost to the church was £30,226.

Gifts of £3,000 each were also disbursed to each of the six mission partner organisations. The balance on the Missionary Fund at the end of the year was zero.

Assistant Pastor:

The wait for the appointment of an assistant pastor means that the £10,000 set aside remains unspent at the end of the year.

On the **expenditure** side the cost of utilities actually fell although it remains high.

It is encouraging to see an increase in spending on outreach as this points to increased activity in this area, notably the Ben Johnson evening in December.

The sound desk was replaced with a more flexible digital version at a cost of £2,845, two roof lights replaced for £1,456 and an issue in the toilets addressed for £1,380. Thanks go to Mike Fitch, Richard Adams and Andrea Bridge for ensuring value for money in each instance.

The other spending on fabric is the normal recurrent costs such as boiler maintenance and gas safe checks.

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

Stuart Baker (Elder and Treasurer)

Appendix 1: Receipt and Payment Accounts 2025

Bethesda Baptist Church, Felixstowe *Draft Subject to Independent Examination*			No (if any)	CC16a
Receipts and payments accounts				
For the period from	01-Jan-25	To	31-Dec-25	

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	*Last year* *to the nearest £*	
A1 Receipts						
General Fund (Unrestricted)						
Offerings	98,233			98,233	130,949	
Tax Recovered on Gift Aided Donations	27,000			27,000	22,972	
Manse Rent Received	0			0	11,960	
Gifts & Bequests	613			613	193	
Interest	1,990			1,990	2,138	
Interest on Manse sale proceeds	3,217			3,217		
Church Awayday	0			0	71	
Transfer to Missionary Fund	(36,377)			(36,377)	(61,569)	
Transfer to Assistant Pastor Fund	0			0	(10,000)	
Transfer to Bookstall Fund	(252)			(252)	0	
Missionary Funds (Designated Unrestricted; Restricted)						
40% tithe of Offerings & Gift Aid				0	61,569	A
Gift Aid Tax Recovered	645			645	660	B
Transfer from General Fund	36,377			36,377	0	
Gifts and Donations	2,730	3,091		5,821	4,296	B
Bookstall Sales (Unrestricted)						
Sales	43			43	66	
Transfer from General Fund	252			252		
Assistant Pastor Fund						
Gifts and Donations				0	10,000	
Tax Recovered on Gift Aided Donations				0		
Sub total *(Gross income for AR)*	134,471	3,091	0	137,562	*173,305*	
A2 Asset and investment sales						
Manse sale (July) £435k proceeds less fees	429,189			429,189	*0*	
	0			0	*0*	
Sub total	429,189	0	0	429,189	*0*	
Total receipts	563,660	3,091	0	566,751	*173,305*	
A3 Payments						
General Fund (Unrestricted)						
Ministry	47,321			47,321	*44,786*	
Outreach	1,691			1,691	*409*	
Youth & Children's Work	488			488	*77*	
Church Utilities	12,416			12,416	*13,406*	
Church Cleaning	2,022			2,022	*2,220*	
Church repairs & Maintenance	4,039			4,039	*3,211*	
Church Fabric & Fttings	6,274			6,274	*2,406*	
Insurance	2,842			2,842	*2,842*	
Manse Repairs	530			530	*2,370*	
Manse Council Tax	1,609			1,609	*1,058*	
Manse Utilities	891			891	*319*	
Manse Insurance	827			827	*429*	
Online and Print	589			589	*457*	
Refreshments (inc coffee morning)	1,504			1,504	*1,245*	
Gifts and Donations	2,600			2,600	*2,364*	
Professional Fees	1,533			1,533	*2,279*	
Church AwayDay	674			674		
Miscellanous	870			870	*176*	
Transfers to/from Other Unrestricted Funds:						
Missionary Funds (Designated Unrestricted; Restricted)						
International Mission to Jewish People	3,000			3,000	*6,000*	
K & L Doust	33,601			33,601	*28,601*	B
European Missionary Fellowship	3,000			3,000	*6,000*	
Hope Community Church	3,000			3,000	*6,000*	
Latin Link	3,000			3,000	*6,000*	
WEC International	3,000			3,000	*6,000*	
Open Doors	3,000	2,076		5,076	*6,000*	
Other		701		701	*1,980*	
Proceeds of sale of Manse expenses						
Fees for Insignis Cash Platform	200			200		C
			0			
Sub total	140,520	2,777	0	143,297	*146,635*	
A4 Asset and investment purchases						
	0	0	0	0	*0*	
	0	0	0	0	*0*	
Sub total	0	0	0	0	*0*	
Total payments	140,520	2,777	0	143,297	*146,635*	
Net of receipts/(payments)	423,139	314	0	423,453	*26,670*	
A5 Transfers between funds	0	0	0	0	*0*	
A6 Cash funds last year end	107,572	416	0	107,988	*81,318*	
Cash funds this year end	530,711	730	0	531,441	*107,988*	

04/May/2026 4/5/26

Bethesda Baptist Church, Felixstowe *Draft Subject to Independent Examination*	No (if any)	CC16a

Receipts and payments accounts

For the period from	01-Jan-25	To	31-Dec-25

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	CAF Current Account	9,075		-
	CAF Gold Account	89,430	730	-
	CAF Capital Account	32,406		-
	Insignis Cash Platform	399,800		- C
	Total cash funds	530,711	730	*0*
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

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

B3 Investment assets

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

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Church building, Cavendish Road, Felixstowe	General	-	
Church fixtures, fittings and equipment	General	-	
		-	-

B5 Liabilities

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

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

Signature	Print Name	Date of approval

NOTES

A The church is no longer taking 40% of offerings for Mission

B In 2025 the church received designated gifts for the support of Keith & Lorraine Doust totalling £2,730. £645 of Gift Aid was recovered on these donations. Support costs for Keith & Lorraine totalled £33,601. The net cost to the church was £30,226

C In 2025 the church sold the Manse, net receipt of £429,189. There has then been interest paid on this amount when it was in a deposit account. Most of the money (£400,000) was then invested with Insignis. £200 of fees were paid to open the Insignis accounts.

24/May/2026

4/5/26

Appendix B: Independent Examiner's Report

Independent Examiner's Report

Bethesda Baptist Church Felixstowe

For the year ended 31 December 2025

Independent examiner's report to the trustees of Bethesda Baptist Church Felixstowe

I report to the trustees on my examination of the accounts of Bethesda Baptist Church Felixstowe (charity registration number 1185482) for the year ended 31 December 2025.

Responsibilities and basis of report

As trustees of Bethesda Baptist Church Felixstowe ("the church") you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

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



J R Caladine FCCA CTA FCIE
Caladine Limited
Chartered Certified Accountants
Chantry House
22 Upperton Road
Eastbourne
BN21 1BF

Date: 25 May 2026