

THREE BRIDGES FREE CHURCH

England & Wales · Charity number 1074518

Details

Status Registered

Legal form Other

Registered 1999-03-04

Register [View on the Charity Commission register](#)

Contact

Address Three Bridges Free Church
Three Bridges Road
Three Bridges
Crawley
RH10 1LS

Phone 01293 403142

Website www.threebridgesfreechurch.org

Activities

Objects: FOR THE ADVANCEMENT OF EVANGELICAL CHRISTIAN FAITH THROUGH THE PROCLAMATION OF THE GOSPEL OF OUR LORD JESUS CHRIST

Activities: A church based in Three Bridges, Crawley. It holds two services every Sunday and various meetings throughout the week including bible studies and for various groups including mums and toddlers, youth groups and senior citizens. It works with other churches in the Sussex and Surrey area and supports the Federation of Independent Evangelical Churches and other churches and charities overseas.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** WEST SUSSEX
- West Sussex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£179,594	£173,482	-	-
2023-12-31	£151,555	£161,081	-	-
2022-12-31	£174,098	£143,424	-	-
2021-12-31	£105,363	£129,285	-	-
2020-12-31	£124,655	£99,548	-	-

Trustees

Name	Role	Appointed
GRAHAM RICHARD BELL		
KEN KWOK KIN CHIU		2024-04-28
MICHAEL MATTHEW JARDIM		2025-04-28
ROBERT PAUL CRANFIELD		2012-10-24
Rev PETER DAVID TAYLOR		2020-02-04
Steven Robert Collingham		2019-06-08
Yuri Lourenco Vidal		2023-04-23
ZOLTAN KOZMA		2026-04-26
ZONNY KURNIAWAN SETIO		2026-04-26

THREE BRIDGES FREE CHURCH

England & Wales - Charity number 1074518

Accounts

Three Bridges Free Church

Report and Accounts

Year ended 31 December 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THREE BRIDGES FREE CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	Three Bridges Road Three Bridges Crawley RH10 1LS
GOVERNING DOCUMENT	Trust Deed dated 17 November 1998 (amended February 1999)
CHARITY REGISTRATION NUMBER	1074518
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Graham Bell Kwok Kin Chiu (appointed April 2024) Steven Collingham Robert Cranfield Michael Jardim (appointed April 2025) Nelson Lucero (resigned April 2025) David Parker (appointed January 2024) Mark Pash (resigned June 2025) Peter Taylor Yuri Vidal
BANKERS	Santander UK plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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THREE BRIDGES FREE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a Trust. The charity's principal object, as set out in its governing document, is to advance the Christian faith.

The Trust seeks to demonstrate the Christian faith in action by acting as a church in the area of Crawley, Sussex.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

We held regular Sunday worship services during which we preached through the books of Mark, Proverbs and Revelation. We were encouraged to see 2 people baptised during one of our services in March.

We also held a series of special evangelistic events through the year including a 'Dine Global' meal in March, as well as an outdoor Easter Trail and Carol Service in Worth Park. Many of the Sunday services were livestreamed over the internet, and we continued to run different groups for children and teenagers during our Sunday gatherings.

Our midweek ministry involved our fortnightly Home Groups in which we did a Bible Overview course and then looked at Jude and Proverbs together. We were encouraged to start a new Home Group in Bewbush in June. Alongside this we ran a Tuesday morning Bible study group which looked at Daniel and Isaiah.

We continued to run our monthly 'Hope Café' on Wednesday mornings, and ran a Holiday Bible Club in the February half term which saw about 65 children attend for a full day of activities themed on the story of Jonah. Our weekly Friday morning 'Toddler Spot' continued to be popular and attended by many local families with pre-school children and we also ran a Friday evening Youth Group.

We also held regular men's and women's ministry throughout the year, and regular Christianity Explored courses for people who wanted to find out more about Christianity.

Ongoing improvements were made to the church building over the course of the year with a particular focus on building a new church office, installing new AV equipment and redesigning our store room.

During the year we reviewed our Safeguarding Policy and held quarterly members' meetings. The membership at the end of 2024 stood at 96.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £28,000, to £179,600, and expenditure increased by £12,400, to £173,500. As a result the cash held by the charity increased by £6,100, to £122,700, of which £111,000 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £42,000 (approximately 3 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £111,000 and the charity is complying with its reserves policy. Excess funds are expected to be used on building work in 2025 and costs associated with the purchase of a second manse.

Governance

Responsibility for setting policy and for making operating decisions rest with the Trustees who meet regularly to monitor the activities of the charity. The Trustees have ultimate responsibility for the management of the trust and do so with the assistance of the Elders and Deacons on a day to day basis. New Trustees are appointed by a full meeting of the church members, in consultation with the Trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Graham Bell

Graham Bell

Date: 19 September 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THREE BRIDGES FREE CHURCH

I report to the trustees on my examination of the accounts of Three Bridges Free Church ('the charity') for the year ended 31 December 2024 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting 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.

Jaimée Young

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 23 September 2025

THREE BRIDGES FREE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations and grants	5	131,583	-	9,899	141,482	109,901
Gift aid receipts		20,077	-	53	20,130	27,326
Income from charitable activities		1,608	-	-	1,608	396
Use of church and car park		12,750	-	-	12,750	12,315
Interest		1,154	-	-	1,154	1,037
Other		2,470	-	-	2,470	580
Total receipts		<u>169,643</u>	<u>-</u>	<u>9,952</u>	<u>179,595</u>	<u>151,555</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	130,840	-	26,772	157,612	144,871
Grants paid in relation to charitable activities undertaken by others	3	200	15,670	-	15,870	16,210
Total payments		<u>131,040</u>	<u>15,670</u>	<u>26,772</u>	<u>173,482</u>	<u>161,081</u>
Net of receipts / (payments) before transfers		38,603	(15,670)	(16,820)	6,112	(9,526)
Transfers between funds	5	10,745	(15,945)	5,200	-	-
Net movement in funds		<u>49,348</u>	<u>(31,615)</u>	<u>(11,620)</u>	<u>6,112</u>	<u>(9,526)</u>
Cash funds as at last year end		46,062	47,190	23,378	116,630	126,156
Cash funds at this year end	A	<u>95,410</u>	<u>15,575</u>	<u>11,758</u>	<u>122,742</u>	<u>116,630</u>

