

# 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](http://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			
		£	£	£	£	£
<b><i>Income receipts</i></b>						
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
<b><i>Total receipts</i></b>		<u>101,713</u>	<u>-</u>	<u>3,650</u>	<u>105,363</u>	<u>129,645</u>
<b><i>Payments</i></b>						
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
<b><i>Total payments</i></b>		<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	-
<b>Net movement in funds</b>		<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
<b>Cash funds at this year end</b>	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			Total	Total
	General funds	Designated funds	Restricted funds	2021	2020
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	935	53,223	5,092	59,250	73,178
Notice deposits	-	36,232	-	36,232	46,226
	<b>935</b>	<b>89,454</b>	<b>5,092</b>	<b>95,481</b>	<b>119,404</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	10,291	-	-	10,291	9,809
Other debtors	1,500	-	-	1,500	1,400
	<b>11,791</b>	<b>-</b>	<b>-</b>	<b>11,791</b>	<b>11,209</b>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Fee for Independent Examination	1,200	-	-	1,200	2,400
Accrued expenses	-	-	-	-	1,245
	<b>1,200</b>	<b>-</b>	<b>-</b>	<b>1,200</b>	<b>3,645</b>

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
	<b>1,660,000</b>	<b>136,091</b>

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			
		£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>						
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			
		£	£	£	£	£
<b>3 Grants and gifts paid to others</b>						
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.