

# 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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## 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:

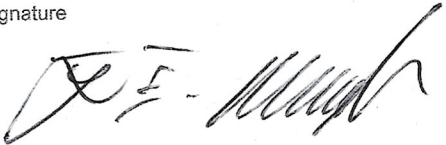
1. select suitable accounting policies and apply them consistently;
2. observe the methods and principles in the Charities SORP;
3. make judgements and estimates that are reasonable and prudent;
4. state whether the applicable accounting standards have been followed, subject to any material departures 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 Tain 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
<b>Incoming Resources</b>				
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
<b>Total incoming resources</b>	<b>172,071</b>	<b>73,735</b>	<b>245,806</b>	<b>181,084</b>
<b>Resources Used</b>				
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
<b>Total resources used</b>	<b>146,271</b>	<b>103,210</b>	<b>249,480</b>	<b>161,678</b>
<b>Net Incoming / Outgoing Resources (before transfers)</b>	<b>25,800</b>	<b>-29,475</b>	<b>-3,675</b>	<b>19,406</b>
Fund Transfers In	5,630	57,000	62,630	0
Fund Transfers Out	57,000	5,630	62,630	0
<b>Net Incoming / Outgoing Resources (before gains/losses)</b>	<b>-25,570</b>	<b>21,896</b>	<b>-3,675</b>	<b>19,406</b>
Investment Gains (or Losses)	0	0	0	0
<b>Net Incoming / Outgoing Resources (before Asset Revaluation)</b>	<b>-25,570</b>	<b>21,896</b>	<b>-3,675</b>	<b>19,406</b>
Asset Revaluation	0	0	0	0
<b>Net Movement of Funds</b>	<b>-25,570</b>	<b>21,896</b>	<b>-3,675</b>	<b>19,406</b>
<b>Total Funds Brought Forward</b>	<b>351,644</b>	<b>22,998</b>	<b>374,641</b>	<b>355,236</b>
<b>Total Funds Carried Forward</b>	<b>326,073</b>	<b>44,893</b>	<b>370,967</b>	<b>374,642</b>

## 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

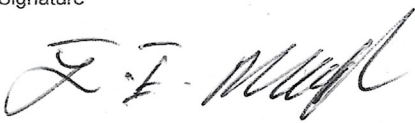
## Statement of Financial Position

	Unrestricted	Restricted	2025 Total	2024
<b>Current Assets</b>				
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
<b>Total</b>	<b>311,624</b>	<b>44,893</b>	<b>356,518</b>	<b>389,286</b>
<b>Non-Current Assets</b>				
Fixed Assets	17,960	0	17,960	12,170
Investments	0	0	0	0
<b>Total</b>	<b>17,960</b>	<b>0</b>	<b>17,960</b>	<b>12,170</b>
<b>Non-Current Assets</b>				
Accounts Payable	3,511	0	3,511	8,659
Deferred Income	0	0	0	18,156
<b>Total</b>	<b>3,511</b>	<b>0</b>	<b>3,511</b>	<b>26,815</b>
<b>Non-Current Liabilities</b>				
Long Term Loan / Mortgage	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Current Assets</b>	<b>308,113</b>	<b>44,893</b>	<b>353,006</b>	<b>362,472</b>
<b>Total Net Assets (Assets Minus Liabilities)</b>	<b>326,073</b>	<b>44,893</b>	<b>370,967</b>	<b>374,641</b>

### 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
<b>Incoming Resources</b>			
<b>Donations &amp; Legacies</b>			
Donations	107,724	6,352	114,076
Gift Aid	20,075	416	20,491
<b>Charitable Activities</b>			
Event Income	17,578	3,034	20,612
Fundraising Events	0	0	0
Rental Income	16,113	0	16,113
<b>Investments</b>			
Bank Interest	9,425	0	9,425
<b>Trading Activities</b>			
Sales	0	0	0
<b>Other</b>			
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
<b>Incoming Resources</b>			
<b>Donations &amp; Legacies</b>			
Donations	97,078	9,022	106,100
Gift Aid	20,808	690	21,498
<b>Charitable Activities</b>			
Event Income	2,785	0	2,785
Fundraising Events	0	5,725	5,725
Rental Income	24,954	0	24,954
<b>Investments</b>			
Bank Interest	11,137	732	11,869
<b>Trading Activities</b>			
Sales	0	0	0
<b>Other</b>			
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			
<b>Charitable Activities</b>			
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
<b>Governance Costs</b>			
Governance Costs	0	0	0
Total resources used	146,271	103,210	249,480

2024

	Unrestricted	Restricted	Total
Resources Used			
<b>Charitable Activities</b>			
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
<b>Governance Costs</b>			
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
	<b>Cost</b>		
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
	<b>Depreciation</b>		
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
	<b>Net Book Value</b>		
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

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0

## Analysis of Charitable Fund

2025

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
<b>Unrestricted</b>					
General (Unrestricted)	32,014	172,071	146,271	5,630	63,443
<b>Total</b>	<b>32,014</b>	<b>172,071</b>	<b>146,271</b>	<b>5,630</b>	<b>63,443</b>
<b>Designated</b>					
General Reserve (Designated)	50,019	0	0	0	50,019
Repairs Reserve (Designated)	269,611		0	-57,000	212,611
<b>Total (Designated)</b>	<b>319,630</b>		<b>0</b>	<b>-57,000</b>	<b>262,630</b>
<b>Total (Unrestricted)</b>	<b>351,644</b>	<b>172,071</b>	<b>146,271</b>	<b>-51,370</b>	<b>326,073</b>
<b>Restricted</b>					
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
<b>Total (Restricted)</b>	<b>22,998</b>	<b>73,735</b>	<b>103,210</b>	<b>51,370</b>	<b>44,893</b>
<b>TOTAL</b>	<b>374,641</b>	<b>245,806</b>	<b>249,480</b>	<b>0</b>	<b>370,967</b>

2024

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

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