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

	<u>Unrestricted Funds</u>		Restricted funds	Total 2024	Total 2023
	General funds	Designated funds	funds	2024	2023
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	78,819	15,575	11,758	106,152	100,228
Notice deposits	16,591	-	-	16,591	16,401
	<u>95,410</u>	<u>15,575</u>	<u>11,758</u>	<u>122,742</u>	<u>116,630</u>
B Other monetary assets					
Gift aid due to charity	16,755	-	115	16,870	13,037
Other debtors	374	-	-	374	213
	<u>17,129</u>	<u>-</u>	<u>115</u>	<u>17,244</u>	<u>13,250</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	1,380	-	-	1,380	1,290
Accrued expenses	1,356	-	-	1,356	-
	<u>2,736</u>	<u>-</u>	<u>-</u>	<u>2,736</u>	<u>1,290</u>
D Assets retained for charity's own use					
				Insurance value 2024	
				£	
<i>Freehold Church building</i>					
<i>Freehold Manse</i>					
Contents and equipment				200,000	
				<u>200,000</u>	

Current values have not been quoted for properties and disclosure is not mandatory.

The trustees have used insurance values for contents and equipment since they are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Graham Bell date 19 September 2025
Graham Bell

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	41,104	-	-	41,104	76,673
Church, property and related costs	Note 2a	76,632	-	-	76,632	20,789
Manse costs	Note 2a	4,052	-	-	4,052	2,470
Church renovation		-	-	22,353	22,353	37,769
Office, admin and support		1,690	-	-	1,690	2,355
Ministry and outreach activities		5,231	-	121	5,352	2,892
Children, youth and holiday club		1,983	-	-	1,983	1,479
Hardship fund grants and gifts		-	-	4,298	4,298	253
Other expenses		150	-	-	150	190
		<u>130,840</u>	<u>-</u>	<u>26,772</u>	<u>157,612</u>	<u>144,871</u>

2a Sinking funds expenditure (incl. property)

	Church	Manse	Total 2024	Total 2023
	£	£	£	£
Accounts, advice and Independent examination	1,330	-	1,330	1,385
FIEC affiliation	-	-	-	2,250
SGP affiliation	150	-	150	-
Insurance	7,363	507	7,869	6,417
Utilities	5,509	-	5,509	3,298
Maintenance and cleaning - Church	10,056	-	10,056	7,300
Maintenance and cleaning - Manse	-	3,545	3,545	2,005
AV installation	52,004	-	52,004	-
Equipment	219	-	219	604
	<u>76,632</u>	<u>4,052</u>	<u>80,683</u>	<u>23,259</u>

3 Grants paid in relation to charitable activities undertaken by others

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2024	Total 2023
		General funds	Designated funds			
		£	£	£	£	£
Organisations:						
European Christian Mission		-	-	-	-	200
Crosslinks		-	1,000	-	1,000	1,200
UFM Worldwide		-	13,920	-	13,920	13,760
Organisations < £1,000		-	750	-	750	1,050
Individuals		200	-	-	200	-
		<u>200</u>	<u>15,670</u>	<u>-</u>	<u>15,870</u>	<u>16,210</u>

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4 Transactions with related parties

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	46,062	169,643	(131,040)	10,745	95,410
Designated funds					
Missionary Fund	6,681	-	(15,670)	16,013	7,024
Hardship Funds	-	-	-	2,010	2,010
Sinking Fund	40,509	-	-	(33,968)	6,540
	<u>93,252</u>	<u>169,643</u>	<u>(146,710)</u>	<u>(5,200)</u>	<u>110,984</u>
Restricted funds					
Church Library Fund	214	-	(121)	-	92
Building Fund	18,818	8,000	(22,353)	5,200	9,665
Hardship Fund	3,884	281	(3,686)	-	480
Mission Fund	-	1,422	-	-	1,422
Other Funds	462	248	(612)	-	98
	<u>23,378</u>	<u>9,952</u>	<u>(26,772)</u>	<u>5,200</u>	<u>11,758</u>
Total funds	<u>116,630</u>	<u>179,595</u>	<u>(173,482)</u>	<u>-</u>	<u>122,742</u>

The designated Missionary Fund relates to funds set aside from giving to support missionaries in various countries including France, Uganda and the UK through organisations such as UFM, ECM and Sussex Gospel Partnership.

The Sinking Fund is used for capital and one off yearly projects along with supporting the increased expense of a second full time pastor.

The restricted Church Library Fund relates to funds donated for the purchase of books for the church library. Due to the size of the original gift it has taken some time to spend this wisely and as new appropriate books become available additional books are purchased using this fund.

The Building fund relates to donations given for the purpose of the building renovation programme which includes replacing the heating system and a kitchen project.

The restricted Hardship Fund is for the purpose of practically supporting others through difficult trials including situations of material need.

The Mission Fund is to raise funds for supported missionaries and other charities.

THREE BRIDGES FREE CHURCH

England & Wales - Charity number 1074518

Accounts

Three Bridges Free Church

Report and Accounts

Year ended 31 December 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THREE BRIDGES FREE CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2023

ADDRESS FOR CORRESPONDENCE	Three Bridges Road Three Bridges Crawley RH10 1LS
GOVERNING DOCUMENT	Trust Deed dated 17 November 1998 (amended February 1999)
CHARITY REGISTRATION NUMBER	1074518
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Graham Bell Kwok Kin Chiu (appointed April 2024) Steven Collingham Robert Cranfield Nelson Lucero David Parker (appointed January 2024) Mark Pash Peter Taylor Yuri Vidal (appointed April 2023)
BANKERS	Santander UK plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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THREE BRIDGES FREE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2023.

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a Trust. The charity's principal objects, as set out in its governing document, are to advance the Christian faith.

The Trust seeks to demonstrate the Christian faith in action by acting as a church in the area of Crawley, Sussex.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

We held regular Sunday worship services during which we preached through the books of Romans, Ecclesiastes, Joshua, Jude, Esther and a summer series in the Psalms of Ascent. We also held a series of special evangelistic events through the year including an outdoor Carol Service in Worth Park at Christmas. Many of the Sunday services were livestreamed over the internet and we continued to run different groups for children during our Sunday gatherings.

