

**Fullbridge Evangelical Church**  
(also known as Fullbridge Church)  
Fullbridge, Maldon,  
Essex, CM9 4LE  
Registered Charity no. 1139769

Fullbridge Evangelical Church has been in existence since 1937. The church is governed by a new declaration of trust dated 7 November 2010 which was registered with the Charity Commission 11 January 2011.

The objects of the trust are (i) to advance the Christian faith and (ii) to relieve sickness and financial hardship, for the benefit of the public in Maldon and in other parts of the United Kingdom and the world. The trustees ensure that public benefit requirements are met, giving due regard to the Charity Commission's guidance.

The purpose of the church is that there should be a congregation of Christian believers whose aim is the worship of God and the furtherance of the gospel of the Lord Jesus Christ, as well as the relief of need or hardship and the provision of pastoral care. The aims are thus the advancement of the Christian religion in a way which will bring public and personal benefit through the changes in individual lives which Christian belief engenders.

Trustees are chosen by resolution of the existing trustees. The trustees are listed on page 3.

The trustees have power to purchase property and to raise funds by mortgage or other means.

DBS checks are carried out on all trustees and all volunteers who work with children and vulnerable adults, in accordance with the church's Child Protection Policy.

The spiritual leadership of the church resides with the elders. In 2021 these were A.P.Mugford, and S.Quelch.

## Trustees Report 2021

The regular Sunday meetings are attended by around 60 people each week. Weekday activities for church members are centred on three well-attended home-groups. In addition there have been several other small groups for discussion, prayer and Bible study. An informal series of ladies' lunches, 'Hungry Hearts', is aimed at those on the fringe of the church. There are occasional short services in residential homes. The Church is also being used by community-based groups that have included the Stroke Club and Maldon CVS run "Digital Buddies", "Pioneers" and "Safe Place" during the day for older and some more vulnerable members of the community. As a result, people are becoming more familiar with both Fullbridge people and the place. Youth and children's work consists of various groups on Sunday mornings and at other times, and 'Noah's Ark' (a parent and toddler group held on Fridays). Church members are also involved in an inter-church outreach called Open The Book which presents Bible stories in two primary schools in Maldon.

An Alpha course was completed very successfully online in the Spring and one guest became a Christian. A second online group began after Easter and concluded in the Autumn. Some from this group have continued meeting online and reading through John's Gospel using the resource "Word 1-to-1".

There was one baptism during 2021.

We support Andrew and Rachel Mugford as evangelists working in connection with the Christian evangelistic charity 'Counties,' partly in the Maldon area and partly elsewhere (chiefly in Essex). As well as involvement in the activities listed above they have also been able to bring Christian input into several schools in the area. A formal pastoral role as "School Chaplains" in Plume Academy continues to run for students at Plume Academy from Years 7, 8 and 9. The school welcome this extra support for students struggling with anxiety. They use a Christian resource that aims to build their resilience.

Andrew and Rachel have continued with the Job Club, under the CAP banner. This its fifth year saw 12-15 regularly attending outside of lockdown. The flow of new members who stay around has ebbed, as it has in other Job Clubs, but there has been a steady flow of members requesting support for application and CV writing help. Since the autumn, they were able to again offer lunch as well as mid-morning refreshments.

The church supports several missionary organisations and individuals, both in this country and abroad. Richard and Sarah Reynolds' return trip to Cambodia has been postponed to 2023. Simon Quelch's visited Portugal for 6 weeks, encouraging local believers in a number of churches with his "How to read the Bible" course. With financial support from believers at Fullbridge as well as a grant from Echoes, he was able to assist a local church to raise €10000 to purchase a camp site and so secure a base for Christian camps there going forward. He is planning a return trip there and to Brazil again in 2022.

The work rising from the "Church Health Check" carried out last year has borne fruit with a clearer service structure that the church members are appreciating. Services resumed in person from late April and became more fully attended through the year. Only the eldest and more vulnerable have stayed away for health reasons.

The remaining two Elders continue to seek God's guidance and provision for at least one new Elder. A pastoral team, made up of Elders, wives and home group leaders (R & S

Reynolds and R & R Power) meet monthly to co-ordinate and pray for the pastoral care of the church. P Reeve has become a “non-Elder sounding board” at the Elders meeting since September to complement the current Elder’s personalities and giftings. He does not feel becoming an Elder is right, but he is happy to support the Eldership in this way.

There were no serious incidents during the year. [*Defined at:*  
*<https://www.gov.uk/guidance/how-to-report-a-serious-incident-in-your-charity>*]

The Church Accounts for 2021 are summarised in the attached statement. Attention should however be drawn here to the following general considerations:

The church funds are identified as follows -

Unrestricted :	General Fund	Restricted :	Missionary Fund
			Building Fund
			Practical Fund
			Events Fund
			Special Purpose Fund

The church's income and expenditure is presented on a receipts and payments basis. It is the church's policy to assign all expenditure to the year in which the money is paid; thus there is no item for depreciation in the accounts. We believe that the accounts give a true and fair view, as required by legislation.

Reserves Policy:

Unrestricted Funds

In normal circumstances we aim to keep in reserve a sum equivalent to 100% of the annual expenditure, to enable us to contribute to non-regular needs such as emergency relief, support of short-term mission and unplanned needs for equipment or facilities, and to cover short-term employment contracts if required in the future.

Restricted Funds

Specified gifts should be used as specified by the giver. For example income received for the missionary fund should normally be passed on in the same month; income received for the building fund may be kept until required for building needs.

