March 2020

OPENING SOON:

NEW CO-OP STORE,
DENTAL SURGERY,
VETERINARY SURGERY
& DAY NURSERY

…..and the new Neighbourhood Centre.

Details on page 8.

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I keep finding out about the amazing and diverse range of WIs around the country. For example, there’s a WI in a hospice supporting the staff, patients and their carers. There are at least five WIs based in women’s prisons, some of which were set up following the WI resolution “Care not Custody” in 2008.

Then there are workplace and college based WIs, a Goth WI, where they recently had a talk from a female undertaker who explained how your ashes can be turned into jewellery. WIs support local charities and campaigns and some of the Goth ladies even got matching tattoos to promote organ donation.

Like our local evening WI, the Broadbridge Bombshells, many of the newer ones have wonderful names. Like the Buns and Roses in Leeds, the Tea and Tarts in Huddersfield and the Iron Maidens in Merseyside whose list of interests include: Burlesque, Steampunk, Tattoos and Roller Derby!

So if you thought the WI is ‘old fashioned’ or ‘dull’, think again.

Last time, I talked about rag rugs and I recently came across yet another use for this clever craft. You can make a beautiful rag rug bouquet out of recycled fabrics.

What a lovely idea for an alternative Mother’s Day gift. If you’d like to have a go, you can find full instructions on the WI website: www.thewi.org.uk/life-at-the-wi/get-creative/projects/rag-flowers

On the subject of recycling our old clothes, the website also has a pattern for knicker bunting – and let’s not forget that summer is on the way so now might be a good time to start planning your hanging bra-skets (you may have seen our wonderful display a few years ago).

If you’d like to meet us, you’d be very welcome – especially if you fancy helping us make some bunting!

Email: BBHWI@uwclub.net or phone Maureen: 01403 268963 or Wendy: 01403 217152
Quantum Meditation

What better way to start the year after the stressful, but hopefully joyous, festive season than to partake in a little calming ‘me time’. That is what we thought when we heard about Quantum Meditation.

Made popular by Deepak Chopra, Quantum Healing Meditation combines practical science with intangible spirituality. Through intention and visualization, it aims to create physical change in the body. The practice is said to strengthen the immune system and heal the body.

We were led by Quantum expert, Sylvia who gave us background and insight into the mental exercise and told us of her personal experience of why she began the practice. She told us of a horrific injury that she sustained where she had broken both her elbows and arms. Following several surgeries, she embarked on a very lengthy recovery with her arms splinted in casts. Three weeks into her recovery, after religiously practicing her meditation, visualising the broken bones healing, her injuries were healed and the doctors could find no evidence of bone injuries on her x-rays. They likened it to a ‘miracle’. Sylvia now uses her skills to assist others in her role as an end of life carer where she offers guided meditation. Make of her story what you will, as a science graduate I admit to struggle with what cannot be explained but I try to keep an open mind.

Quantum Meditation is said to have over one hundred benefits, many of them physical, such as preventing and reversing heart disease - including blockages in coronary arteries and relief from stress related illnesses such as insomnia, high blood pressure, diabetes, coronary heart disease, stroke, abdominal complaints, IBS and skin conditions. Sceptical?? We are all aware of how lifestyle can lead to ill health through stress; when we are stressed the psychosomatic response on our cardiovascular system is well documented. This stress also effects choices that we make, such as not prioritising time to exercise, choosing convenience highly processed foods over dedicating time to prepare and enjoy healthy whole foods. Therefore, does it stand to reason that if the mind can cause ill health, it can surely cure it?

Sceptic or not, no one could have failed to enjoy the experience. We all sat in a dimly lit room listening to soothing musical sounds and the tranquil voice of Sylvia as she took us on a calming journey, escaping the thoughts and pressures of everyday life. After about 25 minutes of relaxing our muscles, concentrating on our breath and drifting off into our own zen spaces, we could all to be sure of a good night sleep … after we all floated home.

Check out our website and Facebook page for details of meetings.

Website: www.broadbridgebombshellswi.co.uk
Facebook: Broadbridge Bombshells WI
Email: bbhwi1951@gmail.com

We meet every last Tuesday of the month, 8pm at St Johns Hall, BBH.
Look out for the Brimstones in the village.

Spring is only just around the corner and it is time to look out for some early season butterflies coming out of hibernation.

Once we start to get a few warm, sunny days, Brimstone butterflies are often the first to emerge. The bright yellow males are easy to spot, whilst female Brimstones are paler and can sometimes be mistaken for a ‘Cabbage White’.