Our midweek ministry involved our fortnightly Home Groups which looked at 1 Corinthians and our Tuesday morning Bible study group which studied the books of Esther, Job and James. We also relaunched our midweek coffee morning as a monthly 'Hope Café' for community outreach and ran a Holiday Bible Club in the February half term which saw about 65 children attend for a full day of activities. Our weekly Friday morning 'Toddler Spot' continued to be popular and attended by many local families with pre-school children, and we began a Friday evening Youth Group in September. We also held regular men's and women's ministry throughout the year.

During the year we also ran our Christianity Explored and Hope Explored courses on a number of occasions and were encouraged to hold a baptismal service in November. Our Pastor was also able to visit Ssenge Baptist Church in Uganda for a week in October and report back on the ministry of Bosco and Heidi Bukeera, a missionary couple that we support through the mission agency UFM.

We were able to make a number of improvements to the church building during 2023 including the installation of a new kitchen and replacing the heating system throughout much of the church.

During the year we reviewed our Safeguarding Policy and held quarterly members meetings. The membership at the end of 2022 stood at 86.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £22,550, to £151,560, and expenditure increased by £17,660, to £161,080. As a result the cash held by the charity decreased by £9,530, to £116,630, of which £93,250 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £42,000 (which equates to about 4 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £93,250 and the charity is complying with its reserves policy.

Governance

Responsibility for setting policy and for making operating decisions rest with the Trustees who meet regularly to monitor the activities of the charity. The Trustees have ultimate responsibility for the management of the trust and do so with the assistance of the Elders and Deacons on a day to day basis. New Trustees are appointed by a full meeting of the church members, in consultation with the Trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Graham Bell

Graham Bell

Date: 20 September 2024

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THREE BRIDGES FREE CHURCH

I report to the trustees on my examination of the accounts of Three Bridges Free Church ('the charity') for the year ended 31 December 2023 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting 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.

Jaimée Young

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 07 October 2024

THREE BRIDGES FREE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	Total 2023	Total 2022
	Notes	£	£	£	£	£
Income receipts						
Donations		104,379	-	5,522	109,901	145,227
Gift aid receipts		16,889	-	10,438	27,326	16,642
Income from charitable activities		396	-	-	396	390
Use of church and car park		12,315	-	-	12,315	11,210
Interest		1,037	-	-	1,037	51
Other		580	-	-	580	579
Total receipts		135,596	-	15,960	151,555	174,098
Payments						
Payments in relation to charitable activities undertaken directly	2	106,752	-	37,865	144,618	126,646
Grants paid in relation to charitable activities undertaken by others	3	190	16,020	253	16,463	16,778
Total payments		106,942	16,020	38,119	161,081	143,424
Net of receipts / (payments) before transfers		28,653	(16,020)	(22,159)	(9,526)	30,674
Transfers between funds	5	7,249	(7,249)	-	-	-
Net movement in funds		35,902	(23,269)	(22,159)	(9,526)	30,674
Cash funds as at last year end		10,159	70,459	45,537	126,156	95,481
Cash funds at this year end		46,062	47,190	23,378	116,630	126,156

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2023

	<u>Unrestricted Funds</u>		Restricted funds	Total 2023	Total 2022
	General funds	Designated funds	funds		
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	46,062	30,789	23,378	100,228	89,912
Notice deposits	-	16,401	-	16,401	36,244
	<u>46,062</u>	<u>47,190</u>	<u>23,378</u>	<u>116,630</u>	<u>126,156</u>
B Other monetary assets					
Gift aid due to charity	13,037	-	-	13,037	21,775
Other	213	-	-	213	-
	<u>13,250</u>	<u>-</u>	<u>-</u>	<u>13,250</u>	<u>21,775</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	1,290	-	-	1,290	1,260
	<u>1,290</u>	<u>-</u>	<u>-</u>	<u>1,290</u>	<u>1,260</u>
D Assets retained for charity's own use					
				Cost	Insurance value
				£	2023
				£	£
Freehold Church building				1,150,000	
Freehold Manse				510,000	
Contents and equipment					163,990
				<u>1,660,000</u>	<u>163,990</u>

The purchase cost of the Manse and the construction cost of the Church are shown.

The trustees have used insurance values for equipment since they are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by Graham Bell date 20 September 2024
Graham Bell

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total	Total
		General funds	Designated funds	Funds	2023	2022
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	76,673	-	-	76,673	74,359
Church, property and related costs	Note 2a	20,789	-	-	20,789	29,018
Manse costs	Note 2a	2,470	-	-	2,470	1,083
Church renovation		-	-	37,769	37,769	15,601
Office, admin and support		2,355	-	-	2,355	864
Ministry and outreach activities		2,796	-	96	2,892	3,872
Children, youth and holiday club		1,479	-	-	1,479	1,589
Other expenses		190	-	-	190	261
		<u>106,752</u>	<u>-</u>	<u>37,865</u>	<u>144,618</u>	<u>126,646</u>

2a Sinking funds expenditure (incl. property)

	Church	Manse	Total	Total
	£	£	2023	2022
	£	£	£	£
Accounts, advice and Independent examination	1,385	-	1,385	1,170
FIEC affiliation	2,250	-	2,250	2,000
SGP affiliation	-	-	-	1,000
Insurance	5,952	466	6,417	6,033
Utilities	3,298	-	3,298	3,880
Maintenance and cleaning - Church	7,300	-	7,300	14,192
Maintenance and cleaning - Manse	-	2,005	2,005	651
Equipment	604	-	604	1,175
	<u>20,789</u>	<u>2,470</u>	<u>23,259</u>	<u>30,101</u>

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

3 Grants and gifts paid to others

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2023	Total 2022
	General funds	Designated funds			
	£	£	£	£	£
Organisations:					
European Christian Mission	40	160	-	200	1,920
Crosslinks	-	1,200	-	1,200	1,200
UFM Worldwide	-	13,760	-	13,760	12,000
Sussex Global Partnership [SGP]	-	900	-	900	900
Organisations < £1,000	150	-	-	150	155
Individuals	-	-	253	253	603
	<u>190</u>	<u>16,020</u>	<u>253</u>	<u>16,463</u>	<u>16,778</u>

4 Transactions with related parties

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening balance	Receipts	Payments	Transfers	Closing balance
	£	£	£	£	£
General funds	10,159	135,596	(106,942)	7,249	46,062
Designated funds					
Missionary Fund	6,701	-	(16,020)	16,000	6,681
Sinking Fund	63,758	-	-	(23,249)	40,509
	<u>80,618</u>	<u>135,596</u>	<u>(122,962)</u>	<u>-</u>	<u>93,252</u>
Restricted funds					
Church Library Fund	310	-	(96)	-	214
Building Fund	41,149	15,438	(37,769)	-	18,818
Hardship Fund	4,078	60	(253)	-	3,884
Other Funds	-	462	-	-	462
	<u>45,537</u>	<u>15,960</u>	<u>(38,119)</u>	<u>-</u>	<u>23,378</u>
Total funds	<u>126,156</u>	<u>151,555</u>	<u>(161,081)</u>	<u>-</u>	<u>116,630</u>

The designated Missionary Fund relates to funds set aside from giving to support missionaries in various countries including France, Uganda and the UK through organisations such as UFM, ECM and Sussex Gospel Partnership.

