THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1128673

Details

Other names	THE BRIDGE CHURCH OTLEY URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2009-03-19
Register	View on the Charity Commission register

Contact

Address	95 West Busk Lane Otley LS21 3LY
Phone	07988 802700
Email	secretary@otleybridgechurch.org.uk
Website	www.otleybridgechurch.org.uk

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: To advance the Christian faith by providing regular public worship for all and teaching the faith to all ages.Providing training, nurture and activities for children and young people. Serving the community.Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty.Providing premises and resources for community groups and activities.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Bradford City
- Leeds City
- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£245,805	£249,480	-	-
2024-12-31	£139,000	£140,000	-	-
2023-12-31	£164,252	£168,844	-	-
2022-12-31	£171,759	£185,528	-	-
2021-12-31	£141,650	£134,031	-	-

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Trustees

Name	Role	Appointed
ANNE WIGGLESWORTH		
Alan Anslow		2021-02-24
Alison Anslow		2015-02-25
BARBARA SCHOLES		2012-04-26
CHRISTINE PATERSON		2022-02-23
CHRISTOPHER TODD BECKWITH		
COLIN WHITAKER		
GILLIAN SUSAN CHAPMAN		
Gordon Justham		2025-02-26
Isobel Evans		2020-03-18
JOHN EVELEIGH		
Malcolm Wainwright		2020-03-18
Margaret Armitage		2014-02-26
Maureen Stringer		2025-02-26
Rev Jason McCullagh		2016-01-23
Tina Johnson		2015-11-01

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THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128673

Accounts

The United Reformed Church

The Bridge Church Otley URC

The Bridge Church
WELCOMING ALL IN FAITH AND LOVE

Reports & Accounts

Financial Year Ending 31/12/2025

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Created using ExpensePlus

Legal & Administrative Details

Charity Name:	The Bridge Church Otley URC
Charity Number:	1128673
Charity Address:	Bridge Street Otley LS21 1RW
Trustees:	Alan Anslow
	Alison Anslow
	Margaret Armitage
	Christopher T Beckwith (Resigned 14/12/2025)
	Gillian Chapman
	Isobel Evans
	John Eveleigh
	Andrew Howard (Resigned 26/02/2025)
	Tina Johnson
	Gordon Justham (Appointed 26/02/2025)
	Reverend Jason McCullagh
	Christine Paterson
	Barbara Scholes
	Maureen Stringer (Appointed 26/02/2025)
	Malcolm Wainwright
	Colin Whitaker
	Anne Wigglesworth

Key Management Personnel:	Rev Jason McCullagh John Eveleigh (Church Secretary) Alison Anslow (Church Treasurer)
Name & Address of Primary Banker:	Barclays Bank
Independent Examiner:	David Thompson 22 Rossett Green Lane Harrogate HG2 9LH

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, The Bridge Church Otley United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by;

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.

- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

The Bridge Church has an open policy towards the sacraments and therefore all who wish to partake in Holy Communion and baptism are welcome. This open policy is part of the church's mission. Our revised Baptism Policy places an expectation of a minimum period of attendance prior to baptism taking place. Both adult and infant baptism is offered, and where families bring their babies for baptism they are also introduced to and encouraged to make use of the facilities such as a fully equipped crèche, staffed by experienced members who have enhanced disclosure under the DBS system. The Bridge Church is licensed for the conduct of Christian marriage and has recently, and we were pleased that the first same sex marriage took place in our church during the past year.

There are several opportunities for children from the community to be nurtured and cared for, both in the teaching of the Christian faith, through our Junior Church system, and through the uniformed organisations (all of our volunteer staff have enhanced disclosure under the DBS system).

We have very successful Scouting and Guiding groups, catering for boys and girls from the age of 5 through to young adults up to the age of 18. Members of the Explorers group prepared and served a Christmas Dinner for our Supper Club.

For those of pre-school age the church offers a very popular Toddlers group (Toddlers@theBridge) on two mornings a week during term-time. This is open to all members of the community, and parents, grandparents and carers attend with babies and young children. Members of these groups are actively encouraged to attend special services such as the Christmas crib service, the annual gift service and the harvest festival. This year Toddlers@theBridge also opened on Thursdays throughout the school summer holidays.

The church has also continued to provide 'Messy Church', as a more informal way of bringing worship to children and families. We have held five of these events during the year and all have been well supported.

We also work alongside Churches Together in Otley to run an After School Club, known as the Youth Drop-In, for Year 7 to Year 9 students from the local comprehensive school. These sessions are overseen by Leeds Faith in Schools, and operate on our premises, for which the church does

not charge. A typical session includes playing table tennis, table football, computer and board games, and offers free food and 'chill-zone', on most weeks there are twenty plus young people in attendance. The volunteer support (all DBS checked) is provided from the five churches that make up Otley Churches Together.

All of the above groups are very well supported and flourishing, but they would not be available were it not for the church members who give of their time and talents voluntarily to prepare for and run them.

During the past year the church has been preparing for the employment of a Children and Families worker, made possible thanks to a grant from the Yorkshire Synod of the United Reformed Church. A successful recruitment has occurred and the post holder will commence in January 2026. Pastoral care is a major feature of the Bridge Church and we provide many opportunities for the public to receive this through various channels. Our monthly 'Food & Friends' continues to provide a meeting place for both members and others to share a hot meal (prepared and overseen by the church's catering team), fellowship and pastoral care. This service is entirely staffed by volunteers who have undergone enhanced disclosure through the DBS system. The church also provided a Christmas Day meal for more than 40 members of the church and local community (receiving referrals from Otley Action for Older People and the local Parish Church and others).

Recognising that not everyone wants to, or is able to attend a full church service on a Sunday, we have, for several years, offered a short Holy Communion service on a Wednesday morning in the sanctuary. This act of worship is followed by a time of fellowship over a cup of coffee.

Our Sunday morning acts of worship are well attended, and Holy Communion is celebrated on the first Sunday morning each month.

The church also provides Bible Study, and during the year our House Groups also met to explore specific study on Discipleship. We also run a discussion group for those members who subscribe to the United Reformed Church's magazine 'Reform', where the features and articles published are discussed.

The church buildings are also host to many paying groups of the community both on a regular basis and one-offs for a particular function. There are three church adult groups who meet regularly, usually to hear a speaker, but always to provide fellowship and pastoral care. The premises are host several times a year in rotation to an 'open for all' prayer breakfast, run by Churches Together in Otley.

We have a relatively new group - Faith Alive and Active – which meets three times a year, to address matters of contemporary importance, with a speaker and a meal served. This year we have covered the following themes; 'The NHS – Caring for us all and engagement with public issues. Faith Alive and Active has been opened up to members from other churches in the town.

The church continues to contribute to the URC's world development appeal, Commitment for Life, and also to Leeds Faith in Schools, a charity which provides the service of Christian youth workers who support learning and extra-curricular activities within the Leeds schools, including Prince Henry's Grammar School in Otley. The Bridge Church is a Fairtrade Church.

Charitable giving has always been a feature of the Bridge Church, and each year the church has a specific charity that it supports through various events, in the past year the church supported the Hollybush Conservation Project, based in Kirkstall, Leeds.

During Lent members took part in a 'Lent Challenge' by donating tins and packets of goods to the 'Shine' Food Bank in the West Bowling area of Bradford.

Our Harvest and Christmas gift service donations were this year donated to RETAS (Refugee Education Training and Advice Service) based in Leeds, an organisation that the church has had a longstanding relationship with.

The Bridge Café has been well supported by those in our community who live with dementia and their carers, and operates weekly. This is run entirely by volunteer church members who support clients and carers with activities such as jigsaws, dominoes, arts and crafts, singing befriending and listening. Light refreshments are available throughout the afternoon. As with all other church groups all volunteers have enhanced disclosure under the DBS system.

The elders and members of the Bridge Church have always taken their responsibility to maintain and improve the church buildings seriously. To oversee the work required an appointed group – the 'Buildings' Commission' is constituted, with their own Terms of Reference and report to the Church Meeting. The group are responsible for delivering an agreed capital programme.

During the year our smaller hall, which is well used by both church and community, was significantly improved and upgraded.

The Bridge Church makes full use of its extensive gardens; we not only make them available for casual passers-by, but at different times of the year have other attractions. During the summer months, for the second year, members created a number of scarecrows which were displayed throughout the grounds, and which drew in many local residents and visitors to the town. We also held our 'Teas on the Lawn' event on Otley Carnival Day, drawing large crowds, and supporting the church charity. During Advent silhouettes of the nativity scene were displayed on the lawn, drawing many favourable comments.

During September the church hosted a National Heritage Open Day on a Saturday and Sunday (this coincided with the Yorkshire Historic Church Trust's 'Yorkshire Churches Day'), and received a good number of visitors throughout the day.

Recognising that our sanctuary is one of the largest spaces within the town, and with excellent acoustics we have held a number of musical concerts during the year, including the Otley Brass Band. These concerts have all been well supported.

The church continues to look for opportunities to work with our local community, and supports a local group (Otley 2030) by giving them free use of our premises for the purpose of providing fruit and vegetable hampers to individuals and families within the community who otherwise would have struggled to provide fresh food. The church took part in the town's Victorian Fayre and in the Snowman Trail, in the run up to Christmas.

The church is also pleased to support local schools where possible, and were pleased to host Ashfield Primary School and the Whartons Primary School's Harvest Celebrations and Christmas concerts. During July the church hosted a group of Prince Henry's Year 10 students for their Timanyane Day – when the school offers practical support to local groups.

The church has built up a strong relationship with the University of Leeds, through the Professor of Hebrew Studies, and this led to two events in the church sanctuary during the course of the year.

We continue to assess and improve our mission and outreach strategy and this is overseen by the Church Growth Group which operates an on-going action plan adopted by the Church Meeting annually.

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

STRUCTURE GOVERNANCE AND MANAGEMENT

The activities of the Bridge Church United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of the Bridge Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 9th May 2021.The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge (if any) and up to 16 members of the Bridge Church, nominated and elected by members of the Bridge Church in Church Meeting. Elders serve for five years, retire by rotation and are eligible for re-election for one further five-year term. Following the completion of two consecutive five-year terms the elder will not be eligible for re-election to the Elders' Meeting for at least one year (the only exception to this rule is that of the position of Church Treasurer, where a further two extensions could be sought, if desired). The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 7 times during the year and held their annual conference in October. There are also four sub-committees of the Elders' Meeting which oversee specific areas of the church's life, these all have certain delegated responsibilities (as laid down by the Terms of Reference for each committee) and they all report back to the Elders' Meeting.

The Church Meeting met in 5 occasions (including the Annual General Meeting) during the year.

FINANCIAL REVIEW

Finance Report

2025 has been a year of transition in respect of the management and administration of the Bridge Church finances; we have moved from paper records to an online accounting software system (Expense Plus). We have also put in place double authorisation at Barclays Bank when a payment is required to be made.

Total receipts on our unrestricted funds were £172,071; this includes our Gift Aid claim of £20,075. The total figure also includes income of £16,100 from room lettings, a reduction of £8,854 from 2024 but more in line with our 2023 figure. A legacy of £2,488 was received from the estate of Sybil Shepherd for which we are very grateful.

Giving through the offertory plate, SumUp, envelopes and banker's orders totalled £107,724; an increase of £10,646 from 2024. This has reflected an increase in giving by members through

individual's response to the 2025 Financial Challenge and new people coming into the life of the church.

The major renovation of the Manor Room totalled £82,120 which was less than originally proposed due to the decision not to install secondary glazing. This figure includes VAT of £13,311 for which a claim was submitted in December to the which Listed Places of Worship scheme. We are still waiting income from two other grants – approximately £30,000. A definite figure cannot be given as one funder has indicated that they may reduce their award due to the Church being able to reclaim the VAT on the project.

Our contribution to the URC's Mission and Ministry was £45,108; this was £1,390.00 less than 2024. This fund pays all the ministers' stipend and also the central administration costs and outreach of the national church. The Synod Levy continues to be suspended.

To ensure that our buildings are fit for purpose and we are able to offer worship and provide warm, clean and secure places for our adult and children's groups and our lettings it is essential to our buildings are well maintained. The cost of the general maintenance of the building was £11,630; this was £3,360 higher than the original budget and was due to necessary work being carried out on the boiler. Our energy costs were £23,968; whilst this figure is lower than 2024's figure of £26,068 it is important to note that the sanctuary was open for two exhibitions during February and October of that year.

In 2024 we were awarded a National Lottery Award for All Grant of £20,000, £17,000 of which was carried over to 2025. This has now been spent in accordance with our Grant application and has covered cost of the audio-visual system in the Manor Room, with the remainder being allocated to our heating and lighting, maintenance and caretaker costs 2025.

There are two Designated Funds - the General Reserve and the Repairs and Renewal Fund. The General Reserves of £50,019 has remained unchanged throughout 2025 whilst the £57,000 has been transferred from the Repairs and Renewals fund to the Buildings Fund to meet the costs of the Manor Room.

Restricted Funds remain for the Buildings Fund, Commitment for Life and Chrisitan Aid and the Church Charity. In Autumn 2025 the Church Charity changed from Hollybush CTV to Mercy Ships. In 2025 the church presented Hollybush with a cheque for £6,600.26 and sent £1417.59 to Commitment for Life. At the end of December 2025, the balance for Mercy Ships was £2,026.

Despite the impact of the cost-of-living crisis, together with the major renovation project undertaken in the Manor Room, the church's finances remain strong. This is due to the sacrificial giving of members and friends, and we are indebted to them for their continued supports of the life and witness of the Bridge Church.

This report was approved by the Elders' Meeting on 15th February 2026 and is signed on its behalf by Reverend Jason McCullagh

Funds in Deficit

There were no funds in deficit at the end of the financial year.

The charity aims to hold a minimum of £50,000 (which is approximately 6 months of expenditure) as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely.

RESPONSIBILITIES OF TRUSTEES UNDER CHARITY LAW

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing these financial statements, the trustees are required to:

1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
5. prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

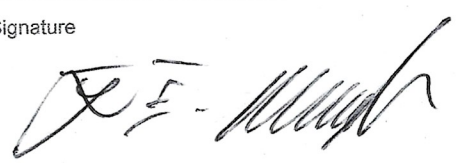
The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature

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

Name Jason Iain McCullagh

Signature



Date 25th February 2026

Independent Examiners Report

I report to the trustees on my examination of the accounts of The Bridge Church Otley URC ('the charity') for the year ended 31/12/2025.

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 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 which give me cause to believe that in any material respect:

1. the accounting records were not kept in accordance with section 130 of the Act; or
2. the accounts did not accord with the accounting records; or
3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set in the Charities (Accounts Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Independent Examiner's Details

Name: David Thompson

Address: 22 Rossett Green Lane
Harrogate
HG2 9LH

Name David Thompson

Signature

Date 15 February 2026

Statement of Financial Activities

	Unrestricted	Restricted	2025 Total	2024
Incoming Resources				
Donations & Legacies	127,799	6,768	134,567	127,598
Charitable Activities	33,691	3,034	36,725	33,464
Investments	9,425	0	9,425	11,869
Trading Activities	0	0	0	0
Other	1,156	63,932	65,088	8,153
Total incoming resources	172,071	73,735	245,806	181,084
Resources Used				
Charitable Activities	146,271	103,210	249,480	161,678
Raising Funds	0	0	0	0
Governance Costs	0	0	0	0
Support	0	0	0	0
Other	0	0	0	0
Total resources used	146,271	103,210	249,480	161,678
Net Incoming / Outgoing Resources (before transfers)	25,800	-29,475	-3,675	19,406
Fund Transfers In	5,630	57,000	62,630	0
Fund Transfers Out	57,000	5,630	62,630	0
Net Incoming / Outgoing Resources (before gains/losses)	-25,570	21,896	-3,675	19,406
Investment Gains (or Losses)	0	0	0	0
Net Incoming / Outgoing Resources (before Asset Revaluation)	-25,570	21,896	-3,675	19,406
Asset Revaluation	0	0	0	0
Net Movement of Funds	-25,5707	21,896	-3,675	19,406
Total Funds Brought Forward	351,644	22,998	374,641	355,236
Total Funds Carried Forward	326,073	44,893	370,967	374,642

Represented By

	Unrestricted	Restricted	2025 Total	2024
General (Unrestricted)	63,443	0	63,443	32,014
General Reserve (Designated)	50,019	0	50,019	50,019
Repairs Reserve (Designated)	212,611	0	212,611	269,611
Buildings Fund (Restricted)	0	41,703	41,703	22,998
Mercy Ships Restricted)	0	2,026	2,026	0
Commitment for Life (Restricted)	0	310	310	0
Christian Aid (Restricted)	0	422	422	0
Awards for All (Restricted)	0	0	0	0
Holly Bush (Restricted)	0	433	433	0
	326,073	44,893	370,967	374,642

Statement of Financial Position

	Unrestricted	Restricted	2025 Total	2024
Current Assets				
Cash	281,526	124	281,650	363,853
Accounts Receivable	22,866	44,769	67,635	23,104
Prepayments	7,233	0	7,233	2,329
Total	311,624	44,893	356,518	389,286
Non-Current Assets				
Fixed Assets	17,960	0	17,960	12,170
Investments	0	0	0	0
Total	17,960	0	17,960	12,170
Non-Current Assets				
Accounts Payable	3,511	0	3,511	8,659
Deferred Income	0	0	0	18,156
Total	3,511	0	3,511	26,815
Non-Current Liabilities				
Long Term Loan / Mortgage	0	0	0	0
Total	0	0	0	0
Net Current Assets	308,113	44,893	353,006	362,472
Total Net Assets (Assets Minus Liabilities)	326,073	44,893	370,967	374,641

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name Jason Iain McCullagh

Signature

Date 25th February 2026

Notes - Accounting Policies

Basis of Preparation

These financial statements have been prepared in accordance with the "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ("the Charities SORP"), with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland ("FRS 102") and with the Charities Act 2011. The charity meets the definition of a public benefit entity as set out in FRS 102.

