

Trustees' Annual Report – 2024 /25

(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 1st April 2024

For the financial year ending on 31st March 2025

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
Keith Brews	Elder		Trustees of Charity
Brian Lloyd		Appointed April 2024	

Governing document: Model Trust Deed for Local Assemblies of God

Names and Addresses of advisors regularly used: Luke Silver, Accountancy & Taxation Services, 25 Ellicombe Close, Minehead, Somerset, TA24 6DQ.

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 counseling 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 (including children and young people's groups).
- Teaching Christianity through sermons, courses and small groups (including online provision)
- Praying regularly for our community
- Taking religious assemblies in schools.
- Providing a youth work 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:

Over the course of the year we have continued to offer engaging Sunday worship services with youth and children's provision. Sunday services were live streamed to members only up until January 2025, at which point the service was discontinued as we reassessed our digital provision. Currently all sermons are recorded and uploaded to the website and to youtube so that those who missed them can catch up, or others can listen again. The church has continued to welcome new people and continues to see numerical growth, particularly with the addition of many younger families with babies and young children.

Unite, a group for older teenagers from year 11 to year 13, operates once a month on a Sunday evening, and has been well attended, with many young people forming stronger relationships with God and with each other.

John & Julie MacManus took on the life group coordinators role at the beginning of 2024. Life groups are working well, with six groups continuing to meet regularly. These are mainly in-person groups but some are still making use of zoom. A new Christians group has also been started over the past year, with men new to faith.

This is something that we wish to become a regular part of our small group provision.

We continued to offer zoom prayer meetings on Thursday morning, with an average of 6-8 people in attendance.

We also hold our prayer and praise meeting on the first Tuesday of each month.

Christmas hampers were slightly different this year. Instead of giving out a bag of goodies, we just gave a card with a voucher inside to enable families to get what they needed this Christmas.

We once again welcomed Pembroke primary school to our premises for a special Christmas assembly.

Alpha

We ran the shorter version of the Alpha course (7 weeks) once again in February and March (2025). This was another encouraging course, although numbers were small. Rachel Norman cooked the food which enabled us to meet our food hygiene requirements. We only had one group of 8 people, which included 4 guests. We held the evening in Unit 1a on Tuesday evenings and the Alpha day was held in unit 2.

Lads Lunch

Our Lads Lunch community project which was launched in November 2022 continues to welcome regular and new guests, serving a simple hot meal and creating a warm space for friendly conversations and support. We have seen a good number of men use the service, with some regulars returning every week. We've also had two of our lads lunch guests become regular members of the church. Some of the feedback we've received about the project has been extremely positive. We have also been publicly profiled by the warm space campaign.

Foodbank

Foodbank continues to operate from The Bridge Church building on a Wednesday. Donations of food continue to be provided by the residents of Chepstow and the number of users remains steady. The volunteer team is overseen by members of The Bridge Church and is a great place of service, connection and community. There have also been a few foodbank users that have been directed to lads lunch, so the two projects work well together.

CAP (Christians Against Poverty)

Chepstow and District CAP Debt Centre celebrated 10 years in 2024, and we held a celebration event in September 2024 at The Bridge Church, which was well attended. During the past year, David Price resigned from his role as Debt Centre Manager, so we advertised and appointed a new debt centre manager. Funding remains a problem so the contract offered was a two year fixed contract, which will enable us to carefully review and make a decision as to the continued sustainability of the project. It was decided by the steering group that the project should come completely under The Bridge Church, as the Debt Centre manager was a member of the Bridge Church and this enables everything to work more efficiently and also enables gift aid to be claimed on donations, which is a added help.

Transforming Lives for Good (TLG)

Over the past year the number of coaches has dropped off and the project is becoming increasingly difficult to sustain. It was agreed by the elders and TLG coordinator that the project would be brought to a close at the end of the academic year (July 2025). It has been a really positive project over many years, and has enabled the church to strengthen its links with local schools, which is a connection that will continue beyond the life of the project.

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 continues to call us to really focus upon are; Serving Community and Growing Together. We also have four key cultural values that underpin all our work and activity; Word, Spirit, Prayer and Generosity.

Finances continue to remain strong, which is a welcome change. We held a vision offering as a boost in June 2024, which raised approx. £12000, which is something we currently do annually which we budget for.

Rogerstone

Over the past year Martin Coleman (Senior Minister) felt a real sense of call to lead a struggling AOG church in Rogerstone, South Wales, on a part time basis. The Elders prayed and discussed together what this would involve and agreed to release Martin for 1.5 days per week (Wednesdays and Sunday evenings) and see how things develop. This new venture began in June 2024 and so far the arrangement is working well.

AOG

The Bridge Church continues to hold status with AOG and contributes 3% of its annual income to AOG UK (due to rise to 4% next year). Leaders from The Bridge Church attend various national and local conferences throughout the year and Martin has been connected with AOG churches across South Wales due to his role as AOG South East Wales zone leader. Although he stepped down from that role in July 2024 in order to focus on his work in Rogerstone.