The actual level of reserves is as stated in the accounts for 2021.

All the above is subject to the provisions of the trust deed and charity law.

The accounts for 2021 were examined by Maria Richardson BA FCCA

The trustees in 2021 were:

R.C.Little

P.T.Gymer

S.R.Chesney

A.P.Mugford

R.K.Reynolds

Report agreed by the trustees 16<sup>th</sup> May 2022, and signed on behalf of all the trustees.

#### Footnote – Fullbridge Evangelical Church Property Trust

The Fullbridge Church property is the subject of a separate Declaration of Trust dated 28<sup>th</sup> December 1978. A supplemental Declaration dated 22<sup>nd</sup> April 1991 changed the name from Fullbridge Gospel Hall to Fullbridge Evangelical Church. The trustees at the beginning of 2022 were R.C.Little, A.P.Mugford, P.T.Gymer, S.R.Chesney and R.K.Reynolds.

The 1978 property trust further stipulates that the Fullbridge premises should be used as a place of meeting and worship, with services for worship, breaking of bread, evangelism and teaching, maintaining the New Testament principles as generally practised by "Open Brethren".

**FULLBRIDGE CHURCH**

**ACCOUNTS**

**YEAR ENDED 31 DECEMBER 2021**

**Charity Number: 1139769**

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF  
FULLBRIDGE EVANGELICAL CHURCH  
Charity number 1139769**

I report on the accounts of the charity trustees for the year ended 31 December 2021, which are set out on the attached accounts.

**Respective responsibilities of trustees and examiner**

As the charity's trustees, you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply, and that an independent examination is required. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures specified in the general Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

**Basis of independent examiners' statement**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent examiners' statement**

In connection with our examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
  - a) to keep accounting records in accordance with section 130 of the Act; and
  - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M Richardson FCCA

27<sup>th</sup> April 2022

Richardson & Co Accountants  
Cornish & Sussex Suite  
House 3  
Lynderswood Business Park  
Black Notley  
Essex  
CM77 8JT

FULLBRIDGE EVANGELICAL CHURCH  
Income & Expenditure Account  
for the year ended 31st December 2021

	2021	2020
<b>Income</b>		
<b>Restricted Funds</b>		
Practical Fund	£ 0.00	£ 16.00
Missionary	£ 5,167.00	£ 5,203.00
Building Fund	£ 130.00	£ 440.00
Special Purpose Gifts	£ 11,970.00	£ 8,995.00
Event Fees	£ 273.00	£ 0.00
Pastoral support (Mugford)	£ 9,985.00	£ 9,620.00
Community Hardship Fund	£ 150.00	
Gift Aid repayment	£ 5,282.50	£ 4,939.74
Interest	£ 1.86	£ 129.33
	<b>£ 32,959.36</b>	<b>£ 29,343.07</b>
<b>Unrestricted Funds</b>		
General Fund	£ 31,935.67	£ 23,806.36
Use of hall	£ 0.00	£ 1,370.00
Gift Aid repayment	£ 6,548.34	£ 4,304.22
Interest	£ 5.32	£ 391.12
	<b>£ 38,489.33</b>	<b>£ 29,871.70</b>
	<b>£ 71,448.69</b>	<b>£ 59,214.77</b>
<b>Expenditure</b>		
<b>Restricted Funds</b>		
Practical Fund	£ 0.00	£ 0.00
Community Hardship Fund	£ 65.00	
Missionary Fund	£ 6,360.00	£ 6,449.00
Building Fund	£ 0.00	£ 0.00
Pastoral support (Mugford)	£ 16,092.00	£ 15,624.00
Events: FUSE	£ 1,498.12	£ 0.00
Weekend Away	£ 0.00	£ 400.00
Special Purpose Gifts	£ 30,075.00	£ 15,701.50
	<b>£ 54,090.12</b>	<b>£ 38,174.50</b>
<b>Unrestricted Funds</b>		
Church Meeting Expenses	£ 2,927.61	£ 3,591.77
Utilities, Insurance, Cleaning	£ 4,943.82	£ 5,177.96
Outreach Events	£ 556.37	£ 6,142.86
Equipment & Maintenance	£ 2,367.55	£ 749.25
CAP Job Club subscriptions	£ 960.00	£ 960.00
Retired Missionaries	£ 750.00	£ 1,600.00
Miscellaneous	£ 3,672.28	£ 4,207.70
	<b>£ 16,177.63</b>	<b>£ 22,429.54</b>
	<b>£ 70,267.75</b>	<b>£ 60,604.04</b>
Excess of Income over Expenditure	£ 1,180.94	-£ 1,389.27
Add surplus at 31st December 2020	£ 75,431.95	£ 76,821.22
Income Fund at 31st December 2021	<b>£ 76,612.89</b>	<b>£ 75,431.95</b>

**Balance Sheet at 31-12-2021**

	2021	2020
<b>FIXED ASSETS</b>		
Freehold Property		
Fullbridge Church premises		
<b>CURRENT ASSETS</b>		
Bank Account Balances	£ 76,612.89	£ 75,431.95
	<b>£ 76,612.89</b>	<b>£ 75,431.95</b>
<b>FUNDS</b>		
Capital Funds		
Income Funds - Unrestricted	£ 68,803.42	£ 56,034.70
- Restricted	£ 7,809.47	£ 19,397.25
	<b>£ 76,612.89</b>	<b>£ 75,431.95</b>

Signed on behalf of the Trustees:

Date: