

THE BRIDGE CHURCH  
UNIT 1A CRITCHCRAFT BUILDINGS  
BULWARK INDUSTRIAL ESTATE  
BULWARK  
CHEPSTOW  
MONMOUTHSHIRE  
NP16 5QZ

Registered Charity: 1063495

STATEMENT OF ACCOUNT  
AND  
INDEPENDENT EXAMINATION REPORT  
FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2022

Luke Silver  
Accountancy & Taxation Services  
12 Oliver Street  
Pontypridd  
Mid Glamorgan  
CF37 2RD

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## **Independent Examiner's Report on the Accounts**

### **Receipts and Payment Accounts**

**Report to the trustees/members of The Bridge Church, Chepstow**

**Registered Charity Number 1063495**

**On the accounts for the year ended 31<sup>st</sup> March 2022**

**Set out on the following pages**

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

examine the accounts under section 145 of the 2011 Act;  
follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and  
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 Commissioners. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with 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 2011 Act; and
  - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act
- 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.

**Signed *LA Silver***

**Date: 20 September 2022**

Luke Silver, HNC Business & Finance / Accountancy Practitioner

Accountancy & Taxation Services  
12 Oliver Street, Pontypridd, Mid Glamorgan. CF37 2RD

## **Independent Examiners Report to the Trustees**

### **Introduction**

Thank you for submitting the accounts for independent examination. They have been well maintained and the treasurer and others responsible are to be commended for their hard work. Therefore I will keep my comments to a minimum.

### **Charity Law and Financial Regulations**

The independent examination has been carried out in accordance with the Charities (Accounts and Reports) Regulations 1995 (Statutory Instruments No 2724) and the Accounting by Charities Statement of Recommended Practice (SORP).

### **Signing of Accounts**

I shall be obliged if you will please forward a copy of the signature page for my records after the accounts have been signed by a representative appointed by the Trustees and Church Council. A spare copy is enclosed.

### **Conclusion**

There are no other matters I feel need to be brought to your attention.

Please do not hesitate to contact me for further clarification or for further assistance.

**Luke Silver**

**Date: 20 September 2022**

## THE BRIDGE CHURCH

### REPORT OF THE TRUSTEES AND THE CHURCH COUNCIL FOR THE YEAR ENDED 31st MARCH 2022

#### ACTIVITIES REVIEW

The financial results are set out in the enclosed accounts.

The principal activity throughout the year under review was that of the advancement of the Christian faith.

#### TRUSTEES

The Trustees during the year were as follows:

Chairperson

**Mr Martin Coleman**

36 Queens Road, Bulwark, Chepstow, Gwent. NP16 5AN Tel: 07943 851799

**Mr Tim Robertson**

9 Station Road, Patchway, Bristol. BS34 6LP Tel: 01454 202756

**Mr Martyn Enever**

2 Bryn Deri Rise, Pwllmeyric, Chepstow, NP16 6LE

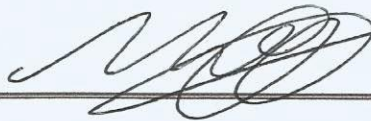
**Mr Paul Edwards**

5 Chapel Close, Pwllmeyric, Chepstow, NP16 6HW

#### STATEMENT

We certify that the books, vouchers and information produced to enable the independent examination of our accounts to be conducted contain a full and correct record of our financial transactions and activities to the best of our knowledge and belief.