John McManus has enrolled onto the ministers in training program, which began in June 2024 and he will complete a three year training course

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.

Section 4 Declaration

The trustees have approved the trustees' report above.

Signature:



Full name:

MARTIN JOHN COLEMAN

Position:

PASTOR & TRUSTEE

Date: 03/12/25

**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 31ST MARCH 2025**

**Luke Silver
Accountancy & Taxation Services
25 Ellicombe Close
Minehead
Somerset
TA24 6DQ**

Mobile: 07710 456376

E-mail: luke-silver@puresilver.org.uk

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 31st March 2025

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 *L A Silver*

Date: 3 July 2025

Luke Silver, HNC Business & Finance / Accountancy Practitioner

Accountancy & Taxation Services
25 Ellicombe Close, Minehead, Somerset. TA24 6DQ

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: 3 July 2025

THE BRIDGE CHURCH

REPORT OF THE TRUSTEES AND THE CHURCH COUNCIL FOR THE YEAR ENDED 31st MARCH 2025

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 Martyn Enever

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

Mr Paul Edwards

5 Chapel Close, Pwllmeyric, Chepstow, NP16 6HW

Mr Keith Brews

4 Burnt Barn Road, Bulwark, Chepstow, NP16 5AR
(appointed Nov 2023)

Mr Brian Lloyd

37 Normandy Way, Chepstow, NP16 5NB
(appointed April 2024)

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: 03/12/25

The Bridge Church, Chepstow

Statement of Financial Activities
for the year ended 31st March 2025

	Notes	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 31.03.25 £	Total 31.03.24 £
<u>Resources Arising</u>						
Donations, Legacies and Similar Incoming Resources	3a	167,116	0	8,534	175,650	148,844
Investment Income	3c	1,555	0	0	1,555	901
Other Incoming Resources	3d	18,323	0	0	18,323	48,520
Total Incoming Resources		186,994	0	8,534	195,528	198,265
<u>Resources Used</u>						
Direct Charitable Expenditure						
Establishment Support Costs	4a	48,955	0	0	48,955	51,605
Costs of Activities in Furtherance of the Charitable Objects	4b	96,545	0	0	96,545	90,287
Church Family Expenses	4c	5,778	0	0	5,778	1,553
Evangelism & Outreach	4d	1,112	0	0	1,112	949
Resources Expended on Managing and Administering the Charity	4e	3,477	0	0	3,477	2,833
f) Ring Fenced Funding	4f	10,408	0	0	10,408	19,207
Total Resources Expended		166,275	0	0	166,275	166,434
Net Movement in Funds		20,719	0	8,534	29,253	31,831
Fund Balances b/fwd at 01.04.24		101,446	0	0	101,446	69,615
Transfers		0	0	0	0	0
Gains and Losses Building Valuation		0	0	0	0	0
Fund Balances c/fwd at 31.03.25		122,165	0	8,534	130,699	101,446

The Bridge Church, Chepstow

Balance Sheet

	Notes	2025	2024
		£	£
Fixed Assets			
Tangible Assets	2	0	0
		<u>0</u>	<u>0</u>
Current Assets			
Bank Accounts Hand	5	117,583	83,882
Debtors	6	13,116	17,564
Creditors: amounts falling due within one year	7	0	0
Net Current Assets		130,699	101,446
Total Assets less current liabilities		130,699	101,446
Creditors: amounts falling due in more than a year	8	0	0
Net Assets		<u>130,699</u>	<u>101,446</u>
Capital and Reserves			
Income Funds:			
General Fund		130,699	101,446
		<u>130,699</u>	<u>101,446</u>

The Bridge Church, Chepstow
Notes to the Accounts
for the year ended 31st March 2025

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 £	2025 Total £
Equipment				
Cost	01-Apr-24	0	0	0
Revaluation		0	0	0
Cost at	31-Mar-25	<u>0</u>	<u>0</u>	<u>0</u>
Depreciation				
Charge	01-Apr-24	0	0	0
Depreciation at	31-Mar-25	<u>0</u>	<u>0</u>	<u>0</u>
Net Book Value	31-Mar-25	<u>0</u>	<u>0</u>	<u>0</u>
Net Book Value	31-Mar-24	0	0	0

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

31st March 2025 : None
31st March 2024 : None

Notes to the Accounts
for the year ended 31st March 2025 (continued)