The Sinking Fund is used for capital and one off yearly projects along with supporting the increased expense of a second full time pastor. Surplus general funds are transferred to this fund for this purpose.

The restricted Church Library Fund relates to funds donated for the purchase of books for the church library. Due to the size of the original gift it has taken some time to spend this wisely and as new appropriate books become available additional books are purchased using this fund.

The Building fund relates to donations given for the purpose of the building renovation programme which includes replacing the heating system and a kitchen project.

The restricted Hardship Fund is for the purpose of practically supporting others through difficult trials including situations of material need.

THREE BRIDGES FREE CHURCH

England & Wales - Charity number 1074518

Accounts

Three Bridges Free Church

Report and Accounts

Year ended 31 December 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THREE BRIDGES FREE CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2022

ADDRESS FOR CORRESPONDENCE	Three Bridges Road Three Bridges Crawley RH10 1LS
GOVERNING DOCUMENT	Trust Deed dated 17 November 1998 (amended February 1999)
CHARITY REGISTRATION NUMBER	1074518
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Graham Bell Steven Collingham Robert Cranfield Nelson Lucero Mark Pash Peter Taylor
BANKERS	Santander UK plc
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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THREE BRIDGES FREE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are to advance the Christian faith.

The Trust seeks to demonstrate the Christian faith in action by acting as a church in the area of Crawley, Sussex.

Review of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

We began the year by considering how our verses for the year (Colossian 1:13-14) should shape our lives as Christians. We held regular Sunday worship services during which we preached through the books of Exodus, Hebrews, Colossians, Ruth and special series called Firm Foundations in which we looked at our core beliefs as a church. We also held a series of special evangelistic events and service in the run up to Easter as part of our 'Passion for Life' mission. This included putting on an 'Easter Trail' for children in a local park. Many of our Sunday services were livestreamed over the internet as we continued to use the technology and make use of opportunities to reach out online brought about by the covid pandemic. It was encouraging also to see our Sunday morning 'Explorer' children's groups grow.

Our midweek ministry involved our fortnightly Home Groups which looked at the Minor Prophets and our Tuesday morning Bible study group which studied the book of 1 Corinthians. We also relaunched our bi-monthly 'Agape' coffee morning for community outreach and ran a Holiday Bible Club in the February half term which saw about 45 children attend for a full day of activities. In addition, our weekly Friday morning 'Toddler Spot' continued to be appreciated by many local families with pre-school children. We also held regular men's and women's ministry throughout the year.

During the year we also ran our Christianity Explored and Hope Explored courses on a number of occasions and were encouraged to baptise 8 people during three baptismal services.

During the year we reviewed our Safeguarding Policy and held quarterly members meetings. The membership at the end of 2022 stood at 85.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Renovation

This year we began a multi year building renovation programme with a view to complete various projects over a five year period based on available funding. The felt roof of the old church which was leaking and starting to cause a rot problem was replaced and the main church entrance subfloor with a damp issue was re-waterproofed.

Financial review

During the year income increased by £68,700, to £174,100, and expenditure increased by £14,100, to £143,400. As a result the cash held by the charity increased by £30,700, to £126,200, of which £80,600 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than 4 months of unrestricted expenditure (which equates to approximately £42,000) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £80,600. As part of long term planning for capital projects including the building renovation, the trustees have identified the need for investment over a number of years. This means the trustees are holding reserves over £42,000.

Governance

Responsibility for setting policy and for making operating decisions rest with the Trustees who meet regularly to monitor the activities of the charity. The Trustees have ultimate responsibility for the management of the trust and do so with the assistance of the Elders and Deacons on a day to day basis. New Trustees are appointed by a full meeting of the church members, in consultation with the Trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Graham Bell

Date: 05 October 2023

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THREE BRIDGES FREE CHURCH

I report to the trustees on my examination of the accounts of Three Bridges Free Church ('the charity') for the year ended 31 December 2022 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 16 October 2023

THREE BRIDGES FREE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		88,322	-	56,905	145,227	80,936
Gift aid receipts		16,642	-	-	16,642	15,141
Income from charitable activities		390	-	-	390	402
Use of church and car park		11,210	-	-	11,210	7,200
Interest		51	-	-	51	5
Other		579	-	-	579	1,679
Total receipts		117,193	-	56,905	174,098	105,363
Payments						
Payments in relation to charitable activities undertaken directly	2	110,994	-	15,652	126,646	109,965
Grants paid in relation to charitable activities undertaken by others	3	-	15,970	808	16,778	19,320
Total payments		110,994	15,970	16,460	143,424	129,285
Net of receipts / (payments) before transfers		6,199	(15,970)	40,445	30,674	(23,923)
Transfers between funds	5	3,025	(3,025)	-	-	-
Net movement in funds		9,224	(18,995)	40,445	30,674	(23,923)
Cash funds as at last year end		935	89,454	5,092	95,481	119,404
Cash funds at this year end	A	10,159	70,459	45,537	126,156	95,481

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds			
	General funds	Designated funds	Restricted funds	Total
	£	£	£	2022
				£
				Total
				2021
				£
A Cash funds				
Cash at bank with immediate access	10,159	34,216	45,537	89,912
Notice deposits	-	36,244	-	36,244
	10,159	70,459	45,537	126,156
				95,481
B Other monetary assets				
Gift aid due to charity	11,588	-	10,188	21,775
Other debtors	-	-	-	-
	11,588	-	10,188	21,775
				11,791
C Liabilities				
Falling due within one year:				
Fee for Independent Examination	1,260	-	-	1,260
	1,260	-	-	1,260
				1,200
D Assets retained for charity's own use				
			Insurance value	
			2022	
			£	£
Freehold Church building			1,150,000	-
Freehold Manse			510,000	-
Contents and equipment			-	136,091
			1,660,000	136,091