Photo by Neil Hulme.

It is easy to attract Brimstone butterflies to your garden. The females lay their eggs on Alder Buckthorn shrubs, so plant one of these in a sunny spot and it is quite likely you will get a visit from one of these beautiful creatures. These butterflies have the most amazing ability to find new Buckthorn very quickly!

Two years ago, we planted several Alder Buckthorn shrubs on the Top Common, next to BBH cricket ground, and last summer, we had large numbers of Brimstone caterpillars feeding on them. Not all the caterpillars will make it through to become adult butterflies as many are taken as food by the local bird population to feed their young.

Brimstones overwinter as adult butterflies, so remember to leave plenty of Ivy or similar evergreen vegetation in a sheltered part of your garden to provide a place where these butterflies can hibernate safely when winter comes!

If you would like a free fact sheet about Brimstone butterflies and how to attract them to your garden, please drop me an email at butterfly0@btinternet.com.

Finally, please be aware that some more work is planned this month managing and improving wildlife habitat at Top Common (next to Byfleets Lane), including along the perimeter of the BBH cricket ground.

Part of this area is now managed as a mini-wildflower meadow and we need to cut back some of the old, dead vegetation to allow this year’s crop of wildflowers to emerge. Among the plants now established at Top Common are Red Campion, Ragged Robin, Cowslip, Knapweed, and Devil’s Bit Scabious. All these native species help to provide valuable nectar and pollen for a wide range of bees, hoverflies and other insects.

Please do get in touch if you are interested in helping with this vital work, which is supported by BBH Parish Council.

David Bridges. Mobile: 078 408 71755
Letters to the Editor

Your comments about the BBH roadworks

Sandra of BBH writes: Please can someone explain what are the benefits of all this disruption, inconvenience, mess, noise and frustration the BBH residents have had to endure over the past 6 months? I have seen many motorists using the village as a cut through to the roundabout so that’s frustrating to say the least. I fail to see what this has achieved for us.

Ken of Corsletts Avenue writes: I have used the "improvements" in my car, on my bike and on foot. The Farthings Hill roundabout is now constantly congested due to the traffic lights. The Newbridge roundabout is now a tedious manoeuvre. Both roundabouts now have an increase in air pollution, noise pollution and levels of frustration. Meanwhile motor vehicles using the Billingshurst road still exceed the speed limit. The end result is a farce and when considering the cost it becomes a horrendous mistake.

Rob of BBH writes: Regarding the request for feedback on the current roadworks in Broadbridge Heath. I would be very interested to see the results of traffic monitoring surveys in May and June. One of the main benefits of the roadworks was to reroute traffic up the new A264 section. We live at the bottom of Shelley drive and have seen no significant reduction in traffic coming through the village. I must say I never felt the need for the additional path and cycle routes they have created but they are very beneficial and we have used them already.

The Horsham Performers Platform is open for entries online.

Horsham Performers Platform is open to all musicians and will be held at St John’s Church Hall from Friday 12th June until Saturday 20th 2020. Closing date for entries is midnight on Sunday 29th March.

The organisers say it is a non-competitive, exceptionally friendly event which places a high value on encouragement and education.

The website, where you can download the syllabus is at www.horsham-Performers-platform.co.uk
New Neighbourhood Centre: progress report.

The developers, Countryside, have written to residents on the Wickhurst Green development with information about the progress on various local projects; including the new Neighbourhood Centre. They say the centre is now “largely complete”. The 24 new homes on the site are to be handed over to Clarion Housing Association. New shops will also be opened on the site, including a Southern Co-Operative convenience store, Harvest Veterinary Clinic, Focal Point dental surgery and a Bright Horizons Day Nursery.

The veterinary practice and dental surgery will be open in May followed by the Co-op convenience store in June and the Day Nursery is expected to be accepting children for places during the summer in readiness for opening in September. A public art installation is being constructed in front of the Neighbourhood Centre and this will be illuminated.

ADVERTISING RATES

Quarter page: £25 per edition.
Half page: £45 per edition.

Email the Editor for details:
bbh.mag@gmail.com
Tickets cost only £1 per week.