The principles adopted in the preparation of the financial statements are set out in the accounting policies below.

Going Concern

The Trustees consider The Bridge United Reformed Church, Otley, a going concern at the date for approving the accounts. There are no material uncertainties that the charity can continue as a going concern for the next year.

Key Risks & Uncertainties

The charity is exposed to various risks, including operational, financial and reputational risks. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

Fund Accounting

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal. Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is probable that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

- All voluntary income from members of the charity are recognised as donations and are included in full, with associated Gift Aid receivable in the Statement of Financial Activities.
- Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognised when the charity becomes unconditionally entitled to the grant.
- Income resources from charitable trading activities such as the letting of the building are accounted for when invoices are drawn up (as at the point of entitlement).
- Donated services and facilities are included at the value to the charity where this can be quantified.
- Gifts in Kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

- Volunteer time, the value of voluntary support for the work of the charity, is not included in the accounts but is described in the Trustees Annual Report.
- Investment Income is included in the accounts when receivable

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred. Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out the resources and the amount of the obligation can be measured with reasonable certainty.

Governance Costs

Governance costs include costs associated with the independent examination of the financial statements, compliance with constitutional and statutory requirements and any other expenditure incurred on the strategic management of the charity. Governance costs are shown within 'Analysis of Expenditure' note.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Tangible Fixed Assets

Assets over the value of £500 are capitalised. Depreciation is provided on tangible fixed assets at rates calculated to write off the cost of an asset, less its estimated residual value, over the expected useful economic life of that asset, as follows:

- Freehold property - Not depreciated
- Musical and Technical Equipment - 3 years on straight line basis
- Office and computer equipment – 3 years on straight line basis
- Furniture, fixtures and fittings - 10 years on straight line basis

In view of the maintenance programme in place which aims to keep the building in good condition, the trustees consider that any depreciation of freehold property would be immaterial and accordingly no provision has been made. The carrying amount of the freehold property is reviewed annually for impairment by the trustees.

The church and manse are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £22,240,973 and the manse for £411,109. The church contents are insured for £651,045 and the organ is insured for £1,656,258.

Pensions

The charity operates a defined contribution pension scheme. Contributions are charged to the statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Operating Leases

Rental charges payable under operating leases are charged on a straight line basis over the terms of the lease.

Taxation

The charity is exempt from tax on its charitable activities.

Judgements and Key Sources of Estimation

The trustees do not consider that there are any material sources of estimation or uncertainty at the balance sheet date that could result in a material adjustment to the carrying values of assets and liabilities in the next reporting period.

In preparing financial statements certain judgements, estimates and assumptions have to be made that affect the amounts recognised in the financial statements. The trustees consider the following to be significant:

- The annual depreciation charge for property, plant and equipment is sensitive to changes in the estimates for useful economic life and residual value. These estimates are reassessed annually and, when necessary, adjusted to reflect current circumstances.
- The constructive obligation for grants payable is based on an assessment of the likely duration of the supported activity. This estimate is re-assessed annually and the obligation is adjusted to reflect current expectations.

Concessionary Loans

The charity initially recognises and measures concessionary loans at the amount received or receivable. The carrying amount is adjusted in subsequent years to reflect repayments and any accrued interest.

Notes - Analysis of Income & Expenditure

Analysis of Income

2025

	Unrestricted	Restricted	Total
	Incoming Resources		
Donations & Legacies			
Donations	107,724	6,352	114,076
Gift Aid	20,075	416	20,491
Charitable Activities			
Event Income	17,578	3,034	20,612
Fundraising Events	0	0	0
Rental Income	16,113	0	16,113
Investments			
Bank Interest	9,425	0	9,425
Trading Activities			
Sales	0	0	0
Other			
Fees	0	0	0
Grants	0	63,932	63,932
Other Income	1,156	0	1,156
Total incoming resources	172,071	73,735	245,806

2024

	Unrestricted	Restricted	Total
	Incoming Resources		
Donations & Legacies			
Donations	97,078	9,022	106,100
Gift Aid	20,808	690	21,498
Charitable Activities			
Event Income	2,785	0	2,785
Fundraising Events	0	5,725	5,725
Rental Income	24,954	0	24,954
Investments			
Bank Interest	11,137	732	11,869
Trading Activities			
Sales	0	0	0
Other			
Administration	0	0	0
Fees	4,405	0	4,405
Grants	3,000	0	3,000
Other Income	748	0	748
Total incoming resources	164,915	16,169	181,084

Analysis of Expenditure

2025

	Unrestricted	Restricted	Total
	Resources Used		
Charitable Activities			
Activities	5,703	0	5,703
Admin	6,249	0	6,249
Advertising	0	0	0
Bank Charges	0	0	0
Central URC Contribution	45,108	0	45,108
Depreciation	6,672	0	6,672
Event Costs	9,403	671	10,074
Gifts Given	1,125	4,206	5,331
Other Expenditure	4,213	8,317	12,530
Premises	53,995	90,016	144,011
Staff Costs	9,420	0	9,420
Teaching Costs	4,383	0	4,383
Governance Costs			
Governance Costs	0	0	0
Total resources used	146,271	103,210	249,480

2024

	Unrestricted	Restricted	Total
	Resources Used		
Charitable Activities			
Activities	3,443	0	3,443
Admin	0	0	0
Advertising	4,664	0	4,664
Bank Charges	0	0	0
Central URC Contribution	46,498	0	46,498
Depreciation	4,146	0	4,146
Event Costs	0	0	0
Gifts Given	720	9,549	10,269
Other Expenditure	4,899	0	4,899
Premises	67,498	9,274	76,772
Staff Costs	7,897	0	7,897
Teaching Costs	3,090	0	3,090
Governance Costs			
Governance Costs	0	0	0
Total resources used	142,855	18,823	161,678

Notes - Analysis of Net Assets Between Funds

2025

	Unrestricted	Restricted	Total
Current Assets	311,624	44,893	356,518
Non-Current Assets	17,960	0	17,960
Current Liabilities	3,511	0	3,511
Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	326,073	44,893	370,967

2024

	Unrestricted	Restricted	Total
Current Assets	362,154	27,133	389,286
Non-Current Assets	12,170	0	12,170
Current Liabilities	22,680	4,135	26,815
Non-Current Liabilities	0	0	0
Total Net Assets (Assets Minus Liabilities)	351,644	22,998	374,641

Notes - Other

Volunteers

The charity benefits greatly from the voluntary contributions of time and money. Please refer to the trustees' report for further details about volunteer contributions in the organisation.

Independent Examination Fees

Fees payable to the independent examiner for independent examination were £0

Staff Costs

During the year we had one employee. Gross wages and salaries were £14,250. As a "small employer" we did not pay NI; the employee has opted out of the pension scheme.

Key Management Personnel

The charity considers its key management personnel to be the Trustees of the Bridge Church.

The total employee benefits received by the key management personnel (including employer national insurance and pension contributions) were £0 (total employee benefits for the prior year were: £0).

Trustee Remuneration

During the year, no trustees received remuneration; this was identical to the prior year.

Trustee Expenses

During the year, 14 trustees incurred out-of-pocket expenses totalling £11,807.(prior year out-of-pocket expenses were not reported)All expenses were incurred for the day-to-day running of the charity's activities.

Trustee Donations

During the year the total aggregated donations made to the charity by the trustees was £14,061. There were no conditions attached to the donations. (total aggregate donations from prior year was not reported).

Tangible Fixed Assets

	Fixtures & Fittings	Music & Technical Equipment	Total
	Cost		
Prior to 1st January 2025	45,422	26,352	71,775
Additions in financial year	6,300	6,163	12,463
Total as at 31st December 2025	51,722	32,515	84,237
	Depreciation		
Prior to 1st January 2025	34,558	25,047	59,605
Additions in financial year	3,696	2,976	6,672
Total as at 31st December 2025	38,254	28,023	66,277
	Net Book Value		
As at 31st December 2025	13,468	4,492	17,960
As at 31st December 2024	10,864	1,306	12,170

Debtors

Accounts Receivable

Description	Amount
Money Banked in 2026	368
Bank Interest	1,600
Gift Aid	21,710
Grant Income	43,956
Trade Debtors	0
Total	67,635

Prepayments

Description	Amount
Prepayments	7,233
Total	7,233

Creditors

Accounts Payable

Description	Amount
Accruals	3,511
Finance Lease Liabilities	0
Tax & Social Security	0
Trade Creditors	0
Total	3,511

Deferred Income

Description	Amount
Deferred Income	0

Total	0

Analysis of Charitable Fund

2025

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	32,014	172,071	146,271	5,630	63,443
Total	32,014	172,071	146,271	5,630	63,443
Designated					
General Reserve (Designated)	50,019	0	0	0	50,019
Repairs Reserve (Designated)	269,611		0	-57,000	212,611
Total (Designated)	319,630		0	-57,000	262,630
Total (Unrestricted)	351,644	172,071	146,271	-51,370	326,073
Restricted					
Buildings Fund (Restricted)	22,998	47,551	85,846	57,000	41,703
Mercy Ships (Restricted)	0	3,034	1,009	0	2,026
Commitment for Life (Restricted)	0	1,727	1,418	0	310
Christian Aid (Restricted)	0	422	0	0	422
Awards for All (Restricted)	0	17,000	11,370	-5,630	0
Holly Bush ((Restricted)	0	4,000	3,568	0	433
Total (Restricted)	22,998	73,735	103,210	51,370	44,893
TOTAL	374,641	245,806	249,480	0	370,967

2024

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	27,534	152,459	135,979	-12,000	32,014
Total	27,534	152,459	135,979	-12,000	32,014
Designated					
General Reserve (Designated)	46,518	1,501	0	2,000	50,019
Repairs Reserve (Designated)	251,485	8,126	0	10,000	269,611
Total	298,003	9,627	0	12,000	319,630
Unrestricted Total	325,537	162,086	135,979	0	351,644
Restricted					
Buildings Fund(Restricted)	25,651	16,170	18,823	0	22,998
Mercy Ships (Restricted)	0	0	0	0	0
Commitment for Life (Restricted)	0	0	0	0	0
Christian Aid (Restricted)	0	0	0	0	0
Awards for All (Restricted)	0	0	0	0	0
Holly Bush (Restricted)	0	0	0	0	0
Total (Restricted)	25,651	16,170	18,823	0	22,998

TOTAL	351,188	178,256	154,802	0	374,641

Fund Transfers

Description	From	To	Amount
Purchase of AV System (R510)	Awards for All (restricted)	General	5,630
Manor Room 2025	Repairs Reserve	Buildings Fund (restricted)	47,000
Manor Room 2025	Repairs Reserve	Buildings Fund (restricted)	10,000

Fund Descriptions

Name	Description
General	Unrestricted General Fund
General Reserve	General Reserve
Repairs Reserve	Repairs Reserve
Buildings Fund (restricted)	Buildings (major repairs and upgrades)
Mercy Ships (restricted)	Donations for Mercy Ships
Commitment for Life (restricted)	Donations for Commitment for Life
Christian Aid (restricted)	Donations for Christian Aid
Awards for All (restricted)	Grant from Awards for all
Holly Bush (restricted)	Donations for Holly Bush

Transactions to Related Parties

Parties related to Trustees have received payment for expenses they have incurred for the day-to-day running of the church; all payments from the bank have been approved by 2 other trustees who are not related to the individual submitting their expense claim.

Prior Period Adjustment

Prior year adjustments were made in accordance with our 2024 Annual Report and Financial Statement.

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128673

Accounts

THE BRIDGE CHURCH OTLEY
UNITED REFORMED CHURCH CHARITY
Registered Charity No. 1128673

The United Reformed Church

ANNUAL REPORT
AND
FINANCIAL STATEMENTS

YEAR TO 31ST DECEMBER 2024

THE BRIDGE CHURCH
GROWING WITH CHRIST

www.otleybridgechurch.org.uk

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2024

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the income and expenditure basis.

ADMINISTRATIVE INFORMATION

The Bridge Church Otley United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member of the Yorkshire Synod of the Church. It was registered on 19th March 2009 as a Charity Number 1128673.

The Bridge Church is situated on Bridge Street, Otley, West Yorkshire, LS21 1RW, secretary@otleybridgechurch.org.uk

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2024 until the date this report was approved are:

Alan Anslow
Alison Anslow
Margaret Armitage
Carolyn Barnes (resigned 11/2/24)
Christopher T Beckwith
Gillian S Chapman
Isobel Evans
John Eveleigh (Church Secretary)
Andrew Howard (Church Treasurer)
Tina Johnson
Reverend Jason McCullagh (Minister)
Christine Paterson
Barbara Scholes
Malcolm Wainwright
Colin Whitaker
Anne Wigglesworth

The Church building, and the manse at 37 St David's Road are vested in the Yorkshire Congregational Union as trustees and held for the benefit of the Bridge Church URC, Otley in accordance with the trusts applicable to URC properties.

STRUCTURE GOVERNANCE AND MANAGEMENT

The activities of the Bridge Church United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of the Bridge Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 9th May 2021.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge (if any) and up to 16 members of the Bridge Church, nominated and elected by members of the Bridge Church in Church Meeting. Elders serve for five years, retire by rotation and are eligible for re-election for one further five year term. Following the completion of two consecutive five year terms the elder will not be eligible for re-election to the Elders' Meeting for at least one year (the only exception to this rule is that of the position of Church Treasurer, where a further two extensions could be sought, if desired). The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 6 times during the year and held their annual conference in October. There are also four sub-committees of the Elders' Meeting which oversee specific areas of the church's life, these all have certain delegated responsibilities (as laid down by the Terms of Reference for each committee) and they all report back to the Elders' Meeting.

The Church Meeting met in 5 occasions (including the Annual General Meeting) during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, The Bridge Church Otley United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by;

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

The Bridge Church has an open policy towards the sacraments and therefore all who wish to partake in Holy Communion and baptism are welcome. This open policy is part of the church's mission. Our revised Baptism Policy places an expectation of a minimum period of attendance prior to baptism taking place. Both adult and infant baptism is offered, and where families bring their babies for baptism they are also introduced to and encouraged to make use of the facilities such as a fully equipped crèche, staffed by experienced members who have enhanced disclosure under the DBS system. The Bridge Church is licensed for the conduct of Christian marriage and has recently received confirmation that we are registered to conduct the marriages of same sex couples..

There are several opportunities for children from the community to be nurtured and cared for, both in the teaching of the Christian faith, through our Junior Church system, and through the uniformed organisations (all of our volunteer staff have enhanced disclosure under the DBS system).

We have very successful Scouting and Guiding groups, catering for boys and girls from the age of 5 through to young adults up to the age of 18. Our Scouting Group served a 'Big Breakfast' in September, raising money for new camping equipment and towards the church charity. Members of the Explorers group also prepared and served a Christmas Dinner for our Men's Supper Club.

For those of pre-school age the church offers a very popular Toddlers group (Toddlers@theBridge) on two mornings a week during term-time. This is open to all members of the community, and parents, grandparents and carers attend with babies and young children. Members of these groups are actively encouraged to attend special services such as the Christmas crib service, the annual gift service and the harvest festival. This year Toddlers@theBridge also opened on Thursdays throughout the school summer holidays.

The church has also continued to provide 'Messy Church', as a more informal way of bringing worship to children and families. We have held five of these events during the year and all have been well supported.

We also work alongside Churches Together in Otley to run an After School Club, known as the Youth Drop-In, for Year 7 to Year 9 students from the local comprehensive school. These sessions are overseen by Leeds Faith in Schools, and operate on our premises, for which the church does not charge. A typical session includes playing table tennis, table football, computer and board games, and offers free food and 'chill-zone', on most weeks there are twenty plus young people in attendance. The volunteer support (all DBS checked) is provided from the five churches that make up Otley Churches Together.

All of the above groups are very well supported and flourishing, but they would not be available were it not for the church members who give of their time and talents voluntarily to prepare for and run them.

Pastoral care is a major feature of the Bridge Church and we provide many opportunities for the public to receive this through various channels. Our monthly 'Food & Friends' continues

to provide a meeting place for both members and others to share a hot meal (prepared and overseen by the church's catering team), fellowship and pastoral care. This service is entirely staffed by volunteers who have undergone enhanced disclosure through the DBS system. The church also provided a Christmas Day meal for more than 30 members of the church and local community (receiving referrals from Otley Action for Older People and the local Parish Church and others).

Recognising that not everyone wants to, or is able to attend a full church service on a Sunday, we have, for several years, offered a short Holy Communion service on a Wednesday morning in the sanctuary. This act of worship is followed by a time of fellowship over a cup of coffee.

Our Sunday morning acts of worship are well attended, and Holy Communion is celebrated on the first Sunday morning each month.

The church also provides Bible Study, and during the year our House Groups also met to explore specific study on Discipleship. We also run a discussion group for those members who subscribe to the United Reformed Church's magazine 'Reform', where the features and articles published are discussed.