The purchase cost of the Manse and the construction cost of the Church are shown. The trustees have used insurance values for equipment since they are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by date
Graham Bell 05 October 2023

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	74,359	-	-	74,359	74,068
Church, property and related costs	Note 2a	27,843	-	-	27,843	27,804
Manse costs	Note 2a	1,083	-	-	1,083	2,917
Church renovation		-	-	15,601	15,601	-
Equipment		1,175	-	-	1,175	1,208
Office, admin and support		864	-	-	864	941
Ministry and outreach activities		3,821	-	52	3,872	2,058
Children, youth and holiday club		1,589	-	-	1,589	933
Other expenses		261	-	-	261	37
		<u>110,994</u>	<u>-</u>	<u>15,652</u>	<u>126,646</u>	<u>109,965</u>

2a Sinking funds expenditure (incl. property)

	Church	Manse	Total 2022	Total 2021
	£	£	£	£
Accounts, advice and Independent examination	1,170	-	1,170	2,490
FIEC affiliation	2,000	-	2,000	2,000
SGP affiliation	1,000	-	1,000	-
Other professional fees	-	-	-	198
Insurance	5,601	432	6,033	6,521
Utilities	3,880	-	3,880	2,167
Maintenance and cleaning - Church	14,192	-	14,192	14,679
Maintenance and cleaning - Manse	-	651	651	2,550
	<u>27,843</u>	<u>1,083</u>	<u>28,925</u>	<u>30,604</u>

3 Grants and gifts paid to others

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General funds	Designated funds			
		£	£	£	£	£
Organisations:						
European Christian Mission		-	1,920	-	1,920	1,920
Crosslinks		-	1,200	-	1,200	1,200
UFM Worldwide		-	11,950	50	12,000	15,000
Organisations < £1,000		-	900	155	1,055	900
Individuals		-	-	603	603	300
		<u>-</u>	<u>15,970</u>	<u>808</u>	<u>16,778</u>	<u>19,320</u>

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4 Transactions with related parties

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	935	117,193	(110,994)	3,025	10,159
Designated funds					
Missionary Fund	6,721	-	(15,970)	15,950	6,701
Sinking Fund	82,733	-	-	(18,975)	63,758
	<u>90,389</u>	<u>117,193</u>	<u>(126,964)</u>	<u>-</u>	<u>80,618</u>
Restricted funds					
Church Library Fund	362	-	(52)	-	310
Building Fund	-	56,750	(15,601)	-	41,149
Hardship Fund	4,655	-	(578)	-	4,078
Other Funds	75	155	(230)	-	-
	<u>5,092</u>	<u>56,905</u>	<u>(16,460)</u>	<u>-</u>	<u>45,537</u>
Total funds	<u>95,481</u>	<u>174,098</u>	<u>(143,424)</u>	<u>-</u>	<u>126,156</u>

The designated Missionary Fund relates to funds set aside from giving to support missionaries in various countries including France, Uganda and the UK through organisations such as UFM, ECM and Gideons.

The Sinking Fund is used for capital and one off yearly projects along with supporting the increased expense of a second full time pastor. Surplus general funds are transferred to this fund for this purpose.

The restricted Church Library Fund relates to funds donated for the purchase of books for the church library. Due to the size of the original gift it has taken some time to spend this wisely and as new appropriate books become available additional books are purchased from this.

The Building fund relates to donations given for the purpose of the building renovation programme which includes replacing the heating system and a kitchen project.

The restricted Hardship Fund is for the purpose of practically supporting others through difficult trials including situations of material need.

THREE BRIDGES FREE CHURCH

England & Wales - Charity number 1074518

Accounts

Three Bridges Free Church

Report and Accounts

Year ended 31 December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THREE BRIDGES FREE CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021

ADDRESS FOR CORRESPONDENCE	Three Bridges Road Three Bridges Crawley RH10 1LS
GOVERNING DOCUMENT	Trust Deed dated 17 November 1998 (amended February 1999)
CHARITY REGISTRATION NUMBER	1074518
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Graham Bell Steven Collingham Robert Cranfield Nelson Lucero Andrew Morgan (resigned April 2021) Mark Pash Peter Taylor
BANKERS	Santander
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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THREE BRIDGES FREE CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are to advance the Christian faith.

Summary of the charity's main activities and achievements

The Trust seeks to demonstrate the Christian faith in action by acting as a church in the area of Crawley, Sussex. To further the above objects and vision, the charity's main activities and achievements were as follows:

We began the year by considering how our verses for the year (1 Timothy 6:11-12) should shape our lives as Christians. We held regular Sunday worship services during which we preached through the books of Acts, Genesis, James, the Fruit of the Spirit and Exodus. Our midweek Home Groups did the Christianity Explained course together, did some follow up Bible studies in Genesis and some evangelism training through resources produced by Passion for Life.

The Covid pandemic continued to affect many of our ministries and there were significant periods when we could only gather online or in restricted numbers as a church. Through the purchase of new technology we were able to start livestreaming our morning services via You Tube. We continued to use Zoom initially for our Explorers Sunday School, Home Groups and regular prayer meetings. However, with the lessening of Covid restrictions we were pleased to restart our Friday morning Toddler Spot group on Friday mornings with an encouraging number attending from the local community. We were also able to gather in greater numbers in person for our Sunday services and restart our Sunday children's ministries in the church.

During the year we also ran our Christianity Explored course on a number of occasions online and were encouraged to baptise 5 people during two baptismal services. We ended the year celebrating Christmas which included organising an open air carol service for the community in Worth Park.

During the year we reviewed our Safeguarding Policy and held our annual training course in January.

Membership at the end of 2021 stood at 83.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income decreased by £24,300, to £105,400, and expenditure increased by £4,800, to £129,300. As a result the cash held by the charity decreased by £23,900, to £95,500, of which £90,400 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £37,500 (which equates to approximately 3-4 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £90,400. As part of long term planning for capital projects, the trustees have identified the need for investment over a number of years. This means the trustees are holding reserves over £37,500.