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 31.03.25 £	Total 31.03.24 £
3. Incoming Resources					
a) Donations, Legacies and Similar Incoming Resources					
Tithes & Offerings	140,403	0	8,534	148,937	126,183
Gifts	0	0	0	0	0
Charities Trust	0	0	0	0	0
Gift Aid Tax Reclaimed	26,713	0	0	26,713	22,661
Church Plant	0	0	0	0	0
	167,116	0	8,534	175,650	148,844
b) Investment Income					
Bank Interest	1,555	0	0	1,555	901
	1,555	0	0	1,555	901
c) Other Incoming Resources					
Other Income	32	0	0	32	37
Community Café	0	0	0	0	5,550
TLG Other	0	0	0	0	300
Hamper Appeal	0	0	0	0	1,800
Kenya	0	0	0	0	7,314
Operations Manager	0	0	0	0	20,000
CAP Debt Centre	6,831	0	0	6,831	13,519
CAF	500	0	0	500	0
River Church	10,960	0	0	10,960	0
	18,323	0	0	18,323	48,520
Total Incoming Resources	186,994	0	8,534	195,528	198,265

Notes to the Accounts
for the year ended 31st March 2025 (continued)

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 31.03.25 £	Total 31.03.24 £
4. Resources Expended					
a) Establishment Support Costs					
Unit 1a Lease	32,031	0	0	32,031	31,000
Gas	1,629	0	0	1,629	1,420
Electric	2,932	0	0	2,932	5,527
Water	373	0	0	373	325
Insurance	384	0	0	384	377
PA / Equipment Costs	5,641	0	0	5,641	1,584
Building Maintenance	3,438	0	0	3,438	3,154
Communication	1,484	0	0	1,484	605
Annual Servicing	1,043	0	0	1,043	525
Building Fund	0	0	0	0	7,088
	48,955	0	0	48,955	51,605
b) Costs of Activities in Furtherance of the Charitable Objects					
In House Ministry	52,887	0	0	52,887	51,913
CAP Debt Centre Manager	6,832	0	0	6,832	10,595
Conference & Travel Expenses	879	0	0	879	3,536
Gifts / Missionary Support	35,947	0	0	35,947	24,243
	96,545	0	0	96,545	90,287
c) Church Family Expenses					
AoG Subscription	100	0	0	100	50
Unite	0	0	0	0	82
Kids Church Resources	448	0	0	448	190
Youth / Relentless	376	0	0	376	278
Hospitality & Cleaning	1,148	0	0	1,148	953
Building Supplies	560	0	0	560	0
Toddlers	888	0	0	888	0
Worship	2,258	0	0	2,258	0
	5,778	0	0	5,778	1,553
d) Evangelism & Outreach					
Course Materials / Resources	129	0	0	129	132
Mental Health / Safeguarding	0	0	0	0	69
Welcome Events	0	0	0	0	52
24/7 Prayer	73	0	0	73	37
Alpha	910	0	0	910	659
	1,112	0	0	1,112	949

Notes to the Accounts
for the year ended 31st March 2025 (continued)

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 31.03.25 £	Total 31.03.24 £
e) Resources Expended on Managing and Administering the Charity					
CCLI Licence	584	0	0	584	555
Child Protection	557	0	0	557	407
Inspire	781	0	0	781	95
Professional Fees	756	0	0	756	677
Printing / Stationery	396	0	0	396	102
Sundries	403	0	0	403	997
	3,477	0	0	3,477	2,833

f) Ring Fenced Funding

Kitchen		0	0	0	12
Community Café	1,811	0	0	1,811	7,227
TLG Other Expenditure	0	0	0	0	1,200
TLG Coaching Village	286	0	0	286	600
Hamper Appeal	1,115	0	0	1,115	1,800
Operations Manager	5,833	0	0	5,833	0
Kenya	983	0	0	983	7,314
Peaceful Garden	0	0	0	0	54
CAP Debt Centre	380	0	0	380	1,000
	10,408	0	0	10,408	19,207
Total Resources Expended	166,275	0	0	166,275	166,434

5. Bank Accounts

	31-Mar-25 £	31-Mar-24 £
Barclays Bank Community Statement	4,228	10,082
Barclays Bank Base Rate Reward	113,355	73,800
Barclays Bank Business Premium	0	0
Barclays Church Plant	0	0
	117,583	83,882

6. Debtors

Gift Aid Tax Reclaim	12,133	10,250
Kenya Flights	0	7,314
CAP Centre Wages	983	0
	13,116	17,564

7. Creditors: Amounts Falling Due Within One Year

	31-Mar-25 £	31-Mar-24 £
HMRC PAYE	0	0
	0	0

Notes to the Accounts
for the year ended 31st March 2053 (continued)

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

	31-Mar-25 £	31-Mar-24 £
NONE	0	0
	<u>0</u>	<u>0</u>

9. Staff Costs

	31-Mar-25 £	31-Mar-24 £
Gross Wages and Salaries	52,887	51,913
Employer's National Insurance Costs (incl above)	0	0
	<u>52,887</u>	<u>51,913</u>

No employees received emoluments of over £60,000. (2024: None)

The Charity operates payroll under a PAYE scheme.