The church buildings are also host to many paying groups of the community both on a regular basis and one-offs for a particular function. There are three church adult groups who meet regularly, usually to hear a speaker, but always to provide fellowship and pastoral care. The premises are host several times a year in rotation to an 'open for all' prayer breakfast, run by Churches Together in Otley.

We have a relatively new group - Faith Alive and Active – which meets three times a year, to address matters of contemporary importance, with a speaker and a meal served. This year we were addressed by our Member of Parliament (Katie White MP) and also covered themes of the Legacy of the Trans-Atlantic Slave Trade and 'Textual Orientation: The Bible, Christians and Sexuality'. Faith Alive and Active has been opened up to members from other churches in the town.

The church continues to contribute to the URC's world development appeal, Commitment for Life, and also to Leeds Faith in Schools, a charity which provides the service of Christian youth workers who support learning and extra-curricular activities within the Leeds schools, including Prince Henry's Grammar School in Otley. The Bridge Church is a Fairtrade Church.

Charitable giving has always been a feature of the Bridge Church, and each year the church has a specific charity that it supports through various events, in the past year the church supported the Hollybush Conservation Project, based in Kirkstall, Leeds.

During Lent members took part in a 'Lent Challenge' by donating tins and packets of goods to the 'Shine' Food Bank in the West Bowling area of Bradford.

Our Harvest and Christmas gift service donations were this year donated to RETAS (Refugee Education Training and Advice Service) based in Leeds, an organisation that the church has had a longstanding relationship with.

The Bridge Café has been well supported by those in our community who live with dementia and their carers, and operates weekly. This is run entirely by volunteer church members who support clients and carers with activities such as jigsaws, dominoes, arts and crafts, singing befriending and listening. Light refreshments are available throughout the afternoon. As with all other church groups all volunteers have enhanced disclosure under the DBS system.

The elders and members of the Bridge Church have always taken their responsibility to maintain and improve the church buildings seriously. To oversee the work required an appointed group – the 'Buildings' Commission' is constituted, with their own Terms of Reference and report to the Church Meeting. The group are responsible for delivering an agreed capital programme.

The Bridge Church makes full use of its extensive gardens; we not only make them available for casual passers-by, but at different times of the year have other attractions. During the summer months, for the second year, members created a number of scarecrows which were displayed throughout the grounds, and which drew in many local residents and visitors to the town. We also held our 'Teas on the Lawn' event on Otley Carnival Day, drawing large crowds, and supporting the church charity. During Advent silhouettes of the nativity scene were displayed on the lawn, drawing many favourable comments.

During September the church hosted a National Heritage Open Day on two consecutive Saturdays (the second of which also coincided with the Yorkshire Historic Church Trust's 'Yorkshire Churches Day', and received a good number of visitors throughout the day.

The Bridge Church hosted two major exhibitions in the past year, In February the 'Shroud of Turin exhibition' drew in a considerable number of visitors, likewise, in October when we hosted a Knitted Bible exhibition, on loan from St George's United Reformed Church in Hartlepool. We also held an exhibition of photography throughout the summer featuring the work of one of our members.

Recognising that our sanctuary is one of the largest spaces within the town, and with excellent acoustics we have held a number of musical concerts during the year, including the Otley Brass Band, The Hebden Bridge Brass Band and the Orpheus Glee Union Male Voice Choir, from Colne in Lancashire. These concerts have all been well supported.

The church continues to look for opportunities to work with our local community, and supports a local group (Otley 2030) by giving them free use of our premises for the purpose of providing fruit and vegetable hampers to individuals and families within the community who otherwise would have struggled to provide fresh food. The church took part in the town's Victorian Fayre and in the Snowman Trail, in the run up to Christmas.

The church is also pleased to support local schools where possible, and were pleased to host Ashfield Primary School and the Whartons Primary School's Harvest Celebrations and

Christmas concerts. During July the church hosted a group of Prince Henry's Year 10 students for their Timanyane Day – when the school offers practical support to local groups.

We continue to assess and improve our mission and outreach strategy and this is overseen by the Church Growth Group which operates an on-going action plan adopted by the Church Meeting annually.

FINANCIAL REVIEW

Total receipts on unrestricted funds were £152,459, an increase of £1,901 on last year. This included income from room lettings of £24,954, an increase of £6,835. A grant from the National Lottery Community Fund (Awards for All) of £20,000 was received towards the end of the year, of which £3,000 was applied to the accounts in 2024, the remainder carried over to 2025 to support our community work and to offset some specific expenditure. Restricted Funds also received income totalling £5,385.

Giving through the offertory plate, envelopes & banker's orders including the Gift Aid recovery increased by £3,939 or 3.6% to £113,872. This reflected increased giving by members, but also by new people in the life of the church, offset by the loss of members through death. The Gift Aid refund of £20,508 included £2,000 under the Gift Aid Small Donations Scheme. No legacies were received during the year. The church Tap & Give facility introduced in 2023, enabling casual donations to be received by contactless card, produced donations of £1,628 in 2024 in addition to being used for payment of entry fees to some fund-raising events.

Our contribution to the URC's Mission & Ministry fund decreased from £49,534 to £46,498 mostly reflecting a small decrease in membership. This Fund pays all the ministers' stipends within the URC and also the central administration costs & outreach of the national church. The Synod Levy was suspended by the Synod.

In order to offer worship and carry out our work amongst the congregation including the many young people's groups we need to provide the buildings to do this. The cost of general maintenance of the fabric of these buildings was £7,950 in the year, and our energy costs were £25,673, an increase of £5,929, reflecting the full year effect of a large increase in electricity costs from October 2023, and also increased use of the premises. Overall, expenditure increased by £7,632.

The net result of all these factors was an excess of receipts over payments on the General Fund of £12,628. A contribution of £10,000 was made to the Repairs & Renewals Reserve to continue to finance a very large programme of repairs and maintenance. A contribution of £2,000 was also made to the General Reserve, leaving a surplus on the General Fund of £628. These contributions are in line with the policies agreed by the Trustees.

The Designated Funds have two principal funds – the General Reserve and the Repairs & Renewals Reserve. The General Reserve is there to meet shortfalls of income or unexpected expenditure. The church buildings are extensive and Grade II Listed. As a result, it is necessary to have provision to meet major items of repair or maintenance and the Repairs & Renewals Fund is constituted to do that. No payments were made this year from

the Repairs & Renewals Fund. A number of schemes are in the pipeline including the replacement of the church roof. The cost of this is more than our current resources and the

church is exploring large grants to enable the work to begin. The Designated Funds balance totals £323,482 an increase of £21,431 on last year.

The Restricted Funds comprise the Church Buildings Fund, and donations made for specific appeals for charities. The Buildings Fund which is to provide monies for upgrading the church premises totals £22,771, a reduction of £2,693 from last year. Giving to the fund, including Gift Aid recovery, increased from £3,885 to £5,849. During the year the Fund met the cost of the architects' fees for the upgrading of the Manor Room and the planning application for the scheme to renew the church and Manor Room roofs. Our programme to raise funds for external charities and a sum of £9,550 was raised, including £1,676 for the URC's Commitment for Life appeal.

Despite the effects of the continuing rise in all costs, particularly energy costs, the church's finances remained reasonably strong in 2024. This is due to the continued sacrificial giving of its members & friends. We are indebted to them for their continued support of the life and witness of the Bridge Church. However, going forward, the church is facing a more difficult period as expenditure rises continue and it will prove a challenge to keep giving at a comparable level when allowance is taken for normal changes in membership and the effects of inflationary rises on everybody's costs. The enormous costs of maintaining the building, Grade 2 Listed, and to make it fit for purpose in the future, will inevitably have a huge impact on the finances of the church.

This report was approved by the Elders' Meeting on 9th February 2025 and is signed on its behalf by Reverend Jason McCullagh, Chairman.

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

FINANCIAL STATEMENTS

TO

31 DECEMBER 2024

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	117,886	0	9,712	127,598	120,805
Activities for generating funds	3	33,107	2,785	5,725	41,617	33,836
Transfer of Capital Funds	1c	0	0	0	0	0
Investment income	4	1,466	9,671	732	11,869	9,611
Total Incoming Resources		152,459	12,456	16,169	181,084	164,252
RESOURCES EXPENDED						
Charitable activities:						
URC Mission & Ministry Fund	5	46,498	0	0	46,498	49,534
Synod Levy	6	0	0	0	0	0
Ministerial costs	7	7,897	0	0	7,897	7,026
Costs of church activities	8	84,716	3,025	9,274	97,015	102,657
Grants payable and restricted donations passed on	9	720	0	9,549	10,269	9,627
Total resources expended		139,831	3,025	18,823	161,679	168,844
Net incoming/(outgoing) resources before transfers		12,628	9,431	-2,654	19,405	-4,592
Gross transfers between funds	13.1	-12,000	12,000	0	0	0
Net incoming/(outgoing) resources before other recognised gains and losses		628	21,431	-2,654	19,405	-4,592
Net movement in funds		0	0	0	0	0
Total funds b/fwd 1 January 2024		27,534	302,051	25,651	355,236	359,828
Total funds c/fwd 31 December 2024		£ 28,162	£ 323,482	£ 22,997	£ 374,641	£ 355,236
			(Note 12)	(Note 13)		

The notes on pages 3 to 8 form part of these financial statements

BALANCE SHEET
AS AT 31ST DECEMBER 2024

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
FIXED ASSETS						
Tangible assets	10	12,169	0	0	12,169	14,959
		12,169	0	0	12,169	14,959
CURRENT ASSETS						
Debtors	11	22,637	1,941	855	25,433	24,198
Bank and cash balances		16,035	321,541	26,277	363,853	326,150
		38,672	323,482	27,132	389,286	350,348
CURRENT LIABILITIES						
Creditors payable within one year	12	22,679	0	4,135	26,814	10,071
NET CURRENT ASSETS		15,993	323,482	22,997	362,472	340,277
TOTAL NET ASSETS		£ 28,162	£ 323,482	£ 22,997	£ 374,641	£ 355,236
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General		28,162	0	0	28,162	27,534
Designated	13	0	323,482	0	323,482	302,051
Total		28,162	323,482	0	351,644	329,585
Restricted income funds:	14	0	0	22,997	22,997	25,651
		£ 28,162	£ 323,482	£ 22,997	£ 374,641	£ 355,236

APPROVED by the Church Meeting held on 26th February 2025
and signed on its behalf by Reverend Jason McCullagh (Chair)

The notes on pages 3 to 8 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice:Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance.
The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the Yorkshire Congregational Union who hold them upon trust for purposes connected with The Bridge Church. Expenditure incurred on the church and manse is written off in the year it is incurred.

Equipment: Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Furniture	10% straight line (over 10 years)
IT Equipment	33.33% straight line (over 3 years)
Car	25% straight line (over 4 years)

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.
Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Mission & Ministry Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable

1f Taxation

Under the Charities Act 2006 the Church was required to register as a charity, and was registered on 19th March 2009 as Charity Number 1128673. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2024	2023
		£	£	£	£	£
2	**VOLUNTARY INCOME**					
	Offerings	93,064	0	5,385	98,449	93,010
	Special offerings and donations	4,014	0	3,637	7,651	6,801
	Income tax refunds under Gift Aid	20,808	0	690	21,498	20,994
	Legacies	0	0	0	0	0
		£ 117,886	£ 0	£ 9,712	£ 127,598	£ 120,805
3	**ACTIVITIES FOR GENERATING FUNDS**					
	Church lettings	24,954	0	0	24,954	18,119
	Fees	4,405	0	0	4,405	3,955
	Fund raising events	0	0	5,725	5,725	5,192
	Contribution from Burley URC	748	0	0	748	714
	Grants	3,000	0	0	3,000	3,250
	Toddler Group	0	2,785	0	2,785	2,606
		0	0	0	0	0
		£ 33,107	£ 2,785	£ 5,725	£ 41,617	£ 33,836
4	**INVESTMENT INCOME**					
	Bank interest	1,466	9,671	732	11,869	9,611
		£ 1,466	£ 9,671	£ 732	£ 11,869	£ 9,611

5 **MISSION & MINISTRY FUND**

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. Our contribution in 2024 was £46,498

6 **SYNOD LEVY**

The Yorkshire Synod of the URC has currently suspended the Synod Levy , which in previous years was £10 per member. This was to help cover part of the costs of running the Synod.

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2024	2023
		£	£	£	£	£
7	**MINISTERIAL COSTS**					
	Car Running Costs	2,009	0	0	2,009	1,900
	Manse Costs	5,888	0	0	5,888	5,126
	Removal Costs	0	0	0	0	0
		£ 7,897	£ 0	£ 0	£ 7,897	£ 7,026

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2024	2023
		£	£	£	£	£
8	**COSTS OF CHURCH ACTIVITIES**					
	Church costs:					
	Insurance	13,600	0	0	13,600	12,143
	Gas, Electricity & Water	26,086	0	0	26,086	20,113
	Buildings maintenance	7,950	0	0	7,950	14,390
	Caretaker	13,584	0	0	13,584	12,282
	Cleaning, Refuse Collection etc	1,494	0	0	1,494	2,567
	Licences and music	711	0	0	711	663
	Equipment	0	0	0	0	0
	Drama Costs	0	25	0	25	0
	Other running costs	4,048	0	0	4,048	3,970
		67,473	25	0	67,498	66,128
	Teaching costs:					
	Pulpit supply	390	0	0	390	240
	Children & young people	406	0	0	406	438
	Worship Expenses	1,875	0	0	1,875	1,612
	Organists, Organs & Pianos	419	0	0	419	1,026
		3,090	0	0	3,090	3,316
	Communications:					
	Printing, Stationery, Telephones & Broadband	4,664	0	0	4,664	5,313
		4,664	0	0	4,664	5,313
	Other programmes:					
	Food & Friends Club	-944	0	0	-944	-892
	Bridge Café	199	0	0	199	215
	Conferences & Training	1,188	0	0	1,188	629
	Consultancy Fees	4,900				
	Toddler Group	0	3,000	0	3,000	2,500
		5,343	3,000	0	3,443	2,452
	Other expenses					
	Buildings Fund Expenditure	0	0	9,274	9,274	19,942
	Depreciation of furniture and equipment	4,146	0	0	4,146	5,506
		£ 84,716	£ 3,025	£ 9,274	£ 97,015	£ 102,657
9	**GRANTS PAYABLE AND DONATIONS PASSED ON**					
	Leeds Faith in Schools	720	0	0	720	720
	Commitment for Life	0	0	1,676	1,676	1,449
	Other Gifts passed on (Note 14)	0	0	7,873	7,873	7,458
		£ 720	£ 0	£ 9,549	£ 10,269	£ 9,627

10	**TANGIBLE FIXED ASSETS**	Cars	Furn.	Equip.	Total 2024	Total 2023
		£	£	£	£	£
	Brought forward 1 January 2024	0	12,209	2,750	14,959	13,793
	Additions in year	0	641	1,151	1,792	6,672
	Depreciation for year	0	-1,986	-2,596	-4,582	-5,506
	Carried forward 31 December 2024	£ 0	£ 10,864	£ 1,305	£ 12,169	£ 14,959

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

10 **TANGIBLE FIXED ASSETS - continued**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £20,982,050 and the manse for £394,487. The church contents are insured by the church for £2,176,700 (includes organ)

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2024	2023
11 **DEBTORS**	£	£	£	£	£
Gift Aid Tax recoverable	20,308	0	690	20,998	20,494
Interest	0	1,941	165	2,106	1,884
Prepayments	2,329	0	0	2,329	1,820
	£ 22,637	£ 1,941	£ 855	£ 25,433	£ 24,198
12 **CURRENT LIABILITIES**	£	£	£	£	£
Creditors payable within one year:					
Loans	0	0	0	0	0
HMRC for PAYE/NIC	81	0	0	81	12
Sundry Creditors	4,442	0	4,135	8,577	8,704
Income received in advance	18,156	0	0	18,156	1,355
	£ 22,679	£ 0	£ 4,135	£ 26,814	£ 10,071

13 **DESIGNATED FUNDS**

The General Reserve, as the name suggests, has no particular designation and may be spent on any equipment or project

The Repairs & Renewals Reserve is to fund major repairs etc. at both the Church & The Manse.

The Drama Group performs a number of plays or musicals in the life of the church and this fund represents money generated from these productions offset by the costs of production.

The Bridge Church has a policy of direct giving for its own requirements.

13.1 The movements on the Designated Funds during the year were:

	General Reserve	Repairs Reserve	Drama Group	Toddler Group	Total 2024	Total 2023
	£	£	£		£	£
Balance b/fwd 1 January 2024	46,518	251,485	1,408	2,639	302,050	291,718
Interest Received	1,501	8,126	45	0	9,672	7,640
Sundry Income	0	0	0	2,785	2,785	2,606
Legacies	0	0	0	0	0	0
Grants	0	0	0	0	0	883
Transfer from General Fund	2,000	10,000	0	0	12,000	7,000
	50,019	269,611	1,453	5,424	326,507	309,846
Expenditure in Year	0	0	-25	-3,000	-3,025	-7,796
Transfers Between Funds	0	0	0	0	0	0
Balance c/fwd 31 December 2024	£ 50,019	269,611	1,428	2,424	323,482	£ 302,050

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

13 DESIGNATED FUNDS - continued

13.2 The payments out of the Repairs Reserve were as follows

No payments were made out of the reserve in the year

14 RESTRICTED FUNDS

The church accounts include 2 Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Church Meeting for any other purpose, and represent:

The Bridge Church Buildings Fund was created by Church Meeting to provide for upgrading and major maintenance of the church premises and the Manse. This is supported by Direct Giving alone, in accordance with Church Meeting policy.
The second fund is not really a fund but represents money raised for a particular charity by the church such as the URC's 'Commitment for Life' or Christian Aid.