Governance

Responsibility for setting policy and for making operating decisions rest with the Trustees who meet regularly to monitor the activities of the charity. The Trustees have ultimate responsibility for the management of the trust and do so with the assistance of the Elders and Deacons on a day to day basis. New Trustees are appointed by a full meeting of the church members, in consultation with the Trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Graham Bell

Date: 10 August 2022

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THREE BRIDGES FREE CHURCH

I report to the trustees on my examination of the accounts of Three Bridges Free Church ('the charity') for the year ended 31 December 2021 on pages 5 to 8 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 10 August 2022

THREE BRIDGES FREE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		78,286	-	2,650	80,936	79,991
Gift aid receipts		14,241	-	900	15,141	16,645
Legacies		-	-	-	-	25,000
Income from charitable activities		402	-	-	402	265
Use of church and car park		7,200	-	-	7,200	7,350
Interest		5	-	-	5	262
Other		1,579	-	100	1,679	133
Total receipts		<u>101,713</u>	<u>-</u>	<u>3,650</u>	<u>105,363</u>	<u>129,645</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	109,796	-	170	109,965	100,054
Grants paid in relation to charitable activities undertaken by others	3	-	16,320	3,000	19,320	24,391
Total payments		<u>109,796</u>	<u>16,320</u>	<u>3,170</u>	<u>129,285</u>	<u>124,445</u>
Net of receipts / (payments) before transfers		(8,083)	(16,320)	480	(23,923)	5,199
Transfers between funds	5	9,018	(9,186)	167	0	-
Net movement in funds		<u>935</u>	<u>(25,506)</u>	<u>648</u>	<u>(23,923)</u>	<u>5,199</u>
Cash funds as at last year end		-	114,960	4,444	119,404	114,205
Cash funds at this year end	A	<u>935</u>	<u>89,454</u>	<u>5,092</u>	<u>95,481</u>	<u>119,404</u>

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds				
	General funds	Designated funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	935	53,223	5,092	59,250	73,178
Notice deposits	-	36,232	-	36,232	46,226
	935	89,454	5,092	95,481	119,404
B Other monetary assets					
Gift aid due to charity	10,291	-	-	10,291	9,809
Other debtors	1,500	-	-	1,500	1,400
	11,791	-	-	11,791	11,209
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	1,200	-	-	1,200	2,400
Accrued expenses	-	-	-	-	1,245
	1,200	-	-	1,200	3,645

D Assets retained for charity's own use	Cost £	Insurance value 2021 £
Freehold Church building	1,150,000	-
Freehold Manse	510,000	-
Contents and equipment	-	136,091
	1,660,000	136,091

The purchase cost of the Manse and the construction cost of the Church are shown.
The trustees have used insurance values for equipment since they are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by date
Graham Bell 10 August 2022

The notes on pages 7 - 8 form part of these accounts.

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	74,068	-	-	74,068	55,505
Church, property and related costs	Note 2a	27,804	-	-	27,804	31,868
Manse costs	Note 2a	2,917	-	-	2,917	1,147
Equipment		1,208	-	-	1,208	5,036
Office and admin costs		941	-	-	941	773
Guest speakers		-	-	-	-	300
Ministry and outreach activities		1,888	-	170	2,058	2,118
Children, youth and holiday club		933	-	-	933	1,784
Other expenses		37	-	-	37	1,524
		<u>109,796</u>	<u>-</u>	<u>170</u>	<u>109,965</u>	<u>100,054</u>

2a Sinking funds expenditure (incl. property)

	Church	Manse	Total 2021	Total 2020
	£	£	£	£
Accounts, advice and Independent examination	2,490	-	2,490	90
FIEC affiliation	2,000	-	2,000	2,000
SGP affiliation	-	-	-	1,000
Professional fees	198	-	198	198
Insurance	6,154	367	6,521	8,965
Heating and lighting	2,121	-	2,121	3,782
Maintenance and cleaning - Church	14,679	-	14,679	16,097
Maintenance and cleaning - Manse	-	2,550	2,550	783
Council tax & water rates	162	-	162	101
	<u>27,804</u>	<u>2,917</u>	<u>30,721</u>	<u>33,015</u>

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
		General funds	Designated funds			
		£	£	£	£	£
3 Grants and gifts paid to others						
Organisations:						
European Christian Mission		-	1,920	-	1,920	1,920
Crosslinks		-	1,200	-	1,200	1,200
UFM Worldwide		-	12,000	3,000	15,000	18,352
Organisations under £1,000		-	900	-	900	1,140
Individuals		-	300	-	300	1,779
		<u>-</u>	<u>16,320</u>	<u>3,000</u>	<u>19,320</u>	<u>24,391</u>

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4 Transactions with related parties

No payments were made to trustees or persons related to them, except for reimbursement of expenses paid out on behalf of the charity.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	-	101,713	(109,796)	9,018	935
Designated funds:					
Missionary Fund	5,617	-	(16,320)	17,424	6,721
Sinking Fund	109,343	-	-	(26,610)	82,733
	<u>114,960</u>	<u>101,713</u>	<u>(126,116)</u>	<u>(167)</u>	<u>90,389</u>
Restricted funds					
Church Library Fund	431	-	(70)	-	362
Hardship Fund	3,938	550	-	167	4,655
UFM Worldwide	-	3,000	(3,000)	-	-
Other Funds	75	100	(100)	-	75
	<u>4,444</u>	<u>3,650</u>	<u>(3,170)</u>	<u>167</u>	<u>5,092</u>
Total funds	<u>119,404</u>	<u>105,363</u>	<u>(129,285)</u>	<u>0</u>	<u>95,481</u>

The designated Missionary Fund relates to funds set aside from giving to support missionaries in various countries including France, Uganda and the UK through organisations such as UFM, ECM and Gideons. The transfer from restricted to designated relates to these funds being previously classed as restricted.

The Sinking Fund is used for capital and one off yearly projects along with supporting the increased expense of a second full time pastor. Surplus general funds are transferred to this fund for this purpose. The transfers from the other designated projects are because these projects are considered to be capital or one off projects.

The restricted Church Library Fund relates to funds donated for the purchase of books for the church library. Due to the size of the original gift it has taken some time to spend this wisely and as new appropriate books become available additional books are purchased from this.

The restricted Hardship Fund is for the purpose of practically supporting others through difficult trials including situations of material need.