SIGNED ON BEHALF OF THE TRUSTEES AND CHURCH COUNCIL



Please print name: MARTIN COLEMAN

Date: 29/11/22

The Bridge Church, Chepstow

Statement of Financial Activities  
for the year ended 31st March 2022

	Notes	Unrestricted Funds 2022 £	Designated Funds 2022 £	Restricted Funds 2022 £	Total 31.03.22 £	Total 31.03.21 £
<b><u>Resources Arising</u></b>						
Donations, Legacies and Similar Incoming Resources	3a	93,715	0	19,945	113,660	121,905
Investment Income	3c	1	0	0	1	25
Other Incoming Resources	3d	5,431	0	0	5,431	7,272
<b>Total Incoming Resources</b>		<b>99,147</b>	<b>0</b>	<b>19,945</b>	<b>119,092</b>	<b>129,202</b>
<b><u>Resources Used</u></b>						
<b>Direct Charitable Expenditure</b>						
Establishment Support Costs	4a	34,397	0	0	34,397	36,115
Costs of Activities in Furtherance of the Charitable Objects	4b	85,112	0	0	85,112	79,351
Church Family Expenses	4c	677	0	0	677	341
Evangelism & Outreach	4d	536	0	0	536	140
Resources Expended on Managing and Administering the Charity	4e	1,913	0	0	1,913	1,861
<b>Total Resources Expended</b>		<b>122,635</b>	<b>0</b>	<b>0</b>	<b>122,635</b>	<b>117,808</b>
<b>Net Movement in Funds</b>		<b>(23,488)</b>	<b>0</b>	<b>19,945</b>	<b>(3,543)</b>	<b>11,394</b>
<b>Fund Balances b/fwd at 01.04.21</b>		<b>48,892</b>	<b>0</b>	<b>0</b>	<b>48,892</b>	<b>37,498</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Gains and Losses Building Valuation</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Fund Balances c/fwd at 31.03.22</b>		<b>25,404</b>	<b>0</b>	<b>19,945</b>	<b>45,349</b>	<b>48,892</b>

**The Bridge Church, Chepstow**

**Balance Sheet**

	Notes	2021		2020	
		£	£	£	£
<b>Fixed Assets</b>					
Tangible Assets	2		0		0
			<u>0</u>		<u>0</u>
<b>Current Assets</b>					
Bank Accounts Hand	5	39,984		40,270	
Debtors	6	5,365		8,622	
<b>Creditors:</b> amounts falling due within one year	7	0		0	
<b>Net Current Assets</b>			<b>45,349</b>		<b>48,892</b>
<b>Total Assets</b> less current liabilities			<b>45,349</b>		<b>48,892</b>
<b>Creditors:</b> amounts falling due in more than a year	8		0		0
<b>Net Assets</b>			<u><b>45,349</b></u>		<u><b>48,892</b></u>
<b>Capital and Reserves</b>					
<b>Income Funds:</b>					
General Fund			45,349		48,892
			<u><b>45,349</b></u>		<u><b>48,892</b></u>

**The Bridge Church, Chepstow**  
**Notes to the Accounts**  
**for the year ended 31st March 2022**

**1.Accounting Policies**

(a) These accounts have been prepared on a accruals basis and include income which has been received or that is receivable at the year end.

(b) The recommendations of charities SORP have been followed in the preparation of these accounts.

**2. Tangible Fixed Assets**

		Land & Building £	Fixtures, Fitting & Equipment £	2020 Total £
<b>Equipment</b>				
Cost	01-Apr-21	0	0	0
Revaluation		0	0	0
Cost at	31-Mar-22	<u>0</u>	<u>0</u>	<u>0</u>
<b>Depreciation</b>				
Charge	01-Apr-21	0	0	0
Depreciation at	31-Mar-22	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Book Value</b>	<b>31-Mar-22</b>	<u>0</u>	<u>0</u>	<u>0</u>
Net Book Value	31-Mar-22	0	0	0

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2022 : None  
31st March 2021 : None