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To buy your Lottery Tickets go to:
www.horshamdistrictcommunitylottery.co.uk/support/bbh-community-publications

Or scan this on your smartphone:

Or go to the Horsham District Community Lottery page and search for “BBH Mag”
Those passing the Top Common recently, more leisurely on foot or bike or faster in a car (and there are an increasing number of the latter these days) will have noticed that the fallen old oak tree has been removed. It fell from Field Place property and they kindly arranged for tree surgeons to log-it - so I assume that eventually it will be appearing in a furniture show-room somewhere. At the time of writing, the final trunk was awaiting removal by JCB from its position across the stream.

Separately, our insurers have authorised our claim for the crushed batting cage and a replacement is now being sought.

Meanwhile, preparation for the coming season continues. Indoor nets are running at the indoor cricket school at the Hove County ground and our indoor league matches continue to go well in the Crawley Indoor Winter League. We handsomely beat Slinfold recently and now have four wins out of five. Tom Endacott and Nick Baker both took wickets and an assured Marshall Almeida was there to knock off the runs in his first match.

Finally, by the time readers see this edition, there will be about 8 weeks to go before the cricket season starts – so there will be a lot for us to do to recover from the winter deluge. Let’s hope there isn’t another Beast from the East!

**Colin Case**

**STOOLBALL**

The start of the 2020 season for BBH SC is going to be very challenging as a few of our key players are taking the year off. This leaves openings for new player to come on board, age does not matter, we have players from 16 to nearly 60 playing league games, why not come & join us at our indoor training sessions on a Monday evening through March & April at Millais School. We are a very friendly ladies team from the village & play our games & outdoor training at Broadbridge Heath Cricket Club in Byfleets Lane.

We also hold a Junior Academy in the Summer Holiday to encourage boys & girls from the age of 4 upward to come & play this great Sussex game, more details will follow during the Summer months. If you fancy popping along to one of our training sessions to see if it’s for you or just want to some more info then please email myself sallybooker1@btinternet.com   **Sally Booker**
FOOTBALL

Broadbridge Heath Football Club
By Andrew Crisp

The bad weather has caused problems for all football clubs right across the country with match after match postponed and although our new pitches do drain very well it's still been very difficult for our junior teams who have been unable to play any matches on the playing fields next to the Village Centre since October.

The older junior teams have managed to get most of their games played on the new pitches despite the horrendous weather that seems to be with us every weekend but even those pitches are now beginning to look a bit sorry and will need a lot of maintenance work in the close season to get them ready for next season.

The senior club's fixtures haven't suffered quite as badly as our juniors or other local clubs with our main pitch still in good condition for this time of year. All three teams are currently sitting in mid-table in their divisions, attendance at our home games have been considerably higher than we expected with an average gate in the region of 150 people.

The new club-house is proving popular with home and away supporters and several new people from the Wickhurst Green development have started coming along on a regular basis for a drink in the social club.

Believe it or not but work has finally started on the new pathways to the north of the pavilion. This will allow people coming from Cook Way to cut straight through to Tesco, the Bridge Leisure Centre, Tanbridge School and beyond, people driving to the club will also be able to park their vehicles and walk straight into the club without having to negotiate that tricky temporary footpath.

There has been interest from people wishing to hire the facilities during the day, we already have ENCORE Vocal Group every Tuesday morning and at least two other local community groups wanting to book regular slots, so if you are looking for a venue in attractive surroundings, then please get in contact with us.

Forthcoming First Team Matches:
22-Feb Away L Peacehaven & Tels
29 Feb Away L Hassocks
07-Mar Home L Newhaven
14-Mar Away L Eastbourne Town
17-Mar Away L Eastbourne United
21-Mar Home L Lancing
28-Mar Home L Pagham

For more information please visit our website:
https://www.pitchero.com/clubs/broadbridgeheathfc
St John’s Church, Broadbridge Heath

St John’s Events – March 2020

Sunday 1 March & 5 April - Cafe@Church. Open from 10.00 am. For all the family. Coffee served all morning, papers, chill, craft activities, games for children, worship and short talk.

Tuesday 3, 10, 17, 24 & 31 March – Early Bird Café 8.45 – 10.00 am. Come along for Fair Trade coffee/tea, toast, biscuits, read the papers and have a chat. No charge but donations welcome. All ages welcome. Toys for toddlers. Contact Val 01403 260179

Wednesday 11 March - Tea & Fellowship 2.30 pm. Open to all elderly folk in Broadbridge Heath. Contact Annette Lynn 01403 264384 or Julie Mawson 01403 266226

Thursday 5, 12, 19, 26 March – Kinderoo -Baby & Toddler Group 10-11.30 am. All pre-school children and their carers are welcome. Entrance fee is only £2 per family which includes refreshments. Contact Hollie 07966 037669


Meet Noah!