14.1 The movements on the Restricted Funds during the year were:

	Buildings Fund		Donations	Total 2024	Total 2023
	£		£	£	£
Balance b/fwd 1 January 2024	25,464		187	25,651	40,806
Direct Giving	5,385		3,637	9,022	6,820
Income Tax Refunds under Gift Aid	464		226	690	668
Legacies	0		0	0	0
Grants	0		0	0	0
Fund Raising	0		5,725	5,725	5,192
Interest Received	732		0	732	1,014
Transfer from General Fund	0		0	0	0
	32,045		9,775	41,820	54,500
Expenditure in Year (notes14.2 to 14.3)	-9,274		-9,549	-18,823	-28,849
Balance c/fwd 31 December 2024	£ 22,771	£	£ 226	£ 22,997	£ 25,651

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2024

14 RESTRICTED FUNDS - continued

14.2 Bridge Church Buildings Fund

	£
Architects Fees on Manor Room Upgrading	6,684
Planning Application - Roof	642
Bat Survey	1,948
	£ 9,274

14.3 Donations for Specific Appeals (Restricted Funds)

	2024 £	2023 £
Christian Aid - Christmas Day Service	320	386
Christian Aid Lunch	361	0
Christian Aid	0	4,173
DEC Middle East Appeal	435	0
DEC Turkey/Syria Earthquake	0	722
TCV Hollybush	6758	2,177
Commitment for Life	1676	1,449
	0	0
	£ 9550	£ 8,907

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: The Bridge Church Otley, United Reformed Church

On accounts for the year ended: 31 December 2024

Charity no (if any): 1128673

Set out on pages: 1-8 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable*.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination ~~(other than that disclosed below *)~~ which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 5 February 2025

Name: David Thompson

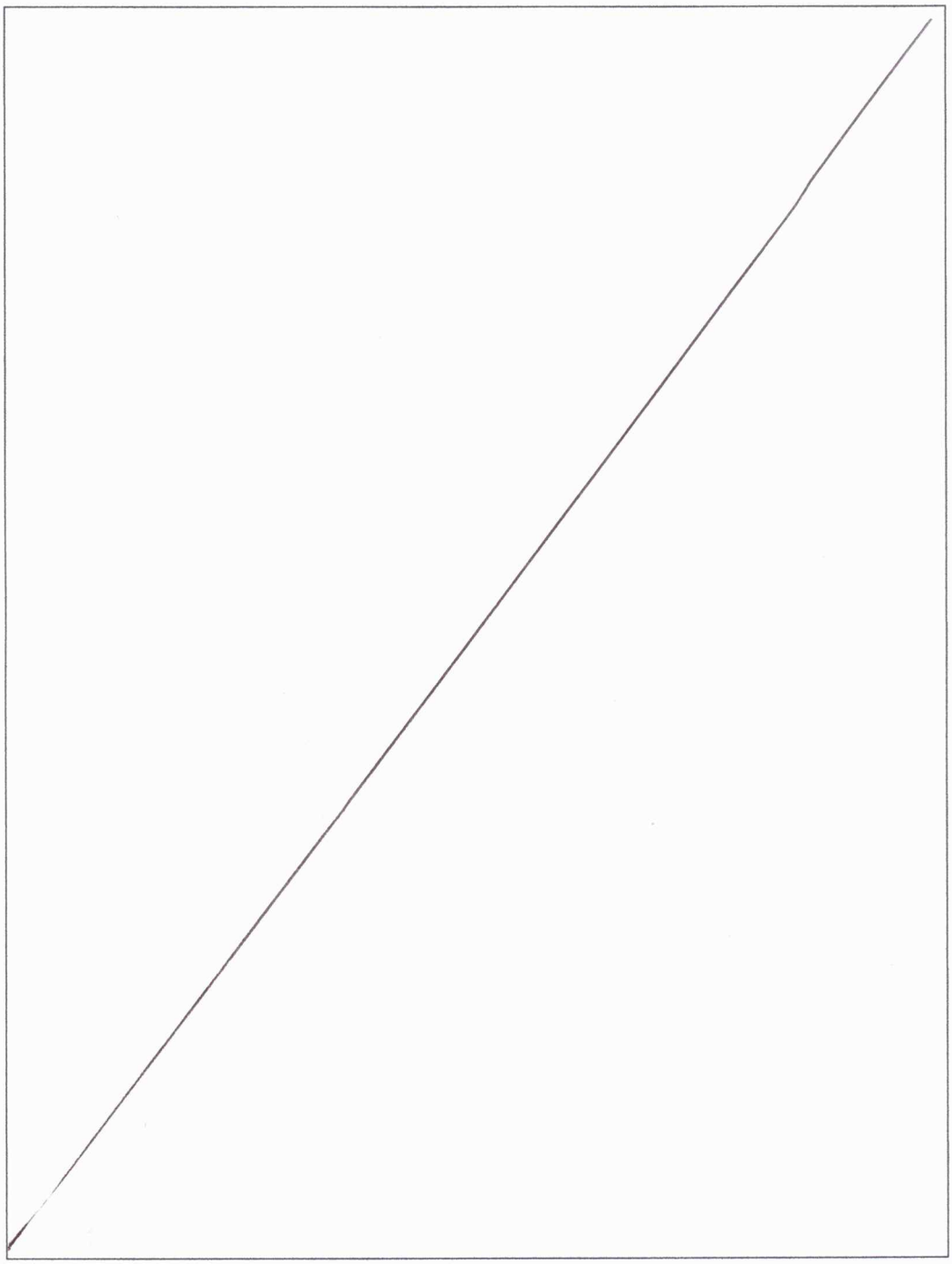
Relevant professional qualification(s) or body: BA(Econ) MA FCCA

(if any):	
Address:	22 Rossett Green Lane Harrogate HG2 9LH

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128673

Accounts

THE BRIDGE CHURCH OTLEY
UNITED REFORMED CHURCH CHARITY
Registered Charity No. 1128673

The United Reformed Church

ANNUAL REPORT
AND
FINANCIAL STATEMENTS

YEAR TO 31ST DECEMBER 2023

THE BRIDGE CHURCH
GROWING WITH CHRIST

www.otleybridgechurch.org.uk

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2023

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the income and expenditure basis.

ADMINISTRATIVE INFORMATION

The Bridge Church Otley United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member of the Yorkshire Synod of the Church. It was registered on 19th March 2009 as a Charity Number 1128673.

The Bridge Church is situated on Bridge Street, Otley, West Yorkshire, LS21 1RW, secretary@otleybridgechurch.org.uk

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2023 until the date this report was approved are:

Alan Anslow
Alison Anslow
Margaret Armitage
Carolyn Barnes (appointed 23/2/23)
Christopher T Beckwith
Gillian S Chapman
Isobel Evans
John Eveleigh (Church Secretary)
Andrew Howard (Church Treasurer)
Tina Johnson
Reverend Jason McCullagh (Minister)
Christine Paterson
Barbara Scholes
Malcolm Wainwright
Colin Whitaker
Anne Wigglesworth

The Church building, and the manse at 37 St David's Road are vested in the Yorkshire Congregational Union as trustees and held for the benefit of the Bridge Church URC, Otley in accordance with the trusts applicable to URC properties.

STRUCTURE GOVERNANCE AND MANAGEMENT

The activities of the Bridge Church United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of the Bridge Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 9th May 2021.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge (if any) and up to 16 members of the Bridge Church, nominated and elected by members of the Bridge Church in Church Meeting. Elders serve for five years, retire by rotation and are eligible for re-election for one further five year term. Following the completion of two consecutive five year terms the elder will not be eligible for re-election to the Elders' Meeting for at least one year (the only exception to this rule is that of the position of Church Treasurer, where a further two extensions could be sought, if desired). The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 6 times during the year and held their annual conference in October. There are also four sub-committees of the Elders' Meeting which oversee specific areas of the church's life, these all have certain delegated responsibilities (as laid down by the Terms of Reference for each committee) and they all report back to the Elders' Meeting.

The Church Meeting met on 5 occasions (including the Annual General Meeting) during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, The Bridge Church Otley United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by;

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

The Bridge Church has an open policy towards the sacraments and therefore all who wish to partake in Holy Communion and baptism are welcome. This open policy is part of the church's mission. Our revised Baptism Policy places an expectation of a minimum period of attendance prior to baptism taking place. Both adult and infant baptism is offered, and where families bring their babies for baptism they are also introduced to and encouraged to make use of the facilities such as a fully equipped crèche, staffed by experienced members who have enhanced disclosure under the DBS system. The Bridge Church is licensed for the conduct of Christian marriage and has recently taken the decision to allow the conduct of marriage of partners in same sex relationships (although we await the registration of our buildings to be finalised by the authorities).

There are several opportunities for children from the community to be nurtured and cared for, both in the teaching of the Christian faith, through our Junior Church system, and through the uniformed organisations (all of our volunteer staff have enhanced disclosure under the DBS system).

We have very successful Scouting and Guiding groups, catering for boys and girls from the age of 5 through to young adults up to the age of 18. One of our senior Scouts was, this year, selected to attend the World Scouting Jamboree in South Korea.

For those of pre-school age the church offers a very popular Toddlers group (Toddlers@theBridge) on two mornings a week. This is open to all members of the community, and parents, grandparents and carers attend with babies and young children. Members of these groups are actively encouraged to attend special services such as the Christmas crib service, the annual gift service and the harvest festival.

The church has also continued to provide 'Messy Church', as a more informal way of bringing worship to children and families. We have held five of these events during the year and all have been well supported.

We also work alongside Churches Together in Otley to run an After School Club, known as the Youth Drop-In, for Year 7 to Year 9 students from the local comprehensive school. These sessions are overseen by Leeds Faith in Schools, and operate on our premises, for which the church does not charge. A typical session includes playing table tennis, table football, computer and board games, and offers free food and 'chill-zone', on most weeks there are twenty plus young people in attendance. The volunteer support (all DBS checked) is provided from the five churches that make up Otley Churches Together.

All of the above groups are very well supported and flourishing, but they would not be available were it not for the church members who give of their time and talents voluntarily to prepare for and run them.

Pastoral care is a major feature of the Bridge Church and we provide many opportunities for the public to receive this through various channels. Our monthly 'Food & Friends' continues to provide a meeting place for both members and others to share a hot meal (prepared and overseen by the church's catering team), fellowship and pastoral care. This service is

entirely staffed by volunteers who have undergone enhanced disclosure through the DBS system. The church also provided a Christmas Day meal for more than 30 members of the church and local community (receiving referrals from Otley Action for Older People and the local Parish Church and others).

Recognising that not everyone wants to, or is able to attend a full church service on a Sunday, we have, for several years, offered a short Holy Communion service on a Wednesday morning in the sanctuary. This act of worship is followed by a time of fellowship over a cup of coffee.

Our Sunday morning acts of worship are well attended, and Holy Communion is celebrated on the first Sunday morning each month.

The church also provides Bible Study, and during the year we were able to re-introduce our House Groups, which had been suspended since the pandemic.

During the summer our Minister took part in a 'Ministerial Exchange' – he went to minister to a congregation in Western Springs. Chicago, USA and their Minister, Rev Dr Rich Kirchherr from the First Congregational Church of Western Springs, part of the United Church of Christ in the USA came to Otley. The exchange was seen as a very positive development.

The church buildings are also host to many paying groups of the community both on a regular basis and one-offs for a particular function. There are three church adult groups who meet regularly, usually to hear a speaker, but always to provide fellowship and pastoral care. The premises are host several times a year in rotation to an 'open for all' prayer breakfast, run by Churches Together in Otley.

During the past year we also introduced a new 'meeting', Faith Alive and Active, to address matters of contemporary importance, with a speaker and a meal served.

The church continues to contribute to the URC's world development appeal, Commitment for Life, and also to Leeds Faith in Schools, a charity which provides the service of Christian youth workers who support learning and extra-curricular activities within the Leeds schools, including Prince Henry's Grammar School in Otley. The Bridge Church is a Fairtrade Church.

Charitable giving has always been a feature of the Bridge Church, and each year the church has a specific charity that it supports through various events, in the past year the church supported Christian Aid, and since October the new charity that the church is supporting is the Hollybush Conservation Project, based in Kirkstall, Leeds. During Lent members took part in a 'Lent Challenge' by donating tins and packets of goods to the 'Shine' Food Bank in the West Bowling area of Bradford.

Our Harvest and Christmas gift service donations were this year donated to RETAS (Refugee Education Training and Advice Service) based in Leeds, and organisation that the church has had a longstanding relationship with.

The Bridge Café has been well supported by those in our community who live with dementia and their carers, and operates weekly. This is run entirely by volunteer church members who support clients and carers with activities such as jigsaws, dominoes, arts and crafts, singing, befriending and listening. Light refreshments are available throughout the afternoon. As with all other church groups all volunteers have enhanced disclosure under the DBS system.

The elders and members of the Bridge Church have always taken their responsibility to maintain and improve the church buildings seriously. To oversee the work required an appointed group – the 'Buildings' Commission' is constituted, with their own Terms of Reference and report to the Church Meeting. The group are responsible for delivering an agreed capital programme.

The Bridge Church makes full use of its extensive gardens; we not only make them available for casual passers-by, but at different times of the year have other attractions. During the summer months, for the second year, members created a number of scarecrows which were displayed throughout the grounds, and which drew in many local residents and visitors to the town. We also held our 'Teas on the Lawn' event on Otley Carnival Day, drawing large crowds, and supporting the church charity. During Advent silhouettes of the nativity scene were displayed on the lawn, drawing many favourable comments.

During September the church hosted a National Heritage Open Day, and received a good number of visitors throughout the day.

The church continues to look for opportunities to work with our local community, and supports a local group (Otley 2030) by giving them free use of our premises for the purpose of providing fruit and vegetable hampers to individuals and families within the community who otherwise would have struggled to provide fresh food. The church took part in the town's Victorian Fayre and in the Snowman Trail, in the run up to Christmas.

The church is also pleased to support local schools where possible, and were pleased to host Ashfield Primary School and the Whartons Primary School's Harvest Celebrations and Christmas concerts. During July the church hosted a group of Prince Henry's Year 10 students for their Timanyane Day – when the school offers practical support to local groups.

The church is very much part of the wider Otley community and were pleased to host this year, the town's Civic Remembrance Day service.

We continue to assess and improve our mission and outreach strategy and this is overseen by the Church Growth Group which operates an on-going action plan adopted by the Church Meeting annually.

FINANCIAL REVIEW

Following the pandemic, the church's life returned to full normality in 2023 and this is reflected in the finances of the church. However, the continuing effects of the pandemic on the nation's finances and the subsequent rise in all costs, particularly the large rise in energy

costs following Russia's invasion of Ukraine have impacted on all of us and this includes the church.

Total receipts on unrestricted funds were £150,558, an increase of £2,900 on last year. This included income from room lettings of £18,119, an increase of £828. Various grants received totalled £3,250. Restricted Funds also received income totalling £7,488.

Giving through the offertory plate, envelopes & banker's orders including the Gift Aid recovery increased by £3,166 or 3.0% to £109,933. This reflected increased giving by members, but also by new people in the life of the church, offset by the loss of members through death. The Gift Aid refund of £20,326 included £2,000 under the Gift Aid Small Donations Scheme. No legacies were received during the year. During the year the church introduced a Tap & Give facility enabling casual donations to be received by contactless card.

Our contribution to the URC's Mission & Ministry fund increased from £46,938 to £49,534 mostly reflecting a small increase in membership. This Fund pays all the ministers' stipends within the URC and also the central administration costs & outreach of the national church. The Synod Levy was suspended by the Synod.

In order to offer worship and carry out our work amongst the congregation including the many young people's groups we need to provide the buildings to do this. The cost of general maintenance of the fabric of these buildings was £9,094 in the year, and our energy costs were £19,744, an increase of £2,441, reflecting the large increase in electricity costs from October 2023. We were fortunate to have an electricity contract which shielded us from the large increases until October 2023. Overall, expenditure increased by £11,471.

The net result of all these factors was an excess of receipts over payments on the General Fund of £7,230. A contribution of £7,000 was made to the Repairs & Renewals Reserve to continue to finance a very large programme of repairs and maintenance, leaving a surplus on the General Fund of £230.

The Designated Funds have two principal funds – the General Reserve and the Repairs & Renewals Reserve. The General Reserve is there to meet shortfalls of income or unexpected expenditure. The church buildings are extensive and Grade II Listed. As a result, it is necessary to have provision to meet major items of repair or maintenance and the Repairs & Renewals Fund is constituted to do that. A sum of £5,296 was spent this year out of the Repairs & Renewals Fund. A number of schemes are in the pipeline including the replacement of the church roof. The cost of this is more than our current resources and the church will need to explore large grants to enable the work to begin. The Designated Funds balance totals £302,051 an increase of £10,332 on last year.

