

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

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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).