Are you fed up with all the rain? Someone who dealt with A LOT of rain was Noah! Do come and enjoy a family friendly performance of ‘Noah – The Play’ at St John’s Church Broadbridge Heath. It’s a light-hearted look at the life of Noah, suitable for all ages. Children are especially welcome and are invited to come dressed as their favourite animals - there will be a parade of all the animals during the performances!

Friday 24th April and Saturday 25th April at 7.30pm

Matinee on Saturday 25th at 3pm.

Tickets £5 available on the day at St John’s church or through Jenny Cain (H268582), children free.

All monies will be donated to the St John’s New Windows Project.

Supported by the Space Arts Trust
Lent – Just a Time to be Miserable and Give up Chocolate?

Lent – the six weeks leading up to Easter – is traditionally a time when people would give up something as a sign of their devotion to God and remembering all Jesus sacrificed for us. What people gave up varied – some would give up chocolate (or some other luxury) and others would give up meat or television or whatever would help best to remind them of the season.

So Lent became, perhaps unfairly, to be characterised as the time of the year when Christians looked more serious and (particularly if you gave up chocolate) more miserable.

Which brings me neatly to something that St Paul wrote over 2,000 years ago to the new church in the Greek city of Corinth: “So, whether you eat or drink or whatever you do, do it all for the glory of God.” By which he is saying – it’s not so much about what you do or don’t do, or eat or don’t eat; it’s the spirit in which you do these things that matters. He’s encouraging us to look outwards, not inwards: how does what I do affect other people and how (if you’re a Christian) does it help people to see something of God’s love and presence? Helping a neighbour in need, supporting a work colleague through difficulties and giving time to community groups is a much better way of marking Lent than giving up chocolate. And you can look happy while doing so!

Oh, and you can still eat chocolate!  

Brian

Praying for Our Local Streets.

At St John’s Church, we are praying every month for a set of roads in the village. If you would like something prayed for, email us: office@stjohnsbbh.org.uk

This month we are praying for: St John’s Crescent, Swann Way, Heath Close, Sleets Road, Mulberry Gardens, Sullington Mead, Broomwicks Place, Broadbridge Park, Chantry Court.
NEW PARISH CLERK

The Parish Council is delighted to let you know that Lucinda Edwards took over the role of Parish Council Clerk from the 20th of February. Lucinda has been working with the Parish Council since February 2018 and brings with her a wealth of experience into the Clerk position. Lucinda lead the project to install the new Ducky Playground last year and has lots of ideas for the village in the coming years. If you have ideas or would like to get in touch, Lucinda can be contacted at clerk@broadbridgeheath-pc.gov.uk

Lucinda will be setting up the very first Parish Council office for Broadbridge Heath, and we are hoping to be able to open this before the summer once the Neighbourhood Centre works are complete.

BROADBRIDGE HEATH GALA SOCIETY
NEARLY NEW SALE.

SUNDAY 8TH MARCH  2pm - 4pm
St John's Church Hall, Broadbridge Heath.
ENTRY £1 PER ADULT. CHILDREN FREE
SELLERS CONTACT: bbhgalateam@gmail.com

AGE UK ‘CUPPA & CHAT’

If you are over 50 please come and join Hayley, Age UK Horsham District’s Village Agent for Broadbridge Heath, for a ‘Cuppa and Chat’ at the Shelly Arms on Tuesday 3rd March from 1.30pm to 3.30pm.

For more information please call our offices on 01403 260560 or email HayleyD@ageukhorshamdistrict.org.uk

This role is provided by Age UK Horsham District and supported and kindly funded by Broadbridge Heath Parish Council.
Broadbridge Heath Parish Council

Part Time Vacancy

Assistant Clerk / Administrator

Broadbridge Heath Parish Council is seeking to appoint an organised and motivated Assistant Clerk / Administrator. Candidates should be capable of working with the Clerk and Councillors to manage the day to day work of the Parish Council. The position is for 18.5 hours per week and will involve occasional evening meetings and weekend work.

The hourly rate will be between £11.45 and £12.39 dependent on qualifications and experience. This role also benefits from an opportunity to join the Local Government Pension Scheme (LGPS) administered by West Sussex County Council.