The Restricted Funds comprise the Church Buildings Fund, and donations made for specific appeals for charities. The Buildings Fund which is to provide monies for upgrading the church premises totals £25,464, a reduction of £15,043 from last year. Giving to the fund, including Gift Aid recovery, fell from £9,814 to £3,885. During the year the Fund met the cost of the architects' fees for the scheme to renew the church and Manor Room roofs. Our programme to raise funds for external charities was back in full swing following the pandemic restrictions and a sum of £8,907 was raised, including £1,449 for the URC's Commitment for Life appeal.

Despite the effects of the continuing rise in all costs, particularly energy costs, the church's finances remained reasonably strong in 2023. This is due to the continued sacrificial giving of its members & friends. We are indebted to them for their continued support of the life and witness of the Bridge Church. However, going forward, the church is facing a more difficult period as expenditure rises continue and it will prove a challenge to keep giving at a comparable level when allowance is taken for normal changes in membership and the effects of inflationary rises on everybody's costs. The enormous costs of maintaining the building, Grade 2 Listed, and to make it fit for purpose in the future, will inevitably have a huge impact on the finances of the church.

This report was approved by the Elders' Meeting on 11th February 2024 and is signed on its behalf by Reverend Jason McCullagh, Chairman.

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

FINANCIAL STATEMENTS

TO

31 DECEMBER 2023

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	113,317	0	7,488	120,805	123,113
Activities for generating funds	3	25,155	3,489	5,192	33,836	46,210
Transfer of Capital Funds	1c	0	0	0	0	0
Investment income	4	957	7,640	1,014	9,611	2,436
Total Incoming Resources		139,429	11,129	13,694	164,252	171,759
RESOURCES EXPENDED						
Charitable activities:						
URC Mission & Ministry Fund	5	49,534	0	0	49,534	46,938
Synod Levy	6	0	0	0	0	1,080
Ministerial costs	7	7,026	0	0	7,026	10,274
Costs of church activities	8	74,919	7,796	19,942	102,657	120,164
Grants payable and restricted donations passed on	9	720	0	8,907	9,627	7,072
Total resources expended		132,199	7,796	28,849	168,844	185,528
Net incoming/(outgoing) resources before transfers		7,230	3,333	-15,155	-4,592	-13,769
Gross transfers between funds	13.1	-7,000	7,000	0	0	0
Net incoming/(outgoing) resources before other recognised gains and losses		230	10,333	-15,155	-4,592	-13,769
Net movement in funds		0	0	0	0	0
Total funds b/fwd 1 January 2023		27,304	291,718	40,806	359,828	373,597
Total funds c/fwd 31 December 2022		£ 27,534	£ 302,051	£ 25,651	£ 355,236	£ 359,828
			(Note 12)	(Note 13)		

The notes on pages 3 to 8 form part of these financial statements

BALANCE SHEET
AS AT 31ST DECEMBER 2023

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
FIXED ASSETS						
Tangible assets	10	14,959	0	0	14,959	13,793
		14,959	0	0	14,959	13,793
CURRENT ASSETS						
Debtors	11	21,646	1,653	899	24,198	22,135
Bank and cash balances		-1,804	300,398	27,556	326,150	332,077
		19,842	302,051	28,455	350,348	354,212
CURRENT LIABILITIES						
Creditors payable within one year	12	7,267	0	2,804	10,071	8,177
NET CURRENT ASSETS		12,575	302,051	25,651	340,277	346,035
TOTAL NET ASSETS		£ 27,534	£ 302,051	£ 25,651	£ 355,236	£ 359,828
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General		27,534	0	0	27,534	27,304
Designated	13	0	302,051	0	302,051	291,718
Total		27,534	302,051	0	329,585	319,022
Restricted income funds:	14	0	0	25,651	25,651	40,806
		£ 27,534	£ 302,051	£ 25,651	£ 355,236	£ 359,828

APPROVED by the Church Meeting held on 21st February 2024
and signed on its behalf by Reverend Jason McCullagh (Chair)

The notes on pages 3 to 8 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2023

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice:Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance.
The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the Yorkshire Congregational Union who hold them upon trust for purposes connected with The Bridge Church. Expenditure incurred on the church and manse is written off in the year it is incurred.

Equipment: Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Furniture	10% straight line (over 10 years)
IT Equipment	33.33% straight line (over 3 years)
Car	25% straight line (over 4 years)

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Mission & Ministry Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable

1f Taxation

Under the Charities Act 2006 the Church was required to register as a charity, and was registered on 19th March 2009 as Charity Number 1128673. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31ST DECEMBER 2023

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2023	2022
		£	£	£	£	£
2	**VOLUNTARY INCOME**					
	Offerings	89,607	0	3,403	93,010	94,551
	Special offerings and donations	3,384	0	3,417	6,801	6,233
	Income tax refunds under Gift Aid	20,326	0	668	20,994	22,329
	Legacies	0	0	0	0	0
		£ 113,317	£ 0	£ 7,488	£ 120,805	£ 123,113
3	**ACTIVITIES FOR GENERATING FUNDS**					
	Church lettings	18,119	0	0	18,119	17,291
	Fees	3,955	0	0	3,955	6,220
	Fund raising events	0	0	5,192	5,192	2,418
	Contribution from Burley URC	714	0	0	714	649
	Grants	2,367	883	0	3,250	9,147
	Toddler Group	0	2,606	0	2,606	4,864
	Insurance Claim - Covid	0	0	0	0	5,621
		£ 25,155	£ 3,489	£ 5,192	£ 33,836	£ 46,210
4	**INVESTMENT INCOME**					
	Bank interest	957	7,640	1,014	9,611	2,436
		£ 957	£ 7,640	£ 1,014	£ 9,611	£ 2,436

5 **MISSION & MINISTRY FUND**

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. Our contribution in 2023 was £49,534

6 **SYNOD LEVY**

The Yorkshire Synod of the URC has currently suspended the Synod Levy , which in previous years was £10 per member. This was to help cover part of the costs of running the Synod.

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2023	2022
		£	£	£	£	£
7	**MINISTERIAL COSTS**					
	Car Running Costs	1,900	0	0	1,900	1,915
	Manse Costs	5,126	0	0	5,126	8,359
	Removal Costs	0	0	0	0	0
		£ 7,026	£ 0	£ 0	£ 7,026	£ 10,274

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2023	2022
		£	£	£	£	£
8	**COSTS OF CHURCH ACTIVITIES**					
	Church costs:					
	Insurance	12,143	0	0	12,143	10,842
	Gas, Electricity & Water	20,113	0	0	20,113	17,675
	Buildings maintenance	9,094	5,296	0	14,390	16,656
	Caretaker	12,282	0	0	12,282	11,448
	Cleaning, Refuse Collection etc	2,567	0	0	2,567	404
	Licences and music	663	0	0	663	632
	Equipment	0	0	0	0	0
	Drama Costs	0	0	0	0	0
	Other running costs	3,970	0	0	3,970	3,228
		60,832	5,296	0	66,128	60,885
	Teaching costs:					
	Pulpit supply	240	0	0	240	580
	Children & young people	438	0	0	438	207
	Worship Expenses	1,612	0	0	1,612	820
	Organists, Organs & Pianos	1,026	0	0	1,026	1,033
		3,316	0	0	3,316	2,640
	Communications:					
	Printing, Stationery, Telephones & Broadband	5,313	0	0	5,313	4,631
		5,313	0	0	5,313	4,631
	Other programmes:					
	Food & Friends Club	-892	0	0	-892	-430
	Bridge Café	215	0	0	215	321
	Conferences & Training	629	0	0	629	516
	Toddler Group	0	2,500	0	2,500	2,331
		-48	2,500	0	2,452	2,738
	Other expenses					
	Buildings Fund Expenditure	0	0	19,942	19,942	44,693
	Depreciation of furniture and equipment	5,506	0	0	5,506	4,577
		£ 74,919	£ 7,796	£ 19,942	£ 102,657	£ 120,164

9 GRANTS PAYABLE AND DONATIONS PASSED ON

Leeds Faith in Schools	720	0	0	720	720
Commitment for Life	0	0	1,449	1,449	1,498
Other Gifts passed on (Note 14)	0	0	7,458	7,458	4,854
	£ 720	£ 0	£ 8,907	£ 9,627	£ 7,072

10 TANGIBLE FIXED ASSETS

	Cars	Furn.	Equip.	Total 2023	Total 2022
	£	£	£	£	£
Brought forward 1 January 2023	0	9,755	4,038	13,793	11,437
Additions in year	0	5,494	1,178	6,672	6,933
Depreciation for year	0	-3,040	-2,466	-5,506	-4,577
Carried forward 31 December 2023	£ 0	£ 12,209	£ 2,750	£ 14,959	£ 13,793

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

10 **TANGIBLE FIXED ASSETS - continued**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £18,733,973 and the manse for £372,156. The church contents are insured by the church for £1,943,481 (includes organ)

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2023	2022
11 **DEBTORS**	£	£	£	£	£
Gift Aid Tax recoverable	19,826	0	668	20,494	21,229
Interest	0	1,653	231	1,884	712
Prepayments	1,820	0	0	1,820	194
	£ 21,646	£ 1,653	£ 899	£ 24,198	£ 22,135
12 **CURRENT LIABILITIES**	£	£	£	£	£
Creditors payable within one year:					
Loans	0	0	0	0	0
HMRC for PAYE/NIC	12	0	0	12	0
Sundry Creditors	5,900	0	2,804	8,704	4,183
Income received in advance	1,355	0	0	1,355	3,994
	£ 7,267	£ 0	£ 2,804	£ 10,071	£ 8,177

13 **DESIGNATED FUNDS**

The General Reserve, as the name suggests, has no particular designation and may be spent on any equipment or project

The Repairs & Renewals Reserve is to fund major repairs etc. at both the Church & The Manse.

The Drama Group performs a number of plays or musicals in the life of the church and this fund represents money generated from these productions offset by the costs of production.

The Bridge Church has a policy of direct giving for its own requirements.

13.1 The movements on the Designated Funds during the year were:

	General Reserve	Repairs Reserve	Drama Group	Toddler Group	Total 2023	Total 2022
	£	£	£		£	£
Balance b/fwd 1 January 2023	45,321	242,491	1,372	2,533	291,718	285,847
Interest Received	1,197	6,407	36	0	7,640	1,944
Sundry Income	0	0	0	2,606	2,606	4,864
Legacies	0	0	0	0	0	0
Grants	0	883	0	0	883	817
Transfer from General Fund	0	7,000	0	0	7,000	12,000
	46,518	256,781	1,408	5,139	309,846	305,472
Expenditure in Year	0	-5,296	0	-2,500	-7,796	13,754
Transfers Between Funds	0	0	0	0	0	0
Balance c/fwd 31 December 2023	£ 46,518	251,485	1,408	2,639	302,050	£ 291,718

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

13 DESIGNATED FUNDS - continued

13.2 The payments out of the Repairs Reserve were as follows

	£
Alterations to Kitchen Hatch	1,836
Repairs to Heating System	3,460
	£ 5,296

A grant of £306 to cover the VAT on the kitchen hatch, and a grant of £577 to cover the VAT on the heating repairs was received from the Listed Places of Worship Grant Scheme.

14 RESTRICTED FUNDS

The church accounts include 2 Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Church Meeting for any other purpose, and represent:

The Bridge Church Buildings Fund was created by Church Meeting to provide for upgrading and major maintenance of the church premises and the Manse. This is supported by Direct Giving alone, in accordance with Church Meeting policy.
The second fund is not really a fund but represents money raised for a particular charity by the church such as the URC's 'Commitment for Life' or Christian Aid.

14.1 The movements on the Restricted Funds during the year were:

	Buildings Fund	Donations	Total 2023	Total 2022
	£	£	£	£
Balance b/fwd 1 January 2023	40,507	299	40,806	67,750
Direct Giving	3,404	3,416	6,820	11,932
Income Tax Refunds under Gift Aid	481	187	668	2,115
Legacies	0	0	0	0
Grants	0	0	0	7,173
Fund Raising	0	5,192	5,192	2,418
Interest Received	1,014	0	1,014	463
Transfer from General Fund	0	0	0	0
	45,406	9,094	54,500	91,851
Expenditure in Year (notes14.2 to 14.3)	-19,942	-8,907	-28,849	-51,045
Balance c/fwd 31 December 2023	£ 25,464	£ 187	£ 25,651	£ 40,806

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2023

14 RESTRICTED FUNDS - continued

14.2 Bridge Church Buildings Fund

	£
Architects Fees on Roof Renewal Scheme	19,942
	0
	£ 19,942

14.3 Donations for Specific Appeals (Restricted Funds)

	2023 £	2022 £
Christian Aid - Christmas Day Service	386	336
Christian Aid - Ukraine	0	1,458
Christian Aid	4173	2,827
Scout Jamboree	0	233
DEC Turkey/Syria Earthquake	722	0
TCV Hollybush	2177	0
Commitment for Life	1449	1,498
	0	0
	£ 8907	£ 6,352

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: The Bridge Church, The United Reformed Church in Otley

On accounts for the year ended 31 December 2023

Charity no (if any) 1128673

Set out on pages 1-9 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

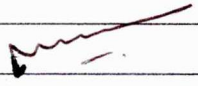
~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination ~~(other than that disclosed below *)~~ which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 12/3/24

Name: DAVID THOMPSON

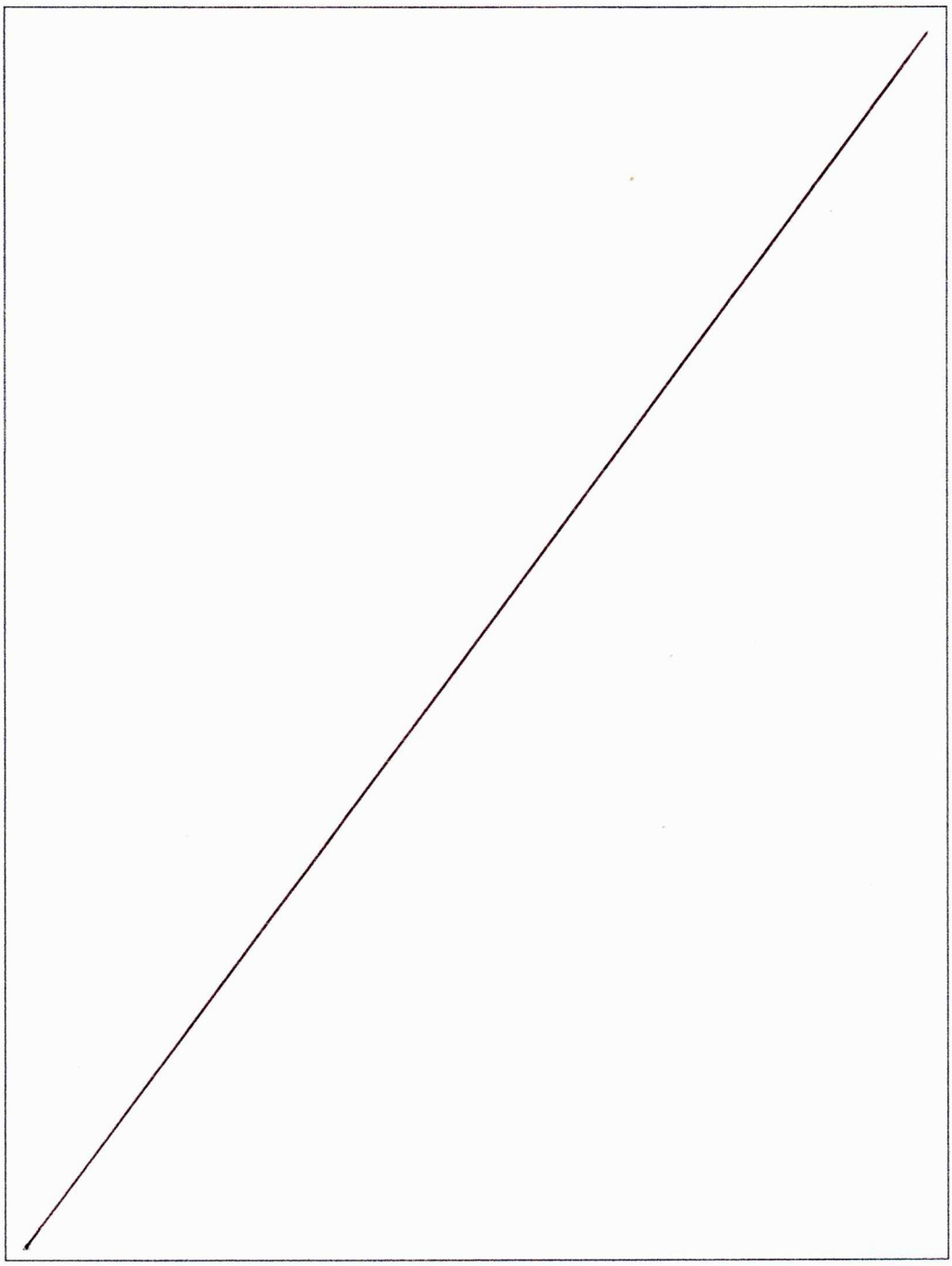
Relevant professional qualification(s) or body BA(Econ) MA FCCA

(if any):	
Address:	22 ROSSETT GREEN LANE
	HARROGATE
	HG2 9LH

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128673

Accounts

THE BRIDGE CHURCH OTLEY
UNITED REFORMED CHURCH CHARITY
Registered Charity No. 1128673

The United Reformed Church

ANNUAL REPORT
AND
FINANCIAL STATEMENTS

YEAR TO 31ST DECEMBER 2022

THE BRIDGE CHURCH
GROWING WITH CHRIST

www.otleybridgechurch.org.uk

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2022

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the income and expenditure basis.