THREE BRIDGES FREE CHURCH

England & Wales - Charity number 1074518

Accounts

Three Bridges Free Church

Report and Accounts

Year ended 31 December 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

THREE BRIDGES FREE CHURCH
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2020

ADDRESS FOR CORRESPONDENCE	Three Bridges Road Three Bridges Crawley West Sussex, RH10 1LS
GOVERNING DOCUMENT	Trust Deed dated 17 November 1998 (amended February 1999)
CHARITY REGISTRATION NUMBER	1074518
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Graham Bell Steven Collingham Robert Cranfield David Hails (resigned February 2020) Nelson Lucero Keith Martin (resigned April 2020) Andrew Morgan (resigned April 2021) Mark Pash Peter Taylor (appointed February 2020)
BANKERS	Santander
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

THREE BRIDGES FREE CHURCH

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2020.

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its governing document, are to advance the Christian faith.

Summary of the charity's main activities and achievements

The Trust seeks to demonstrate the Christian faith in action by acting as a church in the area of Crawley, Sussex. To further the above objects and vision, the charity's main activities and achievements were as follows:

Our verse for 2020 was Ephesians 3:20-21 and we are grateful to God that he has done far more than all we could ask or imagine in the course of the Covid-19 pandemic. To Him be the glory. See below on the impact of Covid-19 on our regular activities.

We held regular Sunday worship services during which we preached through the books of Acts, 1 Timothy, Nehemiah and Lamentations.

A key development this year has been the calling of an Assistant Pastor, Tom Adams, who started his ministry with us in August. He has shared much of the load with our pastor in preaching and conducting Home Groups and some youth groups.

Until the start of the pandemic, other regular ministries included our Agape group which serves the needs of older and vulnerable people and a Toddlers group for parents and young children on Friday mornings. We also ran various clubs for children and young people including Explorers, Sparklers, Spotlight, Ignite and C21. This included a Holiday Bible Club in February that reached approximately 45 children over a three day period and included a cafe for parents. We also have ministries for men (Band of Brothers) and women (Women in the Word) both of which are open to the local community.

Our midweek Home Groups provided opportunities for fellowship and Bible study including series in Ephesians, the Psalms and 2 Peter. In seeking to share the Christian message we distributed evangelistic magazines in the area before Easter and invitations to the Christmas Carol services. Also a number of evangelistic videos were placed on Facebook in the lead up to Christmas. An evangelistic course was publicised locally and also held once in person and twice online through Zoom during the year (Christianity Explored).

Our Agape group which serves the needs of older and vulnerable people has adapted to the current situation by producing a newsletter with inspirational articles. Its other activities have had to be cancelled until social interaction opens up again.

In spite of not being able to hold a harvest service, people were encouraged to donate food directly to the local homeless charity. During the year we reviewed our Safeguarding Policy and planned for ongoing training. Membership at the end of 2020 stood at 82. In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial review

During the year income increased by £6,100, to £129,600, and expenditure increased by £28,300, to £124,400. As a result the cash held by the charity increased by £5,200, to £119,400, of which £115,000 is unrestricted and can be used for any charitable purpose.

Reserves policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £40,000 (which equates to about 4 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £115,000. As part of long term planning for capital projects, the trustees have identified the need for investment over a number of years. This means the trustees are holding reserves over £40,000.

Impact of Covid-19

Following the government Covid restrictions from 16 March 2020 we moved our Sunday ministry online, reducing our services to once per week with a pre-recorded service. Our Sunday morning prayer meeting (weekly) and Explorers meetings (fortnightly for ages 4-16) meet using Zoom. When the government restrictions eased for Churches at the start of July, we began meeting together again at the church building for a short, socially-distanced service on a Sunday evening, taking care to follow the latest guidance. However, a pre-recorded online service for each Sunday is also still produced. On average, 35 people attend the evening service and over 90 different people have attended since the start of July.

Leadership meetings are still regularly held and the required church business meetings/AGM have taken place to deal with the most pressing issues - again using Zoom to facilitate these meetings. Our income is down by 15% mainly due to the general offering and car park income being lower. To manage our cash flow, we have postponed a number of planned infrastructure projects, concentrating on our pastoral ministry and have continued with our planned employment of a second full time pastor during this time. The receipt of a legacy has meant that income has been reduced by less than would otherwise have been the case. We have also created a hardship fund, and associated policy following a gift, with the aim to help those connected to the church who may be in financial difficulty. As the government restrictions around Covid evolve, the leadership of the church continues to adapt the ministry in line with the latest guidelines, and our aim to reach the people of Crawley with the good news of Jesus Christ has not changed.

Our midweek home groups also moved online, utilising Zoom, still meeting fortnightly with the introduction of a fortnightly prayer meeting on alternate weeks. Men's & Women's meetings have been held although not with the regularity of before - taking into account the amount of time people are attending online meetings. The decision was taken to pause our youth ministries initially, however our two older groups, Ignite 11-16 and C21 16-21, are now meeting again on Zoom.

Governance

Responsibility for setting policy and for making operating decisions rest with the Trustees who meet regularly to monitor the activities of the charity. The Trustees have ultimate responsibility for the management of the trust and do so with the assistance of the Elders and Deacons on a day to day basis. New Trustees are appointed by a full meeting of the church members, in consultation with the Trustees.

Responsibilities of trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees and signed on their behalf by:

Graham Bell

Date: 14 October 2021

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
THREE BRIDGES FREE CHURCH

I report to the trustees on my examination of the accounts of Three Bridges Free Church ('the charity') for the year ended 31 December 2020 on pages 6 to 9 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity'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 2011 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:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting 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.

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: 15 October 2021

THREE BRIDGES FREE CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		75,776	-	4,215	79,991	89,941
Gift aid receipts		15,870	-	775	16,645	18,344
Legacies		25,000	-	-	25,000	-
Income from charitable activities		265	-	-	265	673
Use of church and car park		7,350	-	-	7,350	14,106
Interest		262	-	-	262	253
Other		133	-	-	133	252
Total receipts		<u>124,655</u>	<u>-</u>	<u>4,990</u>	<u>129,645</u>	<u>123,568</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	99,548	-	507	100,054	74,305
Grants paid in relation to charitable activities undertaken by others	3	-	17,460	6,931	24,391	21,859
Total payments		<u>99,548</u>	<u>17,460</u>	<u>7,438</u>	<u>124,445</u>	<u>96,164</u>
Net of receipts / (payments) before transfers		25,107	(17,460)	(2,448)	5,199	27,404
Transfers between funds	5	(62,503)	62,101	402	-	-
Net movement in funds		<u>(37,396)</u>	<u>44,641</u>	<u>(2,046)</u>	<u>5,199</u>	<u>27,404</u>
Cash funds as at last year end		37,396	70,319	6,490	114,205	86,800
Cash funds at this year end	A	<u>-</u>	<u>114,960</u>	<u>4,444</u>	<u>119,404</u>	<u>114,205</u>

The notes on pages 8-9 form part of these accounts.