**Notes to the Accounts**  
**for the year ended 31st March 2022 (continued)**

	Unrestricted Funds 2022 £	Designated Funds 2022 £	Restricted Funds 2022 £	Total 31.03.22 £	Total 31.03.21 £
<b>3. Incoming Resources</b>					
<b>a) Donations, Legacies and Similar Incoming Resources</b>					
Tithes & Offerings	78,018	0	19,945	97,963	82,577
Gifts	0	0	0	0	0
Charities Trust	0	0	0	0	0
Gift Aid Tax Reclaimed	15,697	0	0	15,697	16,903
Church Plant	0	0	0	0	22,425
	<b>93,715</b>	<b>0</b>	<b>19,945</b>	<b>113,660</b>	<b>121,905</b>
<b>b) Investment Income</b>					
Bank Interest	1	0	0	1	25
	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>25</b>
<b>c) Other Incoming Resources</b>					
Other Income	535	0	0	535	30
Salary Support	4,896	0	0	4,896	7,242
	<b>5,431</b>	<b>0</b>	<b>0</b>	<b>5,431</b>	<b>7,272</b>
<b>Total Incoming Resources</b>	<b>99,147</b>	<b>0</b>	<b>19,945</b>	<b>119,092</b>	<b>129,202</b>

**Notes to the Accounts**  
**for the year ended 31st March 2022 (continued)**

	Unrestricted Funds 2022 £	Designated Funds 2022 £	Restricted Funds 2022 £	Total 31.03.22 £	Total 31.03.21 £
<b>4. Resources Expended</b>					
<b>a) Establishment Support Costs</b>					
Unit 1a Lease	29,100	0	0	29,100	28,000
Gas	702	0	0	702	650
Electric	1,414	0	0	1,414	1,447
Water	207	0	0	207	156
Insurance	298	0	0	298	277
Fire Inspection	358	0	0	358	117
PA / Equipment Costs	932	0	0	932	2,882
Building Maintenance	781	0	0	781	2,026
Communication	605	0	0	605	560
	<b>34,397</b>	<b>0</b>	<b>0</b>	<b>34,397</b>	<b>36,115</b>
<b>b) Costs of Activities in Furtherance of the Charitable Objects</b>					
In House Ministry	53,909	0	0	53,909	58,876
Conference Expenses	88	0	0	88	(50)
Travel Expenses	0	0	0	0	0
Gifts / Missionary Support	16,807	0	0	16,807	15,600
Ring Fenced Giving	14,308	0	0	14,308	4,925
Church Plant	0	0	0	0	0
	<b>85,112</b>	<b>0</b>	<b>0</b>	<b>85,112</b>	<b>79,351</b>
<b>c) Church Family Expenses</b>					
AoG Subscription	0	0	0	0	50
Churches Together	0	0	0	0	75
Kids Church Resources	79	0	0	79	0
Youth / Relentless	256	0	0	256	216
Food & Drink	342	0	0	342	0
Worship	0	0	0	0	0
Creche	0	0	0	0	0
	<b>677</b>	<b>0</b>	<b>0</b>	<b>677</b>	<b>341</b>
<b>d) Evangelism &amp; Outreach</b>					
Course Materials / Resources	182	0	0	182	140
Mental Health / Safeguarding	258	0	0	258	0
Church Plant	0	0	0	0	0
Men's Ministry	28	0	0	28	0
Women's Ministry	0	0	0	0	0
Welcome Events	68	0	0	68	0
24/7 Prayer	0	0	0	0	0
Ministry Team	0	0	0	0	0
	<b>536</b>	<b>0</b>	<b>0</b>	<b>536</b>	<b>140</b>

**Notes to the Accounts**  
**for the year ended 31st March 2022 (continued)**

	Unrestricted Funds 2022 £	Designated Funds 2022 £	Restricted Funds 2022 £	Total 31.03.22 £	Total 31.03.21 £
<b>e) Resources Expended on Managing and Administering the Charity</b>					
CCLI Licence	634	0	0	634	608
Child Protection	202	0	0	202	268
Inspire	0	0	0	0	42
Professional Fees	560	0	0	560	413
Printing / Stationery	50	0	0	50	0
Sundries	467	0	0	467	530
	<b>1,913</b>	<b>0</b>	<b>0</b>	<b>1,913</b>	<b>1,861</b>
<b>Total Resources Expended</b>	<b>122,635</b>	<b>0</b>	<b>0</b>	<b>122,635</b>	<b>117,808</b>