ADMINISTRATIVE INFORMATION

The Bridge Church Otley United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member of the Yorkshire Synod of the Church. It was registered on 19th March 2009 as Charity Number 1128673.

The Bridge Church is situated at Bridge Street, Otley, West Yorkshire LS21 1RW, secretary@otleybridgechurch.org.uk

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2022 until the date this report was approved are:

Alan Anslow
Alison Anslow
Margaret Armitage
Christopher T Beckwith
Gillian S Chapman
Isobel Evans
John Eveleigh (Church Secretary)
Andrew Howard (Church Treasurer)
Tina Johnson
Reverend Jason McCullagh (Minister)
Christine Paterson (appointed 23/2/22)
Barbara Scholes
Malcolm Wainwright
Colin Whitaker
Anne Wigglesworth

The Church building, and the manse at 37 St David's Road are vested in the Yorkshire Congregational Union as trustees and held for the benefit of the Bridge Church URC, Otley in accordance with the trusts applicable to URC properties.

STRUCTURE GOVERNANCE AND MANAGEMENT

The activities of the Bridge United Reformed Church, Otley are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of the Bridge Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 9th May 2021.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge (if any) and up to 16 members of the Bridge Church nominated and elected by the members of the Bridge Church in Church Meeting. Elders serve for 5 years, retire by rotation and are eligible for re-election for one further 5 year term. Following the completion of two consecutive 5 year terms the elder will not be eligible for re-election to the Elders' Meeting for at least one year (the only exception to this rule is that of the position of Church Treasurer, where a further two extensions could be sought, if desired). The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 6 times during the year and held their annual conference in October. There are also four sub-committees of the Elders' Meeting which oversee specific areas of the church's life, these all have certain delegated responsibilities, and they all report back to the full Elders' Meeting.

The Church Meeting met on 5 occasions during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, The Bridge Church Otley United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the Church.

The Elders' Meeting believes that, the Church provides benefit to the public by;

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation, and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

The Bridge Church has an open policy towards the sacraments and therefore all who wish to partake in Holy Communion and baptism are welcome. This open policy is part of the church's mission, during the year the church's Baptism Policy was revised, and there is now an expectation of a minimum period of attendance prior to baptism taking place. Both adult and infant baptism is offered and where families bring their babies for baptism, they are also introduced to and encouraged to make use of the facilities such as a fully equipped crèche staffed by experienced members who have enhanced disclosure under the DBS system.
The Bridge Church is licensed for the conduct of Christian marriage and recently took the decision to allow the conduct of marriage of partners in same sex relationships (pending the registration of our buildings with the Local Authority).
There are several opportunities for children from the community to be nurtured and cared for, both in the teaching of the Christian faith, through our Junior Church system, and through the uniformed organisations (all of our volunteer staff have enhanced disclosure under the DBS system).

We have very successful Scouting and Guiding groups catering for boys and girls from the age of 6 through to young adults up to the age of 18.

For those of pre-school age the church offers a popular Toddlers group on two mornings a week. This is open to all members of the community, and parents, grandparents and carers attend with babies and young children. Members of these groups are actively encouraged to attend special services such as the Christmas crib service, the annual gift service and the harvest festival.

During the year the church introduced 'Messy Church' as a more informal way of bringing worship to children and families, two such sessions took place and were well supported, such that further sessions are planned for the coming year.

All of the above groups are very well supported and flourishing, but they would not be available were it not for the church members who give of their time and talents voluntarily to prepare for and run them.

Pastoral care is a major feature of the Bridge Church and we provide many opportunities for the public to receive this through various channels. Our monthly 'Food and Friends' continues to provide a meeting place for both members and others to share a hot meal (prepared and overseen by the church's catering team), fellowship and pastoral care. This service is entirely staffed by volunteers who have undergone enhanced disclosure through the DBS system. The church also provided a Christmas Day meal for over 40 members of the church and local community.

Recognising that not everyone wants to, or is able to attend a full church service on a Sunday, we have for several years offered a short Holy Communion service on a Wednesday morning in the sanctuary. This act of worship is followed by a time of fellowship over a cup of coffee.

The church also provides Bible study, and during the year this was run digitally on a Tuesday morning – known as 'Scripture Chat' (these meetings had originally been established during the pandemic when it was not possible to hold such meetings in-person)– towards the end of the year these sessions were suspended and in-person Bible studies were recommenced.

The church buildings are also host to many paying groups of the community both on a regular basis and one-offs for a particular function. There are three church adult groups who meet regularly, usually to hear a speaker, but always to provide fellowship and pastoral care. The premises are host several times a year in rotation to an 'open for all' prayer breakfast run by Churches Together in Otley.

The church also made its buildings available for a weekly ecumenical initiative run by Leeds Faith in Schools and supported by all of the churches in Churches Together in Otley, offering an 'After School Club' for Year 7 to Year 9 students. Known as the Otley Youth Drop-In, it has been a popular resource and provides a space for games, chat and food on Tuesday afternoons in term time.

The church continues to contribute to the URC's world development appeal, Commitment for Life, and also to Leeds Faith is Schools, a charity which provides the service of Christian youth workers who support learning and extra-curricular activities within the Leeds schools, including Prince Henry's Grammar School in Otley. The Bridge Church is a Fairtrade Church, and runs a regular 'Traidcraft' stall.

Charitable giving has always been a feature of the Bridge Church, and each year the church has a specific charity that it supports through various events – this year the church has supported the Christian Aid Coronavirus Appeal. During Lent the building was open on Saturday mornings for members to make donations towards the Shine Food Bank in the West Bowling area of Bradford, over the six weeks of Lent a considerable amount was collected and distributed.

The Bridge Café has been well supported by those living with dementia and their carers and operates weekly. This is run entirely by volunteer church members who support clients and carers with activities such as jigsaws, dominos, arts and crafts, singing, befriending and listening. Light refreshments are available throughout the afternoon. As with all other church groups all volunteers have enhanced disclosure under the DBS system.

The elders and members of the Bridge Church have always taken their responsibility to maintain and improve the church buildings seriously, and this year a number of projects that had been in the pipeline for some time came to fruition; a considerably enhanced entrance, with improved lighting and improved doors was officially 'opened' on Easter Sunday by the Moderator of the Yorkshire Synod of the United Reformed Church, Rev Jamie Kissack, and the removal of pews in the north transept, together with the installation of an oak artistic installation and an embroidered banner, both created by members of the church has helped to establish a 'Prayer Zone' within the sanctuary. There were also improvements made to the church hall, with the installation of doors opposite the kitchen to improve accessibility between the two rooms and to assist in the serving of food and drink.

The Bridge Church makes full use of its extensive gardens; we not only in make them available for casual passers-by, but at different times of the year have other attractions. During the summer months members created a number of scarecrows which were displayed throughout the grounds, and which drew in many local residents and visitors to the town. The church also reintroduced 'Teas on the Lawn' on Otley Carnival Day, drawing large crowds and supporting the church charity (Teas on the Lawn was suspended during the pandemic). During Advent two open-air nativity services were held and silhouettes of the nativity scene were displayed, again drawing favourable comments.

During September the church hosted a National Heritage Open Day, and received a good number of visitors throughout the day.

The church continues to look for opportunities to work with our local community, and supports a local group (Otley 2030) by giving them free use of our premises for the purpose of providing fruit and vegetable hampers to individuals and families within the community who otherwise would have struggled to provide fresh food. The buildings have also been used as a registered 'Warm Space' as the church's response to the cost of living crisis facing many local families. The produce donated to our Harvest Festival and our annual gift service in December, were donated to the Refugee Education Training and Advice Service (RETAS) based in Leeds and, in the case of the harvest collection, the Leeds South and East Food Bank.

The church was also pleased to support local schools where possible, and were also pleased to host the Ashfield Primary School and Whartons Primary School' s Harvest celebrations and Christmas concerts. During July the church hosted a group of Prince Henry's School students for their Timanyane Day – when the school offers practical support to local groups.

The church is very much part of the wider Otley community and we were pleased to host this year, both the Town Mayor's Civic service and the town's Remembrance Day service.

We continue to assess and improve our mission and outreach strategy and this is overseen by the Church Growth Group which operates an on-going action plan adopted by the Church Meeting every year.

FINANCIAL REVIEW

During the year the restrictions required by the Government to control the pandemic were fully removed and the church activities could also fully return, and this is reflected in the financial figures. The insurance claim for lost income during the pandemic was finally settled in the sum of £15,621. The insurers had paid £10,000 on account in 2021 and the balance of £5,621 was paid during 2022.

Total receipts on unrestricted funds were £147,658, an increase of £26,038 on last year. This included income from room lettings of £17,291, an increase of £10,288 reflecting the full

opening up of the premises after the pandemic. Various grants received totalled £1,974. Restricted Funds also received income totalling £14,047.

Giving through the offertory plate, envelopes & banker's orders including the Gift Aid recovery increased by £11,318 or 11.9% to £106,767, reflecting both pandemic recovery and new people in the church. The Gift Aid refund of £20,214 included £2,000 under the Gift Aid Small Donations Scheme. No legacies were received during the year.

Our contribution to the URC's Mission & Ministry fund decreased from £50,398 to £46,938 mostly reflecting a small decrease in membership. This Fund pays all the ministers' stipends within the URC and also the central administration costs & outreach of the national church. The Synod Levy was fully reinstated at a rate of £10 per member totalling £1,080.

In order to offer worship and carry out our work amongst the congregation including the many young people's groups we need to provide the buildings to do this. The cost of general maintenance of the fabric of these buildings was £9,549 in the year and our energy costs were £17,303, an increase of £5,252, reflecting both full use of the premises and the large increase in gas prices. Our electricity is under contract until October 2023 at what are now very low prices. We anticipate a large increase in the new contract, reflecting world-wide price increases following the pandemic and the Russian invasion of Ukraine. Overall, expenditure increased by approximately £2,143.

The net result of all these factors was an excess of receipts over payments on the General Fund of £19,304 (including the insurance payment of £5,621). A contribution of £12,000 was made to the Repairs & Renewals Reserve to continue to finance a fairly large programme of repairs and maintenance, leaving a surplus on the General Fund of £7,304.

The Designated Funds have two principal funds – the General Reserve and the Repairs & Renewals Reserve. The General Reserve is there to meet shortfalls of income or unexpected expenditure. The church buildings are extensive and Grade II Listed. As a result, it is necessary to have provision to meet major items of repair or maintenance and the Repairs & Renewals Fund is constituted to do that. A sum of £11,424 was spent this year out of the Repairs & Renewals Fund. A number of schemes are in the pipeline and it is likely that the whole of the church roof will need to be replaced in the near future. The elders wish to build up this reserve to meet this expenditure which will be considerable. The designated funds balance totals £291,718 an increase of £5,871 on last year.

The Restricted Funds comprise the Church Buildings Fund, and donations made for specific appeals for charities. The Buildings Fund which is to provide monies for upgrading the church premises totals £40,507, a reduction of £27,243 from last year. Conscious of the church's planned capital programme members were encouraged to make donations to the Buildings Fund and although most of these came in 2021, some donations continued into 2022. Giving to the fund, including Gift Aid recovery, fell from £18,255 to £9,814. During the year the Fund met the cost of renewing the front church doors and refurbishment of the vestibule at a cost in 2022 of £44,549 The church received a grant towards this work of £7,173 from the Listed Places of Worship Grant Scheme. Our ability to raise funds for external charities had been badly restricted by the pandemic, but this gradually recovered in

the year and a sum of £6,352 was raised, including £1,498 for the URC's Commitment for Life appeal.

Despite the effects of both the pandemic and the continuing rise in all costs, particularly energy costs, the church's finances remained reasonably strong in 2022. This is due to the continued sacrificial giving of its members & friends. We are indebted to them for their continued support of the life and witness of the Bridge Church. However, going forward, the church is facing a more difficult period as expenditure rises continue and it will prove a challenge to keep giving at a comparable level when allowance is taken for normal changes in membership and the effects of inflationary rises on everybody's costs.

This report was approved by the Elders' Meeting on 12th February 2023 and is signed on its behalf by Reverend Jason McCullagh, Chairman.

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

FINANCIAL STATEMENTS

TO

31 DECEMBER 2022

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2022

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	109,066	0	14,047	123,113	116,791
Activities for generating funds	3	30,938	5,681	9,591	46,210	24,774
Transfer of Capital Funds	1c	0	0	0	0	0
Investment income	4	28	1,945	463	2,436	85
Total Incoming Resources		140,032	7,626	24,101	171,759	141,650
RESOURCES EXPENDED						
Charitable activities:						
URC Mission & Ministry Fund	5	46,938	0	0	46,938	50,398
Synod Levy	6	1,080	0	0	1,080	810
Ministerial costs	7	5,957	4,317	0	10,274	7,631
Costs of church activities	8	66,033	9,438	44,693	120,164	73,644
Grants payable and restricted donations passed on	9	720	0	6,352	7,072	1,548
Total resources expended		120,728	13,755	51,045	185,528	134,031
Net incoming/(outgoing) resources before transfers		19,304	-6,129	-26,944	-13,769	7,619
Gross transfers between funds	13.1	-12,000	12,000	0	0	0
Net incoming/(outgoing) resources before other recognised gains and losses		7,304	5,871	-26,944	-13,769	7,619
Net movement in funds		0	0	0	0	0
Total funds b/fwd 1 January 2022		20,000	285,847	67,750	373,597	365,978
Total funds c/fwd 31 December 2022		£ 27,304	£ 291,718	£ 40,806	£ 359,828	£ 373,598
			(Note 12)	(Note 13)		

The notes on pages 3 to 8 form part of these financial statements

BALANCE SHEET
AS AT 31ST DECEMBER 2022

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2022 £	TOTAL 2021 £
FIXED ASSETS						
Tangible assets	10	13,793	0	0	13,793	11,437
		13,793	0	0	13,793	11,437
CURRENT ASSETS						
Debtors	11	19,308	576	2,251	22,135	21,450
Bank and cash balances		-447	291,142	41,382	332,077	349,806
		18,861	291,718	43,633	354,212	371,256
CURRENT LIABILITIES						
Creditors payable within one year	12	5,350	0	2,827	8,177	9,096
NET CURRENT ASSETS		13,511	291,718	40,806	346,035	362,160
TOTAL NET ASSETS		£ 27,304	£ 291,718	£ 40,806	£ 359,828	£ 373,597
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General		27,304	0	0	27,304	20,000
Designated	13	0	291,718	0	291,718	285,847
Total		27,304	291,718	0	319,022	305,847
Restricted income funds:	14	0	0	40,806	40,806	67,750
		£ 27,304	£ 291,718	£ 40,806	£ 359,828	£ 373,597

APPROVED by the Church Meeting held on 22nd February 2023
and signed on its behalf by Reverend Jason McCullagh (Chair)

The notes on pages 3 to 8 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice:Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance.
The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the Yorkshire Congregational Union who hold them upon trust for purposes connected with The Bridge Church. Expenditure incurred on the church and manse is written off in the year it is incurred.

Equipment: Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Furniture	10% straight line (over 10 years)
IT Equipment	33.33% straight line (over 3 years)
Car	25% straight line (over 4 years)

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Mission & Ministry Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable

1f Taxation

Under the Charities Act 2006 the Church was required to register as a charity, and was registered on 19th March 2009 as Charity Number 1128673. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2022	2021
		£	£	£	£	£
2	**VOLUNTARY INCOME**					
	Offerings	86,553	0	7,998	94,551	94,548
	Special offerings and donations	2,299	0	3,934	6,233	2,087
	Income tax refunds under Gift Aid	20,214	0	2,115	22,329	19,156
	Legacies	0	0	0	0	1,000
		£ 109,066	£ 0	£ 14,047	£ 123,113	£ 116,791
3	**ACTIVITIES FOR GENERATING FUNDS**					
	Church lettings	17,291	0	0	17,291	7,003
	Fees	6,220	0	0	6,220	1,820
	Fund raising events	0	0	2,418	2,418	3,437
	Contribution from Burley URC	649	0	0	649	508
	Grants	1,157	817	7,173	9,147	856
	Toddler Group	0	4,864	0	4,864	1,150
	Insurance Claim - Covid	5,621	0	0	5,621	10,000
		£ 30,938	£ 5,681	£ 9,591	£ 46,210	£ 24,774
4	**INVESTMENT INCOME**					
	Bank interest	28	1,945	463	2,436	85
		£ 28	£ 1,945	£ 463	£ 2,436	£ 85

5 **MISSION & MINISTRY FUND**

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. The annual budget for 2022 amounted to some £20.534 million, 70.23% of which related to minister costs.

6 **SYNOD LEVY**

The Yorkshire Synod of the URC imposes a levy of £10 per member to help cover part of the costs of running the Synod.

