

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	£	£
	£	£	£	£	£
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.