**5. Bank Accounts**

	31-Mar-22 £	31-Mar-21 £
Barclays Bank Community Statement	29,923	30,209
Barclays Bank Base Rate Reward	10,061	10,061
Barclays Bank Business Premium	0	0
Barclays Church Plant	0	0
	<b>39,984</b>	<b>40,270</b>

**6. Debtors**

Gift Aid Tax Reclaim	5,365	8,622
	<b>5,365</b>	<b>8,622</b>

**7. Creditors: Amounts Falling Due Within One Year**

	31-Mar-22 £	31-Mar-21 £
NONE	0	0
	<b>0</b>	<b>0</b>

**Notes to the Accounts**  
for the year ended 31st March 2020 (continued)

**8. Creditors: Amounts Falling Due In More Than One Year**

	31-Mar-21 £	31-Mar-20 £
NONE	0	0
	<u>0</u>	<u>0</u>

**9. Staff Costs**

	2021 £	2020 £
Gross Wages and Salaries	53,909	58,876
Employer's National Insurance Costs (incl above)	0	0
	<u>53,909</u>	<u>58,876</u>

No employees received emoluments of over £60,000. (2021: None)

The Charity operates payroll under a PAYE scheme.

# Trustees' Annual Report - 2021/22

(Accompanying Receipts and Payments Accounts)

## Section 1 Legal and Administrative Information

**Charity name** The Bridge Church, Chepstow

**Other names charity is known by:** N/A b

**Registered charity number;** 1063495

**For the financial year beginning on** 5<sup>th</sup> April 2021

**For the financial year ending on** 31<sup>st</sup> March 2022

**Charity's principal address;** Unit 1A Critchcraft Buildings, Bulwark Ind. Est. Chepstow, NP16 5QZ

### Names of the charity trustees:

Name	Office (if any)	Dates acted, if not for whole year	Name of person (or body) entitled to appoint trustee
Martin Coleman	Chairman		<i>de facto</i> as Minister
Martyn Enever	Elder		Trustees of Charity
Paul Edwards	Treasurer		Trustees of Charity
Tim Robertson		April-Oct 2021	Trustees of Charity

**Holding Trustees:** Sarah Coleman, Daphne Goulding, Paul Edwards

**Governing document:** Model Trust Deed for Local Assemblies of God

**Names and Addresses of advisors regularly used:** Luke Silver, Accountancy & Taxation Services, The Stables, 1 London Rd, Towcester, Northamptonshire, NN12 6AJ.

## Section 2 Objectives of the Charity

### Objects of the charity:

The objects of the Church ("the Objects") are for the benefit of the public:

- to advance the Christian faith in accordance with the Statement in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit;
- to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom or the world as the Church Council from time to time think fit; and
- to advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time may think fit.

**Public Benefit:** The trustees have considered the guidance produced by the Charity Commission on the provision of public benefit and they can confirm that public benefit has been provided in at least the following ways;

- Providing regular public worship open to all.
- Teaching Christianity through sermons, courses and small groups
- Praying regularly for our community
- Taking religious assemblies in schools
- Providing a youth club with a Christian ethos
- Providing much needed practical support for the surrounding community through a range of services and courses, including running a Foodbank distribution Centre and a child-mentoring program in local schools.
- Supporting other charities and churches in the UK and overseas.

### **Section 3    Activities and Achievements**

Owing to the spiritual nature of the church's objectives it is difficult to quantify achievements; however we have in the past year undertaken the following activities:

#### **Church Activities:**

The past year has involved a return to more normal levels of activity after the Pandemic, including a return to congregational singing in September. We have also witnessed a lot of numerical growth in recent months (Nov 2021 – March 2022) as people re-engage with church and lots of new people have moved into Chepstow and have been looking for a church.