The successful applicant will be able to demonstrate drive, determination, administrative experience, IT skills, organisational & inter-personal skills, and have knowledge of local government or be willing to learn. Training will be provided where appropriate and the Parish Council will support the successful candidate in achieving the recognised CiLCA (Certificate in Local Council Administration) qualification.

This role is based at the Parish Council office in Broadbridge Heath. The successful candidate must be able to demonstrate the ability to work unsupervised and manage own workloads.

For further details and an application form please e-mail clerk@broadbridgeheath-pc.gov.uk or telephone 07716 130103.

The closing date for all applications is Sunday 15th March 2020

Interviews are expected to take place in the week commencing 23rd March 2020.
News from your Horsham District Councillors in Broadbridge Heath

It’s been a busy month as we move into the consultation period for the Local Plan Review (17th Feb-30th March). As we explained last month, the Local Plan sets out the potential sites for future housing developments across the District and it is really important that as many residents as possible have their say during the consultation. You can find out more and sign up for regular updates at https://www.horsham.gov.uk/planning/local-plan/have-your-say. Various drop-in events have also been arranged across the District including one at Swan Walk on Saturday 29th February from 10am-4pm.

The other big HDC news this month was the proposal to decommission the Drill Hall. This was understandably met with significant public outrage, including from ourselves, and resulted in a petition to save the Drill Hall, which currently has about 6000 signatures. Consequently, the Cabinet agreed to defer the decision for 2 years to allow an independent review of the local need for community facilities to take place. In Broadbridge Heath the Neighbourhood Centre and road downgrading works continue. Countryside Properties have said that all works will be completed by 27th April with the Neighbourhood Centre opening in early May. The outstanding road surfacing and landscaping works in the Wickhurst Green development are also to be completed by 27th April.

Thank you to everyone who recently came along to our surgery at the Bridge Leisure Centre. It was really good to have the opportunity to talk to you all in person. Please look out for the date of our next one, which will be coming up soon and, as always, do contact us by email if we can help you in anyway.

Best wishes,
Louise and Matt

Cllr Louise Potter – louise.potter@horsham.gov.uk
Cllr Matthew Allen – matthew.allen@horsham.gov.uk
1st Broadbridge Heath Rainbows
The Rainbows started the Spring term thinking of those that help us and sowed seeds of kindness as a gift to them. The girls created Chinese style lanterns and decorated the three sides with the Chinese character for double happiness, used cocktail sticks to prick patterns and cut out shapes before using torches to light them up. The girls set the story straight by listening to the story of Goldilocks and the Three Bears and through drama changed the story. In one group Goldilocks was invited into the Three Bears house whilst in another she made the porridge and fixed the chair.

2nd Broadbridge Heath Brownies
January has been a busy month for Brownies as we have been doing a challenge badge celebrating 100 years of Guiding on the Orkney Islands in Scotland called the Puffling Challenge. We started off by learning where Orkney was, and planning the cost and transport options of how to get there if we were to take a trip up (most girls opted to have a luxury cabin on the ferry to Orkney, hope they’re footing the bill!!) We also learned what puffins are and had a go at making our own out of playdough. However I think most girls will agree the highlight of the this month was doing the Great Brownie Bake Off, because you can’t celebrate without cake! Each six had a go at decorating ready made cakes in a spring theme, the leaders then voted on their favourites and final vote from the girls decided a winner!

2nd Broadbridge Heath Guides
The Guides started the Spring Term with a patrol challenge from the Network Skills Builder. The girls nominated a player for each category to take part in a challenge to earn tokens for their patrol.

One patrol took part in a debate to award one of the government’s departments with extra funds. The girls each took a department and pitched to the others why they should receive the extra funds before voting. The Department of Health won the ballot.

Other patrols learnt how to use macramé knots to make a fishing net to catch balloons. They then raced against each other to capture the most balloons. We finished the month by looking at food waste. Each guide brought an items of food that often gets thrown away in their house i.e. bread, eggs and fruit and veg and in patrols created a meal.

Our waiting list for Rainbows and Brownies continues to grow at an alarming rate. If you can spare an hour or 2 a week or are willing to help behind the scenes with admin etc. we would love to hear from you. For more information regarding volunteering please contact:

Sarah Little Clemsfold District Commissioner ggclemsfold@gmail.com or visit girlguiding.org.uk For girls to join please visit girlguiding.org.uk
BBH resident 'SJ' will run again in London Marathon.

He writes: Following on from the amazing experience of the London Marathon last year, it was tinged with sadness when my mum who was the key motivation for running for Macmillan Cancer Support was too ill to make it to London to see me complete the 26.2 miles.