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2022	2021
		£	£	£	£	£
7	**MINISTERIAL COSTS**					
	Car Running Costs	1,915	0	0	1,915	1,592
	Manse Costs	4,042	4,317	0	8,359	6,039
	Removal Costs	0	0	0	0	0
		£ 5,957	£ 4,317	£ 0	£ 10,274	£ 7,631

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2022	2021
		£	£	£	£	£
8	**COSTS OF CHURCH ACTIVITIES**					
	Church costs:					
	Insurance	10,842	0	0	10,842	10,295
	Gas, Electricity & Water	17,675	0	0	17,675	12,418
	Buildings maintenance	9,549	7,107	0	16,656	21,902
	Caretaker	11,448	0	0	11,448	10,956
	Cleaning, Refuse Collection etc	404	0	0	404	668
	Licences and music	632	0	0	632	615
	Equipment	0	0	0	0	0
	Drama Costs	0	0	0	0	0
	Other running costs	3,228	0	0	3,228	5,665
		53,778	7,107	0	60,885	62,519
	Teaching costs:					
	Pulpit supply	580	0	0	580	210
	Children & young people	207	0	0	207	190
	Worship Expenses	820	0	0	820	368
	Organists, Organs & Pianos	1,033	0	0	1,033	275
		2,640	0	0	2,640	1,043
	Communications:					
	Printing, Stationery, Telephones & Broadband	4,631	0	0	4,631	3,554
		4,631	0	0	4,631	3,554
	Other programmes:					
	Food & Friends Club	-430	0	0	-430	-96
	Bridge Café	321	0	0	321	82
	Conferences & Church Weekends	516	0	0	516	444
	Toddler Group	0	2,331	0	2,331	1,150
		407	2,331	0	2,738	1,580
	Other expenses					
	Buildings Fund Expenditure	0	0	44,693	44,693	2,246
	Depreciation of furniture and equipment	4,577	0	0	4,577	2,702
		£ 66,033	£ 9,438	£ 44,693	£ 120,164	£ 73,644

9	**GRANTS PAYABLE AND DONATIONS PASSED ON**					
	Leeds Faith in Schools	720	0	0	720	720
	Commitment for Life	0	0	1,498	1,498	545
	Other Gifts passed on (Note 14)	0	0	4,854	4,854	4,848
		£ 720	£ 0	£ 6,352	£ 7,072	£ 6,113

		Cars	Furn.	Equip.	Total 2022	Total 2021
		£	£	£	£	£
10	**TANGIBLE FIXED ASSETS**					
	Brought forward 1 January 2022	0	11,219	218	11,437	6,580
	Additions in year	0	1,040	5,893	6,933	7,559
	Depreciation for year	0	-2,504	-2,073	-4,577	-2,702
	Carried forward 31 December 2022	£ 0	£ 9,755	£ 4,038	£ 13,793	£ 11,437

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

10 **TANGIBLE FIXED ASSETS - continued**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £16,726,761 and the manse for £332282.The church contents are insured by the church for £1,735,250

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2022	2021
11 **DEBTORS**	£	£	£	£	£
Gift Aid Tax recoverable	19,114	0	2,115	21,229	19,961
Interest	0	576	136	712	32
Prepayments	194	0	0	194	1,457
	£ 19,308	£ 576	£ 2,251	£ 22,135	£ 21,450

12 **CURRENT LIABILITIES**	£	£	£	£	£
Creditors payable within one year:					
Loans	0	0	0	0	0
HMRC for PAYE/NIC	0	0	0	0	48
Sundry Creditors	4,183	0	0	4,183	5,657
Income received in advance	1,167	0	2,827	3,994	3,391
	£ 5,350	£ 0	£ 2,827	£ 8,177	£ 9,096

13 **DESIGNATED FUNDS**

The General Reserve, as the name suggests, has no particular designation and may be spent on any equipment or project

The Repairs & Renewals Reserve is to fund major repairs etc. at both the Church & The Manse.

The Drama Group performs a number of plays or musicals in the life of the church and this fund represents money generated from these productions offset by the costs of production.

The Bridge Church has a policy of direct giving for its own requirements.

13.1 The movements on the Designated Funds during the year were:

	General Reserve	Repairs Reserve	Drama Group	Toddler Group	Total 2022	Total 2021
	£	£	£		£	£
Balance b/fwd 1 January 2022	45,015	239,469	1,363	0	285,847	292,968
Interest Received	306	1,629	9	0	1,944	59
Sundry Income	0	0	0	4,864	4,864	0
Legacies	0	0	0	0	0	0
Grants	0	817	0	0	817	192
Transfer from General Fund	0	12,000	0	0	12,000	5,000
	45,321	253,915	1,372	4,864	305,472	298,219
Expenditure in Year	0	11,424	0	2,331	13,754	-12,372
Transfers Between Funds	0	0	0	0	0	0
Balance c/fwd 31 December 2022	£ 45,321	242,491	1,372	2,533	291,718	£ 285,847

Toddlers Income includes £2279.13 brought forward on 1st January 2022

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

13 DESIGNATED FUNDS - continued

13.2 The payments out of the Repairs Reserve were as follows

	£	
Alterations to Kitchen Hatch	4,920	
Church Office & Archive	2,187	
Manse Patio Refurbishment	4,317	Health & Safety
	£ 11,424	

A grant of £817 to cover the VAT on the kitchen hatch, was received from the Listed Places of Worship Grant Scheme

14 RESTRICTED FUNDS

The church accounts include 2 Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Church Meeting for any other purpose, and represent:

The Bridge Church Buildings Fund was created by Church Meeting to provide for upgrading and major maintenance of the church premises and the Manse. This is supported by Direct Giving alone, in accordance with Church Meeting policy.
The second fund is not really a fund but represents money raised for a particular charity by the church such as the URC's 'Commitment for Life' or Christian Aid.

14.1 The movements on the Restricted Funds during the year were:

	Buildings Fund		Donations	Total 2022	Total 2021
	£		£	£	£
Balance b/fwd 1 January 2022	67,750		0	67,750	50,794
Direct Giving	7,998		3,934	11,932	16,058
Income Tax Refunds under Gift Aid	1,816		299	2,115	2,961
Legacies	0		0	0	1,000
Grants	7,173		0	7,173	0
Fund Raising	0		2,418	2,418	0
Interest Received	463		0	463	10
Transfer from General Fund	0		0	0	0
	85,200		6,651	91,851	70,823
Expenditure in Year (notes14.2 to 14.3)	-44,693		-6,352	-51,045	-3,073
Balance c/fwd 31 December 2022	£ 40,507	£	£ 299	£ 40,806	£ 67,750

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2022

14 RESTRICTED FUNDS - continued

14.2 Bridge Church Buildings Fund

	£
Removing Pews in South Transept	144
Church Doors & Vestibule Refurbishment	44,549
	£ 44,693

A grant of £7,173 was received from the Listed Places of Worship Grant Scheme to cover the VAT on the Church Doors & Vestibule Refurbishment.

14.3 Donations for Specific Appeals (Restricted Funds)

	2022 £	2021 £	
Christian Aid - Christmas Day Service	336	600	
Christian Aid - Ukraine	1458	0	Civic Service Offertory £350
Christian Aid - Coronavirus	2827	0	
Scout Jamboree	233	0	
Commitment for Life	1498	72	
Martin House (Scarecrows)	0	156	
	£ 6352	£ 828	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name: THE BRIDGE CHURCH, OTLEY
On accounts for the year ended	31 DECEMBER 2022
Charity no (if any)	1128673
Set out on pages	1 to 8 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable*.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination ~~(other than that disclosed below *)~~ which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

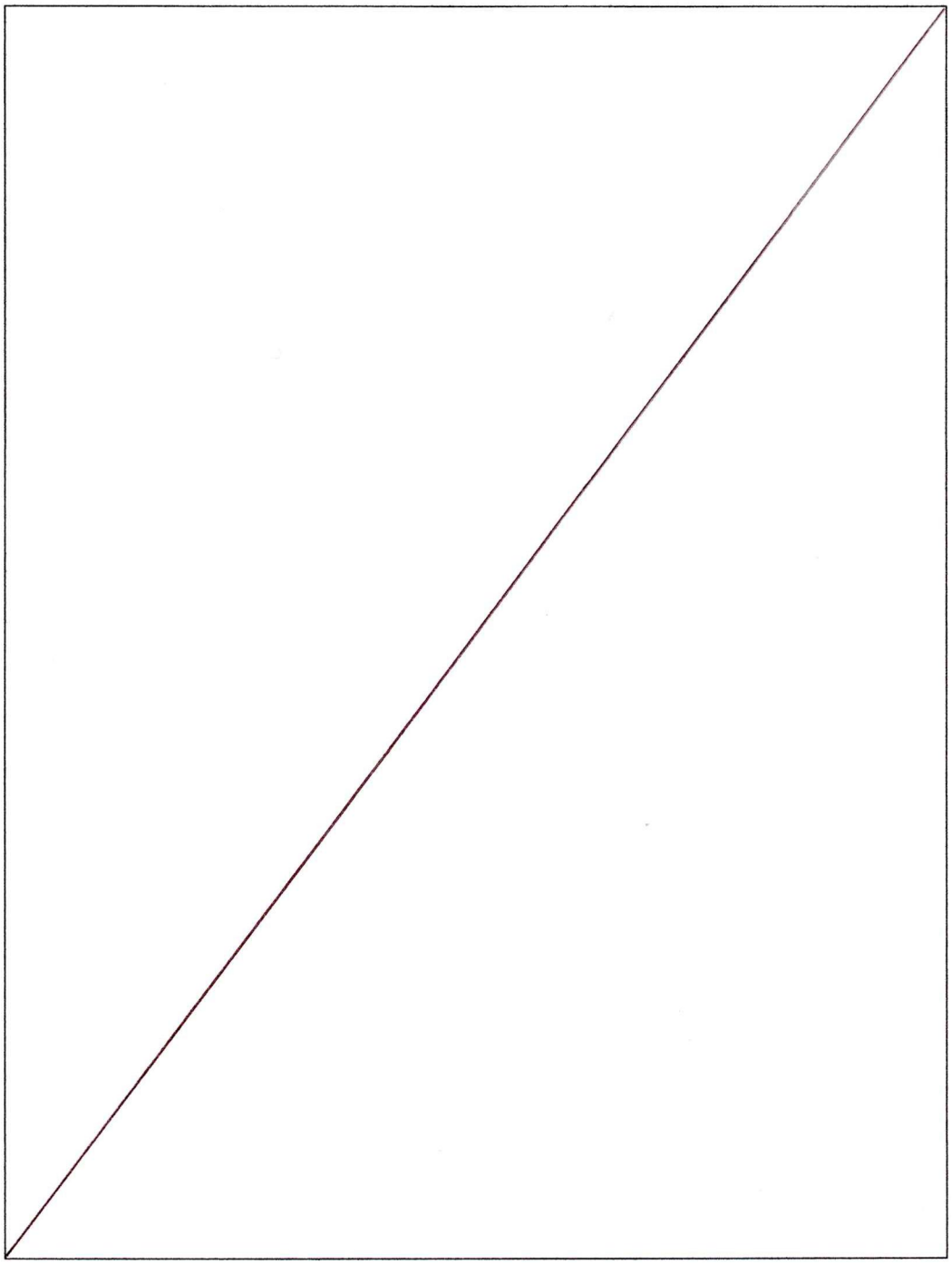
Signed:	[signature] **Date:** 27 JANUARY 2023
Name:	DAVID THOMPSON
Relevant professional qualification(s) or body	BA (Econ.), M.A., F.C.C.A

(if any):	
Address:	22 ROSSETT GREEN LANE
	HARROGATE
	NORTH YORKSHIRE HG2 9LH

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128673

Accounts

THE BRIDGE CHURCH OTLEY
UNITED REFORMED CHURCH CHARITY
Registered Charity No. 1128673

The United Reformed Church

ANNUAL REPORT
AND
FINANCIAL STATEMENTS

YEAR TO 31ST DECEMBER 2021

THE BRIDGE CHURCH
GROWING WITH CHRIST

www.otleybridgechurch.org.uk

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31st DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the income and expenditure basis.

ADMINISTRATIVE INFORMATION

The Bridge Church Otley United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member of the Yorkshire Synod of the Church. It was registered on 19th March 2009 as Charity Number 1128673.

The Bridge Church is situated at Bridge Street, Otley, West Yorkshire LS21 1RW, secretary@otleybridgechurch.org.uk

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1st January 2021 until the date this report was approved are:

Alan Anslow (appointed 24/2/21)
Alison Anslow
Margaret Armitage
Christopher T Beckwith
Gillian S Chapman
Isobel Evans
John Eveleigh (Church Secretary)
Andrew Howard (Church Treasurer)
Tina Johnson
Reverend Jason McCullagh (Minister)
J Michael Rhodes (resigned 24/2/21)
Susan Richardson (resigned 24/2/21)
Barbara Scholes
Janie Tomkinson (resigned 15/8/21)
Malcolm Wainwright
Colin Whitaker
Anne Wigglesworth

The Church building, and the manse at 37 St David's Road are vested in the Yorkshire Congregational Union as trustees and held for the benefit of the Bridge Church URC, Otley in accordance with the trusts applicable to URC properties.

STRUCTURE GOVERNANCE AND MANAGEMENT

The activities of the Bridge United Reformed Church, Otley are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of the Bridge Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 9th May 2021.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders' Meeting are the minister in pastoral charge (if any) and up to 16 members of the Bridge Church nominated and elected by the members of the Bridge Church in Church Meeting. Elders serve for 5 years, retire by rotation and are eligible for re-election for one further 5 year term. Following the completion of two consecutive 5 year terms the elder will not be eligible for re-election to the Elders' Meeting for at least one year (the only exception to this rule is that of the position of Church Treasurer, where a further two extensions could be sought, if desired). The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met 10 times during the year (some of them digitally in view of the COVID 19 pandemic). There are also four sub-committees of the Elders' Meeting which oversee specific areas of the church's life, these all have certain delegated responsibilities, and they all report back to the full Elders' Meeting.

The Church Meeting met on 5 occasions during the year.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, The Bridge Church Otley United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the Church.

The Elders' Meeting believes that, the Church provides benefit to the public by;

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation, and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

The Bridge Church has an open policy towards the sacraments and therefore all who wish to partake in Holy Communion and baptism are welcome. This open policy is part of the church's mission. Both adult and infant baptism is offered and where families bring their babies for baptism, they are also introduced to and encouraged to make use of the facilities such as a fully equipped crèche staffed by experienced members who have enhanced disclosure under the DBS system. The Bridge Church is licensed for the conduct of Christian marriage.

There are several opportunities for children from the community to be nurtured and cared for, both in the teaching of the Christian faith, through our Junior Church system, and through the uniformed organisations (all of our volunteer staff have enhanced disclosure under the DBS system).

We have very successful Scouting and Guiding groups catering for boys and girls from the age of 6 through to young adults up to the age of 18.

For those of pre-school age the church offers a popular Toddlers group on two mornings a week. This is open to all members of the community, and parents, grandparents and carers attend with babies and young children. The group recently opened and run a 'toy library' for the wider Otley community. Members of these groups are actively encouraged to attend special services such as the Christmas crib service, the annual gift service and the harvest festival. Our Toddler Group was suspended during the pandemic, but is now meeting again and is often over-subscribed.

All of the above groups are very well supported and flourishing, but they would not be available were it not for the church members who give of their time and talents voluntarily to prepare for and run them.

Pastoral care is a major feature of the Bridge Church and we provide many opportunities for the public to receive this through various channels. Our monthly 'Food and Friends' continues to provide a meeting place for both members and others to share a hot meal (prepared and overseen by the church's catering team), fellowship and pastoral care. This service is entirely staffed by volunteers who have undergone enhanced disclosure through the DBS system. The group was suspended throughout the various 'lock-downs' but regular contact with all of the users of the group was maintained, to ensure their well-being, by our dedicated volunteers.

Recognising that not everyone wants to, or is able to attend a full church service on a Sunday, we have for several years offered a short Holy Communion service on a Wednesday morning in the sanctuary. Although this too was suspended due to the restrictions imposed upon us by the pandemic, the 'Quiet Communion' is now functioning again, followed by an informal coffee and chat.

The church, in common with others, during the pandemic had to come to terms with meeting 'digitally' and one of the groups that was established during this time has continued to meet

via 'Zoom' – Scripture Chat, which explores the readings used in the previous Sunday's services meets on a Tuesday morning for forty minutes.
The church buildings are also host to many paying groups of the community both on a regular basis and one-offs for a particular function. There are three church adult groups who meet regularly, usually to hear a speaker, but always to provide fellowship and pastoral care. The premises are host several times a year in rotation to an 'open for all' prayer breakfast run by Churches Together in Otley.

The church continues to contribute to the URC's world development appeal, Commitment for Life, and also to Leeds Faith in Schools, a charity which provides the service of Christian youth workers who support learning and extra-curricular activities within the Leeds schools, including Prince Henry's Grammar School in Otley. The Bridge Church is a Fairtrade Church, and runs a regular 'Traidcraft' stall.

The church generally organises many fundraising activities to support outside charities, but unfortunately these were curtailed throughout the pandemic. However, during August the church hosted and ran a successful Uniform Swap Day – for the five local Primary Schools.

The Bridge Café has been well supported by those living with dementia and their carers and operates weekly. This is run entirely by volunteer church members who support clients and carers with activities such as jigsaws, dominos, arts and crafts, singing, befriending and listening. Light refreshments are available throughout the afternoon.

During 2021 the Bridge Church celebrated its 200th anniversary, and although many of the planned events were not able to take place as planned, because of restrictions imposed by the pandemic, nonetheless we were able to open our doors for an exhibition in September which displayed many of photographs and artefacts covering the 200 year history. We were also pleased to have an anniversary meal for members at Otley Golf Club and an anniversary service to mark the 200 years of Christian witness.

