

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

|                                                                       | Notes | <u>Unrestricted Funds</u> |                  | Restricted Funds | Total 2023     | Total 2022     |
|-----------------------------------------------------------------------|-------|---------------------------|------------------|------------------|----------------|----------------|
|                                                                       |       | General Funds             | Designated Funds |                  |                |                |
|                                                                       |       | £                         | £                | £                | £              | £              |
| <b><i>Income receipts</i></b>                                         |       |                           |                  |                  |                |                |
| 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            |
| <b><i>Total receipts</i></b>                                          |       | <u>135,596</u>            | <u>-</u>         | <u>15,960</u>    | <u>151,555</u> | <u>174,098</u> |
| <b><i>Payments</i></b>                                                |       |                           |                  |                  |                |                |
| 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         |
| <b><i>Total payments</i></b>                                          |       | <u>106,942</u>            | <u>16,020</u>    | <u>38,119</u>    | <u>161,081</u> | <u>143,424</u> |
| Net of receipts / (payments) before transfers                         |       | 28,653                    | (16,020)         | (22,159)         | (9,526)        | 30,674         |
| Transfers between funds                                               | 5     | 7,249                     | (7,249)          | -                | -              | -              |
| <b>Net movement in funds</b>                                          |       | <u>35,902</u>             | <u>(23,269)</u>  | <u>(22,159)</u>  | <u>(9,526)</u> | <u>30,674</u>  |
| Cash funds as at last year end                                        |       | 10,159                    | 70,459           | 45,537           | 126,156        | 95,481         |
| <b>Cash funds at this year end</b>                                    | A     | <u>46,062</u>             | <u>47,190</u>    | <u>23,378</u>    | <u>116,630</u> | <u>126,156</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 2023**

|                                                | <u>Unrestricted Funds</u> |                  | Restricted funds | Total 2023       | Total 2022      |
|------------------------------------------------|---------------------------|------------------|------------------|------------------|-----------------|
|                                                | General funds             | Designated funds | funds            |                  |                 |
|                                                | £                         | £                | £                | £                | £               |
| <b>A Cash funds</b>                            |                           |                  |                  |                  |                 |
| 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>B Other monetary assets</b>                 |                           |                  |                  |                  |                 |
| 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>   |
| <b>C Liabilities</b>                           |                           |                  |                  |                  |                 |
| <b>Falling due within one year:</b>            |                           |                  |                  |                  |                 |
| 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>    |
| <b>D Assets retained for charity's own use</b> |                           |                  |                  |                  |                 |
|                                                |                           |                  |                  | 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> |                  |                  | Total          | Total          |
|----------------------------------------------------------------------------|---------|---------------------------|------------------|------------------|----------------|----------------|
|                                                                            |         | General funds             | Designated funds | Restricted Funds | 2023           | 2022           |
|                                                                            |         | £                         | £                | £                | £              | £              |
| <b>2 Payments in relation to charitable activities undertaken directly</b> |         |                           |                  |                  |                |                |
| 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.