So this year I have promised her 3 chances to get to see me as I plan to conquer the 40th anniversary of the London Marathon in April, as well as the Prudential Ride 100 Bike ride in August and then the Swim Serpentine event on my birthday in September which is a 2 mile open water swim.

I will be raising funds for Macmillan again, but also Mind.org.uk and the Children with Cancer charities, and want to try and better my fundraising total of £2706.20 of last year

I am in the planning stages for a Charity Quiz night, again supported by local businesses but as always all contributors will get mentions in all of my social media, blogs and any press.

See my website at: https://runsjrun2019.wixsite.com/myjourney.

As before, my Virgin Money Giving Page is here: https://uk.virginmoneygiving.com/runsjrun2019
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Performing Arts Events

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Thursday 11th March Time TBC – A Level Drama Exams

Sat 14th March at 10.15am – Choral Society Workshop

Weds 18th March at 10.30am – A Talk by Brangwyn author Dr Libby Horner

Sun 22nd March at 7pm – Angus Ross Gala Concert

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Email: boxoffice@christs-hospital.org.uk

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1st BBH Rainbows
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bbhrainbows@gmail.com

2nd BBH Brownies
Sharon Carver
sharon.carver@outlook.com

2nd BBH Guides and Rangers
Sharon Newman
bbhguides@gmail.com

St Johns Church
office@stjohnsbbh.org.uk

Broadbridge Heath Parish Council
Chairman – Terry Oliver 07940 886615
Clerk – Jo Ball 07716 130103

Broadbridge Heath Gala Association
Email: bbhgalateam@gmail.com

Broadbridge Heath District Councillors
Louise Potter and Matt Allen
louise.potter@horsham.gov.uk

Broadbridge Heath Cricket Club
07740 101983

Broadbridge Heath Football Club
01403 252273

Broadbridge Heath Tennis Club
Ann Lines 01403 790503

Horsham District Indoor Bowls Club
01403 268346

Horsham District Indoor Stoolball Club
(Ladies)
Sally Booker 01403 260036

Shelley Primary School
Administration Office 01403 271340

Kinderoo Parent & Toddler Group
Meets on Thursday mornings at St Johns Church Hall

Broadbridge Heath W.I.
Maureen McConnell 01403 268963
Wendy Griffin 01403 217152
BBHWI@uwclub.net

Horsham & District Cats Protection:
Report lost or found cat 01403 854464

Horsham Arun Badminton Club
Ian Wood 01403 250337
Website: www.habc-badminton.com

Citizens Advice consumer helpline
0808 223 1133

Toasties Youth Club
Donna Puttick
donna.puttick@horshamyouth.org.uk
07916 778547 or 01403 581962

To list your village club, society or organisation on this page please contact the BBH Magazine editor by email at bbh.mag@gmail.com
What is an ISA?

Around now we usually get a lot of requests from people wishing to use their allowances before the end of the tax year, in particular their ISA allowance.

So what is an ISA? The 5 main types consist of: Cash, Stocks & Shares, Help to Buy (now closed to new investors), Lifetime and Innovative Finance. Up to £20,000 can be invested into one ISA or a mixture, (while a Lifetime ISA is limited to £4,000 pa, you can invest the remaining £16,000 into other ISAs).

Explained simply:
Cash ISAs: Savings interest is usually taxable above the personal saving allowance (dependent on your tax rate). Cash ISAs are not subject to tax.
Help to Buy ISAs (only available until 30th Nov 2019): When you buy your first home, the state adds a bonus of 25% (max £3,000) of the amount you have saved.
Innovative Finance ISAs*: Peer to Peer lending - covers a variety of products lending money to other people and the interest is not taxed.
Lifetime ISAs*: This is open to individuals between the ages of 18 and 40 years old. You can save up to £4,000 per year in these and the state will give you a 25% bonus on each contribution, up to the age of 50. You can access this only for your first house or in retirement (conditions apply).
Stocks & Shares ISAs*: This is used to invest into a range of investments including cash, stocks and shares and pooled investments tax-efficiently.

Each works well in different situations, so if you are considering one of these prior to the end of the tax year, we would recommend you seek advice.

* The value of your investment can go down as well as up and you may get back less than the amount invested. ● This is based on our understanding of current taxation, legislation and HM Revenue & Customs practice and limits, all of which are liable to change without notice. ● The Financial Conduct Authority does not regulate taxation and trust advice.

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