THREE BRIDGES FREE CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>Unrestricted Funds</u>		Restricted funds	Total 2020	Total 2019
	General funds	Designated funds	funds	£	£
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	-	68,734	4,444	73,178	70,672
Notice deposits	-	46,226	-	46,226	43,532
	<u>-</u>	<u>114,960</u>	<u>4,444</u>	<u>119,404</u>	<u>114,205</u>
B Other monetary assets					
Gift aid due to charity	9,409	400	-	9,809	11,805
Other debtors	1,400	-	-	1,400	-
	<u>10,809</u>	<u>400</u>	<u>-</u>	<u>11,209</u>	<u>11,805</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	2,400	-	-	2,400	1,200
Accrued expenses	1,245	-	-	1,245	9,661
	<u>3,645</u>	<u>-</u>	<u>-</u>	<u>3,645</u>	<u>10,861</u>
D Assets retained for charity's own use					
				Cost	Insurance value
				£	2020
				£	£
Freehold Church building				1,150,000	-
Freehold Manse				510,000	-
Contents and equipment				-	138,125
				<u>1,660,000</u>	<u>138,125</u>

The purchase cost of the Manse and the construction cost of the Church are shown.
The trustees have used insurance values for equipment since they are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf:

by _____ date 14 October 2021
Graham Bell

The notes on pages 8-9 form part of these accounts.

THREE BRIDGES FREE CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General funds	Designated funds			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Employment costs	Note 4	55,505	-	-	55,505	34,664
Church, property and related costs	Note 2a	31,868	-	-	31,868	19,755
Manse costs	Note 2a	1,147	-	-	1,147	1,178
Equipment		5,036	-	-	5,036	10,574
Office and admin costs		773	-	-	773	656
Guest speakers		300	-	-	300	2,191
Ministry and outreach activities		2,112	-	7	2,118	2,974
Children, youth and holiday club		1,784	-	-	1,784	2,169
Other expenses		1,024	-	500	1,524	145
		<u>99,548</u>	<u>-</u>	<u>507</u>	<u>100,054</u>	<u>74,305</u>

2a Sinking funds expenditure (incl. property)

	Church	Manse	Total 2020	Total 2019
	£	£	£	£
Accounts, advice and Independent examination	90	-	90	1,384
FIEC affiliation	2,000	-	2,000	-
SGP affiliation	1,000	-	1,000	-
Professional fees	198	-	198	-
Telephone	-	-	-	40
Insurance	8,602	364	8,965	550
Heating and lighting	3,782	-	3,782	3,098
Maintenance and cleaning - Church	16,097	-	16,097	14,906
Maintenance and cleaning - Manse	-	783	783	785
Council tax & water rates	101	-	101	170
	<u>31,868</u>	<u>1,147</u>	<u>33,015</u>	<u>20,933</u>

		<u>Unrestricted Funds</u>		Restricted Funds	Total 2020	Total 2019
		General funds	Designated funds			
		£	£	£	£	£
3 Grants and gifts paid to others						
Organisations:						
European Christian Mission		-	1,920	-	1,920	1,920
Crosslinks		-	1,200	-	1,200	1,200
UFM Worldwide		-	12,000	6,352	18,352	15,953
Organisations under £1,000		-	1,140	-	1,140	1,140
Individuals		-	1,200	579	1,779	1,646
		<u>-</u>	<u>17,460</u>	<u>6,931</u>	<u>24,391</u>	<u>21,859</u>

THREE BRIDGES FREE CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Transactions with related parties

Donations were made to UFM Worldwide of £18,352 [2019: £15,953] in the year, for the support of missionaries working abroad, who are related by marriage to Robert Cranfield, a trustee.

David Hails and Mark Pash, both trustees, were paid a total of £50 and £100, respectively [2019: £550 and £600] for preparing and delivering teaching to the church, not for their work as Trustees. The funds paid during the year were repaid after the year end.

In all cases, the related trustee was absent from meetings where the above payments were discussed and decided.

5 Movement of funds

	Balance at 31Dec2019 £	Receipts £	Payments £	Transfers £	Balance at 31Dec2020 £
<i>Unrestricted funds</i>					
General funds	37,396	124,655	(99,548)	(62,503)	-
Designated funds:					
Assistant Pastor	43,460	-	-	(43,460)	-
Signage	3,120	-	-	(3,120)	-
Sound equipment	2,249	-	-	(2,249)	-
Ramp	16,000	-	-	(16,000)	-
Missionary Fund	5,490	-	(17,460)	17,587	5,617
Sinking Fund	-	-	-	109,343	109,343
	<u>107,715</u>	<u>124,655</u>	<u>(117,008)</u>	<u>(402)</u>	<u>114,960</u>
<i>Restricted funds</i>					
Church Library Fund	438	-	(7)	-	431
Hardship Fund	-	4,115	(579)	402	3,938
UFM Worldwide	5,977	375	(6,352)	-	-
Other Funds	75	500	(500)	-	75
	<u>6,490</u>	<u>4,990</u>	<u>(7,438)</u>	<u>402</u>	<u>4,444</u>
Total funds	<u>114,205</u>	<u>129,645</u>	<u>(124,445)</u>	<u>-</u>	<u>119,404</u>

The designated Missionary Fund relates to funds set aside from giving to support missionaries in various countries including France, Uganda and the UK through organisations such as UFM, ECM and Gideons. The transfer from restricted to designated relates to these funds being previously classed as restricted.

The Sinking Fund is used for capital and one off yearly projects along with supporting the increased expense of a second full time pastor. Surplus general funds are transferred to this fund for this purpose. The transfers from the other designated projects are because these projects are considered to be capital or one off projects.

The restricted Church Library Fund relates to funds donated for the purchase of books for the church library. Due to the size of the original gift it has taken some time to spend this wisely and as new appropriate books become available additional books are purchased from this.

The restricted Hardship Fund is for the purpose of practically supporting others through difficult trials including situations of material need.

The restricted UFM Worldwide funds relates to donations specifically for this mission agency (Charity no. 219946).