The Bridge Church makes full use of its extensive gardens; we not only make them available for casual passers-by, but at different times of the year have other attractions. During the summer months members created a number of scarecrows which were displayed throughout the grounds, and which drew in many local residents and visitors to the town. During Advent silhouettes of the nativity scene were displayed, again drawing favourable comments.

During September the church hosted a National Heritage Open Day, and received a good number of visitors throughout the day.

The church continues to look for opportunities to work with our local community, and whilst we have had to curtail some activities as a result of the pandemic we were able to support a local group (Otley 2030) by giving them free use of our premises for the purpose of providing fruit and vegetable hampers to individuals and families within the community who otherwise would have struggled to provide fresh food. The produce donated to our Harvest Festival and our annual gift service in December, were donated to the Refugee Education Training and Advice Service (RETAS) based in Leeds.

The church is also pleased to support local schools where possible, and we hosted a visit from a Year 3 class from St Joseph's Catholic Primary School, and that of a local pre-school nursery. We were also pleased to host the Whartons Primary School Christmas concert.

We continue to assess and improve our mission and outreach strategy and this is overseen by the Church Growth Group which operates an on-going action plan adopted by the Church Meeting every year.

FINANCIAL REVIEW

The Covid-19 pandemic which emerged at the beginning of 2020 has continued to have its effect on the finances of the Church in 2021, but the congregation has nevertheless continued to make its best efforts to ensure that their giving was still made. Although worship had resumed in 2020, a further lockdown in January 2021 closed in-person worship until late May. Restrictions in changing forms have continued since then. Despite the best efforts of the congregation there has been another shortfall in giving. Letting of premises was able to resume from the summer of 2021, but nevertheless the church's income from this was again much below normal levels. Many of the normal church activities could not take place, which has meant savings in expenditure, partly offsetting the loss in income.

An insurance claim for Covid losses was made on the church's insurers and although a final settlement has not yet been agreed, the insurers made a partial payment of £10,000 in 2021.

Total receipts on unrestricted funds were £121,620, virtually the same as last year. This included income from room lettings of £7,003, an increase of £3,274 reflecting the opening up of the premises from summer 2021, but still below normal levels.Grants from the Listed Places of Worship Grant Scheme were £856. Restricted Funds also received income totalling £20,030

Giving through the offertory plate, envelopes & banker's orders including the Gift Aid recovery decreased by £2,905 or 2.8% to £95,449. The Gift Aid refund of £16,195 included £900 under the Gift Aid Small Donations Scheme. A Legacy of £1,000 was received which was applied to the Buildings Fund (Restricted Funds).

Our contribution to the URC's Mission & Ministry fund increased from £49,534 to £50,398 mostly reflecting an increase in membership. This Fund pays all the ministers' stipends within the URC and also the central administration costs & outreach of the national church. Although the Synod Levy was suspended in 2020, it was reintroduced in 2021 but at 50% of its normal level.

In order to offer worship and carry out our work amongst the congregation including the many young people's groups we need to provide the buildings to do this. The cost of general maintenance of the fabric of these buildings was £9,530 in the year and our energy costs were £12,051, an increase of £4,876 due to the worldwide large increase in energy costs. Our existing gas supplier was forced into administration causing us to find a new supplier at very increased prices. Overall, expenditure increased by approximately £13,800, reflecting

the fact that our premises were in use more during 2021 than 2020 and the fact that church groups could resume meeting.

The net result of all these factors was an excess of receipts over payments on the General Fund of £2,784 (including the insurance payment of £10,000). A contribution of £5,000 was made to the Repairs & Renewals Reserve to continue to finance a fairly large programme of repairs and maintenance, leaving a deficit on the General Fund of £2,216. Without the interim insurance settlement of £10,000 our deficit would have been much greater.

The Designated Funds have two principal funds – the General Reserve and the Repairs & Renewals Reserve. The General Reserve is there to meet shortfalls of income or unexpected expenditure. The church buildings are extensive and Grade II Listed. As a result, it is necessary to have provision to meet major items of repair or maintenance and the Repairs & Renewals Fund is constituted to do that. A sum of £12,372 was spent this year out of the Repairs & Renewals Fund. A number of schemes are in the pipeline and it is likely that the whole of the church roof will need to be replaced in the near future. The elders wish to build up this reserve to meet this expenditure which will be considerable. The designated funds balance totals £285,847 a decrease of £7,121 on last year.

The Restricted Funds comprise the Church Buildings Fund & donations made for specific appeals for charities. The Buildings Fund which is to provide monies for upgrading the church premises totals £67,250. Further schemes to be met from this fund are being planned. Conscious of the church's planned capital programme members were encouraged to make donations to the Buildings Fund raising the income from £3,144 to £18,255 in the year. Our ability to raise funds for external charities has been badly hit by the pandemic and this year totalled only £828. A sum of £72 was raised for the URC's Commitment for Life appeal.

Despite the effects of the pandemic the church's finances remain reasonably strong. This is due to the continued sacrificial giving of its members & friends. We are indebted to them for their continued support of the life and witness of the Bridge Church. However, going forward, the church is facing a more difficult period as expenditure rises and it will prove a challenge to keep giving at a comparable level when allowance is taken for normal changes in membership. The pandemic is still ongoing although hopefully past its worst, and the finances of the church can return to some sort of normality again.

This report was approved by the Elders' Meeting on 13th February 2022 and is signed on its behalf by Andrew Howard, Chairman.

THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH CHARITY
Registered Charity Number 1128673

FINANCIAL STATEMENTS

TO

31 DECEMBER 2021

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STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2021

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	96,771	0	20,020	116,791	111,073
Activities for generating funds	3	24,582	192	0	24,774	18,514
Transfer of Capital Funds	1c	0	0	0	0	0
Investment income	4	16	59	10	85	603
Total Incoming Resources		121,369	251	20,030	141,650	130,190
RESOURCES EXPENDED						
Charitable activities:						
URC Mission & Ministry Fund	5	50,398	0	0	50,398	49,534
Synod Levy	6	810	0	0	810	0
Ministerial costs	7	7,631	0	0	7,631	5,318
Costs of church activities	8	59,026	12,372	2,246	73,644	79,939
Grants payable and restricted donations passed on	9	720	0	828	1,548	6,113
Total resources expended		118,585	12,372	3,074	134,031	140,904
Net incoming/(outgoing) resources before transfers		2,784	-12,121	16,956	7,619	-10,714
Gross transfers between funds	13.1	-5,000	5,000	0	0	0
Net incoming/(outgoing) resources before other recognised gains and losses		-2,216	-7,121	16,956	7,619	-10,714
Net movement in funds		0	0	0	0	0
Total funds b/fwd 1 January 2021		22,216	292,968	50,794	365,978	376,692
Total funds c/fwd 31 December 2021		£ 20,000	£ 285,847	£ 67,750	£ 373,597	£ 365,978
			(Note 12)	(Note 13)		

The notes on pages 3 to 8 form part of these financial statements

BALANCE SHEET
AS AT 31ST DECEMBER 2021

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
FIXED ASSETS						
Tangible assets	10	11,437	0	0	11,437	6,580
		11,437	0	0	11,437	6,580
CURRENT ASSETS						
Debtors	11	18,457	27	2,966	21,450	18,502
Bank and cash balances		-798	285,820	64,784	349,806	349,519
		17,659	285,847	67,750	371,256	368,021
CURRENT LIABILITIES						
Creditors payable within one year	12	9,096	0	0	9,096	8,623
NET CURRENT ASSETS		8,563	285,847	67,750	362,160	359,398
TOTAL NET ASSETS		£ 20,000	£ 285,847	£ 67,750	£ 373,597	£ 365,978
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General		20,000	0	0	20,000	22,216
Designated	13	0	285,847	0	285,847	292,968
Total		20,000	285,847	0	305,847	315,184
Restricted income funds:	14	0	0	67,750	67,750	50,794
		£ 20,000	£ 285,847	£ 67,750	£ 373,597	£ 365,978

APPROVED by the Church Meeting held on 23rd February 2022
and signed on its behalf by Alison Anslow (Chair)

The notes on pages 3 to 8 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice:Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance.
The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are the Yorkshire Congregational Union who hold them upon trust for purposes connected with The Bridge Church. Expenditure incurred on the church and manse is written off in the year it is incurred.

Equipment: Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Furniture	10% straight line (over 10 years)
IT Equipment	33.33% straight line (over 3 years)
Car	25% straight line (over 4 years)

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Mission & Ministry Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable

1f Taxation

Under the Charities Act 2006 the Church was required to register as a charity, and was registered on 19th March 2009 as Charity Number 1128673. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

		Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
2	**VOLUNTARY INCOME**					
	Offerings	79,254	0	15,294	94,548	82,549
	Special offerings and donations	1,322	0	765	2,087	3,661
	Income tax refunds under Gift Aid	16,195	0	2,961	19,156	18,813
	Legacies	0	0	1,000	1,000	6,050
		£ 96,771	£ 0	£ 20,020	£ 116,791	£ 111,073
3	**ACTIVITIES FOR GENERATING FUNDS**					
	Church lettings	7,003	0	0	7,003	3,729
	Fees	1,820	0	0	1,820	2,260
	Fund raising events	3,437	0	0	3,437	2,300
	Contribution from Burley URC	508	0	0	508	504
	Grants	664	192	0	856	8,846
	Toddler Group	1,150	0	0	1,150	875
	Insurance Claim - Covid	10,000	0	0	10,000	
		£ 24,582	£ 192	£ 0	£ 24,774	£ 18,514
4	**INVESTMENT INCOME**					
	Bank interest	16	59	10	85	603
		£ 16	£ 59	£ 10	£ 85	£ 603

5 **MISSION & MINISTRY FUND**

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. The annual budget for 2021 amounted to some £20.078 million, 72.51% of which related to minister costs.

6 **SYNOD LEVY**

The Yorkshire Synod of the URC decided to request a reduced Synod Levy for 2021

		Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
7	**MINISTERIAL COSTS**					
	Car Running Costs	1,592	0	0	1,592	1,644
	Manse Costs	6,039	0	0	6,039	3,674
	Removal Costs	0	0	0	0	0
		£ 7,631	£ 0	£ 0	£ 7,631	£ 5,318

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2021	2020
		£	£	£	£	£
8	**COSTS OF CHURCH ACTIVITIES**					
	Church costs:					
	Insurance	10,295	0	0	10,295	9,454
	Gas, Electricity & Water	12,418	0	0	12,418	7,534
	Buildings maintenance	9,530	12,372	0	21,902	39,423
	Caretaker	10,956	0	0	10,956	10,704
	Cleaning, Refuse Collection etc	668	0	0	668	854
	Licences and music	615	0	0	615	601
	Equipment	0	0	0	0	0
	Drama Costs	0	0	0	0	36
	Other running costs	5,665	0	0	5,665	3,659
		50,147	12,372	0	62,519	72,265
	Teaching costs:					
	Pulpit supply	210	0	0	210	80
	Children & young people	190	0	0	190	341
	Worship Expenses	368	0	0	368	566
	Organists, Organs & Pianos	275	0	0	275	340
		1,043	0	0	1,043	1,327
	Communications:					
	Printing, Stationery & Telephones	3,554	0	0	3,554	3,121
		3,554	0	0	3,554	3,121
	Other programmes:					
	Food & Friends Club	-96	0	0	-96	-137
	Bridge Café	82	0	0	82	0
	Conferences & Church Weekends	444	0	0	444	0
	Toddler Group	1,150	0	0	1,150	875
		1,580	0	0	1,580	738
	Other expenses					
	Buildings Fund Expenditure	0	0	2,246	2,246	0
	Depreciation of furniture and equipment	2,702	0	0	2,702	2,488
		£ 59,026	£ 12,372	£ 2,246	£ 73,644	£ 79,939

9 GRANTS PAYABLE AND DONATIONS PASSED ON

Leeds Faith in Schools	720	0	0	720	720
Commitment for Life	0	0	72	72	545
Other Gifts passed on (Note 14)	0	0	756	756	4,848
	£ 720	£ 0	£ 828	£ 1,548	£ 6,113

10 TANGIBLE FIXED ASSETS

	Cars	Furn.	Equip.	Total 2021	Total 2020
	£	£	£	£	£
Brought forward 1 January 2021	0	6,417	163	6,580	8,760
Additions in year	0	7,233	326	7,559	307
Depreciation for year	0	-2,431	-271	-2,702	-2,487
Carried forward 31 December 2021	£ 0	£ 11,219	£ 218	£ 11,437	£ 6,580

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

10 **TANGIBLE FIXED ASSETS - continued**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £15,779,963 and the manse for £291,680.The church contents are insured by the church for £1,652,618

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2021	2020
11 **DEBTORS**	£	£	£	£	£
Gift Aid Tax recoverable	17,000	0	2,961	19,961	18,313
Interest	0	27	5	32	31
Prepayments	1,457	0	0	1,457	158
	£ 18,457	£ 27	£ 2,966	£ 21,450	£ 18,502

12 **CURRENT LIABILITIES**	£	£	£	£	£
Creditors payable within one year:					
Loans	0	0	0	0	0
HMRC for PAYE/NIC	48	0	0	48	39
Sundry Creditors	5,657	0	0	5,657	3,237
Income received in advance	3,391	0	0	3,391	5,347
	£ 9,096	£ 0	£ 0	£ 9,096	£ 8,623

13 **DESIGNATED FUNDS**

The General Reserve, as the name suggests, has no particular designation and may be spent on any equipment or project

The Repairs & Renewals Reserve is to fund major repairs etc. at both the Church & The Manse.

The Drama Group performs a number of plays or musicals in the life of the church and this fund represents money generated from these productions offset by the costs of production.

The Bridge Church has a policy of direct giving for its own requirements.

13.1 The movements on the Designated Funds during the year were:

	General Reserve	Repairs Reserve	Drama Group	Total 2021	Total 2020
	£	£	£	£	£
Balance b/fwd 1 January 2021	45,006	246,599	1,363	292,968	303,851
Interest Received	9	50	0	59	401
Sundry Income	0	0	0	0	69
Legacies	0	0	0	0	6,050
Grants	0	192	0	192	8,427
Transfer from General Fund	0	5,000	0	5,000	5,000
	45,015	251,841	1,363	298,219	323,798
Expenditure in Year	0	-12,372	0	-12,372	-30,830
Transfers Between Funds	0	0	0	0	0
Balance c/fwd 31 December 2021	£ 45,015	239,469	1,363	285,847	£ 292,968

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

13 DESIGNATED FUNDS - continued

13.2 The payments out of the Repairs Reserve were as follows

	£
Mullion Repairs Church & Manor Rm.	1,154
Manse Bathroom Refurbishment	11,218
	12,372

The Mullion repair figure relates to the retention on the scheme. A further grant of £192 was received from the Listed Places of Worship Grant Scheme towards the cost of this retention money.

14 RESTRICTED FUNDS

The church accounts include 2 Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Church Meeting for any other purpose, and represent:

The Bridge Church Buildings Fund was created by Church Meeting to provide for upgrading and major maintenance of the church premises and the Manse. This is supported by Direct Giving alone, in accordance with Church Meeting policy.
The second fund is not really a fund but represents money raised for a particular charity by the church such as the URC's 'Commitment for Life' or Christian Aid.

14.1 The movements on the Restricted Funds during the year were:

	Buildings Fund	Donations	Total 2021	Total 2020
	£	£	£	£
Balance b/fwd 1 January 2021	50,730	64	50,794	47,647
Direct Giving	15,294	764	16,058	5,335
Income Tax Refunds under Gift Aid	2,961	0	2,961	675
Legacies	1,000	0	1,000	0
Grants	0	0	0	164
Fund Raising	0	0	0	2,232
Interest Received	10	0	10	65
Transfer from General Fund	0	0	0	0
	69,995	828	70,823	56,118
Expenditure in Year (notes14.2 to 14.3)	-2,245	-828	-3,073	-5,324
Balance c/fwd 31 December 2021	£ 67,750	£ 0	£ 67,750	£ 50,794

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31ST DECEMBER 2021

14 RESTRICTED FUNDS - continued

14.2 Bridge Church Buildings Fund

	£
Removing Pews in South Transept	533
Planning Application - Church Vestibule	272
Design Fees-Manor Room Repairs & Upgrade	1,440
£	2,245

14.3 Donations (Restricted Funds)

	£
Christian Aid (Afghan Appeal)	600
Martin House	156
Commitment for Life	72
£	828

15.0 Donations for Specific Appeals (Designated & Restricted Funds)

	2021 £	2020 £
Christian Aid - Christmas Day Service	600	413
Samaritans Leeds	0	1,016
Joanna Project	0	3,183
Otley Nightshelter	0	167
Commitment for Life	72	545
Martin House (Scarecrows)	156	0
£	828	£ 5,324

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: THE BRIDGE CHURCH OTLEY UNITED REFORMED CHURCH

On accounts for the year ended: 31 DECEMBER 2021

Charity no (if any): 1128673

Set out on pages: 1 - 8 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

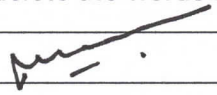
[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination ~~(other than that disclosed below *)~~ which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: 

Date: 25 JANUARY 2022

Name: DAVID THOMPSON

Relevant professional qualification(s) or body: BA (Econ) MA FCCA Chartered Certified Accountant

(if any):	
Address:	22 ROSSETT GREEN LANE
	HARROGATE
	HG2 9LH

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	