Over the course of the year we have continued to offer engaging Sunday worship services with alternate youth and children's provision. Sunday services were continued to be livestreamed, helping people connect who were not yet ready or able to return in-person. Eventually the plan is to stop the public livestream and only make it available to church members or contacts with a password protected link.

Sunday Night Youth was launched in September for young people in year 6 to year 13 across the churches in Chepstow. This has been a great success with up to 30 young people attending on the last Sunday of each month to worship, learn and connect with God and each other.

Life groups are working well, with five groups meeting regularly. These are mainly in person groups but some are still making use of zoom. We continue to offer zoom prayer meetings on Sunday evening, and Monday and Thursday morning, with an average of 8-10 in attendance. We also hold our prayer and praise meeting on the first Tuesday of each month. Alpha online was offered once again and attended by 2 people.

We installed the kitchen in Unit 1a and had a new boiler and heating system installed in the Connect area. This has so far been used for hospitality on Sundays, including lunch on thanksgiving Sunday, welcome lunches, and men's and women's breakfasts. The Community team are also planning for a launch of some sort of community café/lunch project. We also redecorated Unit 2.

Christmas hampers were given out again through the local schools; 76 bags to 76 families including 134 children. Over £3000 of donations were received for this hamper project. This year, due to a Covid outbreak in the schools, Christmas assemblies were recorded by video and enjoyed by the schools.

#### **Foodbank**

Foodbank continues to operate from The Bridge Church building on a Wednesday. Donations of food continue to flood in regularly from the residents of Chepstow and the number of users remains steady.

#### **CAP (Christians Against Poverty)**

The Debt Centre worker, David Price has been employed by The Bridge Church in order to offer him a more robust network and process of support, although his wages are paid by Chepstow & District CAP funds.

#### **Transforming Lives for Good (TLG)**

Coaches have been able to reengage with the schools and new coaches have been recruited. We also secured funding for a TLG coordinator (1.5hrs per week) to strengthen the work. We have coaches in Pembroke and Thornwell Primary schools and Chepstow High School. We also held a TLG regional training event at The Bridge Church, which was a great success.

#### **Overseas Mission**

We are connected with various projects overseas through prayer, financial giving and relationship. The strongest links are with two projects in Kisumu, Kenya. Genesis School and Compassion project and To Kenya With Love and The Simon Newberry School. We have continued to support these projects financially throughout the past year. We continue to give 18% of our income away to external projects and organisations including Open Doors. Wycliffe Bible Translators, TLG and Christians Against Poverty. Each year we plan to do a review of our giving and adjust/change accordingly.

### **Vision & Finance**

The specific areas of vision that we believe God is calling us to really focus upon are; Serving Community and Growing Together. We've also highlighted four key cultural values that underpin all our work and activity; Word, Spirit, Prayer and Generosity.

Finances continue to be tight for us as a church, with regular income between £1-2k short of what we really need. We have shared this information with the church and are looking at ways of cutting our expenditure as well as planning another vision offering in June.

We have also received funding of £10k for a community café project/coordinator, for which a process of recruiting the right person will be embarked upon.

### **AOG**

The Bridge Church continues to hold status with AOG and contributes 3% of its annual income to AOG UK. Leaders from The Bridge Church attend various national and local conferences throughout the year and Martin is connected with AOG churches across South Wales due to his role as AOG South East Wales zone leader.

Jen Edwards is currently enrolled on the ministers in training program, which is a three year course that leads to full status ministers status within AOG (she qualifies in May 2023).

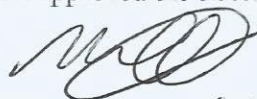
### **Reserves Policy**

It is our policy to maintain a balance on unrestricted funds (if possible) which equates to at least 3 months unrestricted payments to cover emergency situations that may arise from time to time. We are currently matching this target although can see some challenges ahead which we are already thinking through.

## **Section 4 Declaration**

The trustees have approved the trustees' report above.

Signature:



Full name:

MARTIN COLEMAN

Position:

Chairman

Date: 29/11/22