

THE BRIDGE TRUST LTD

England & Wales · Charity number 1142658

Details

Status	Registered
Legal form	Charitable company
Company number	07556101
Registered	2011-06-30
Register	View on the Charity Commission register

Contact

Address	24 Stanbury Road Bristol BS3 4QG
Phone	07970440057
Email	contact@thebridgetrustltd.org
Website	www.thebridgetrustltd.org

Activities

Objects: (1)TO ADVANCE THE CHRISTIAN FAITH, MAINLY BUT NOT EXCLUSIVELY, BY TEACHING ABOUT CHRISTIAN FAITH AND ACTION, AND THROUGH TRAINING AND MENTORING CHURCH LEADERS, IN THE UNITED KINGDOM AND OVERSEAS. (2)TO RELIEVE THOSE IN NEED BY REASON OF POVERTY, ILLNESS, DISABILITY, SOCIAL EXCLUSION OR AGE IN THE UNITED KINGDOM OR OVERSEAS BY RAISING AWARENESS OF NEEDS, BY MAKING GRANTS TO PERSONS IN SUCH NEED AND TO THOSE WORKING TO RELIEVE POVERTY IN SUCH A WAY, AND BY TRAINING OTHERS TO DO THE SAME.

Activities: Teaching about Christian faith and action in the UK and overseas so as to promote activity within churches that demonstrates biblically authentic faith, and relieving poverty in the UK and particularly in the developing world (currently mostly India and Zambia) through support of social care and health programmes, education and vocational training.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Human Resources
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND OVERSEAS
- India
- Zambia
- Bristol City
- South Gloucestershire
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£222,999	£148,878	-	-
2024-03-31	£89,887	£104,456	-	-
2023-03-31	£110,191	£107,340	-	-
2022-03-31	£122,518	£113,697	-	-
2021-03-31	£92,754	£95,224	-	-

Trustees

Name	Role	Appointed
CHRISTOPHER DAVID MATTHEWS		2023-09-26
ELISABETH ANNE SANDERSON		2016-03-24
Ian Gordon Wilson		2011-06-30
Janice Lucy Heude		2023-11-29
Lesley Mcallister		2012-12-07
MICHAEL JOHN BENNETT		2023-09-26
Marian Durrant Uttley		2023-09-26
PAUL UTTLEY		2023-09-26
Paul Joshua Edbrooke		2021-10-02
Stephen Graham Perrins		2023-09-26

THE BRIDGE TRUST LTD

England & Wales - Charity number 1142658

Accounts



The Bridge Trust Ltd

Connecting faith and action

Annual report and financial statements

1 April 2024 to 31 March 2025

Charity number 1142658

Company number 07556101

The Bridge Trust Ltd

Trustees' Report

Year ended 31 March 2025

The trustees present their annual directors' report and financial statements for the charity for the year ending 31 March 2025, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Chair's report

This has been a year of significant change for Bridge. Dave Day set up the charity in 2011, and he and his wife Rhi have been involved ever since. They finally stepped down as trustees in March 2025. During this time, we have achieved a lot which would not have happened without their vision and leadership. We are very grateful for the significant contribution Dave and Rhi made over the years. I now chair the trust and look forward to it being able to build on their foundation.

The other major change is that Bridge has taken over from Care for Zambia the responsibility for the Mutende project in Zambia. This means that we have doubled in size overnight. As well as the funds of Care for Zambia being transferred to Bridge, we have benefitted from several of their trustees becoming trustees of Bridge and bringing with them their experience, expertise and enthusiasm.

The trustees' annual report and financial statements below set out the factual details. What they don't easily portray is the lives of those in India and Zambia, what challenges they face and the difference our work with them makes. I have been able to visit both countries with teams from Bridge and have seen for myself the difference this work makes.

Finally, I want to thank both our staff and my fellow trustees for all their efforts in making sure the trust is well run and achieves so much. I am particularly grateful for the support I have received personally since becoming chair in March 2025.

Lesley McAllister

Our purposes and activities

Objects

The objects of the charity are

- to advance the Christian faith, mainly but not exclusively, by teaching about Christian faith and action, and through training and mentoring church leaders, in the United Kingdom and overseas.
- to relieve those in need by reason of poverty, illness, disability, social exclusion or age in the United Kingdom or overseas by raising awareness of needs, by making grants to persons in such need and to those working to relieve poverty in such a way, and by training others to do the same.

We achieve these objects through support of work mainly in India and Zambia. We employ two members of staff, Colin and Cara Medus, on a job-share basis. Details of the work we support are provided below under the heading *Achievements and performance*.

The trustees have considered the Charity Commission's guidance on public benefit. We consider that our activities provide public benefit because the health, welfare and educational work we support in both India and Zambia, and the ministry of the churches whose leaders we support, are open to all, and make a tangible difference to the lives of ordinary poor people in both countries.

Achievements and performance

India

- We have continued supporting orphans in foster homes across India . (£2,837 this year.)
- We continued funding the work of 30 health workers in a slum area of Delhi. (£16,550 this year.)
- Our partners in India, run schools in two slum areas of Delhi, between them teaching and feeding some 4,000 children every day. Many of the children's families came to Delhi to find work, and live in slums where there is no other educational provision. Thanks to donors who regularly give us the money to fund two of these schools, we sent £11,398 for this work this year.
- We provided funds totalling £1,350 to assist three young women in higher education, whose families could not have afforded it otherwise. We also contributed £1,000 to the costs of a school in a village in the North East of the country.
- Our partners in India run sewing schools to enable women who might be vulnerable to exploitation to learn a trade to support themselves. We provided £2,400 to buy sewing machines.
- We support the work of the iCare rehabilitation centre for children with special needs in Jalandhar in Punjab. (£1,800 this year.)
- We contributed £7,275 towards the support of pastors and other leaders who help administer the projects listed, and whose church members play a vital role in this work.

Zambia

- We have taken over from the charity Care for Zambia a project in Chingola, Zambia. This comprises a children's village (Mutende) providing a home for over 40 children and young adults, and a primary school (HMMA) with over 400 pupils serving the local community. There are three family houses, each with a house mother, who look after up to 12 children. There is one house for the younger children and separate houses for the older boys and girls. All children have been placed in the home by the Zambian government and will have typically lost one or both of their parents. Some of the children would have been living on the street.

The electricity supply at Chingola is very unreliable and since the end of this financial year we have received donations enabling us to fund the installation of solar panels and battery storage.

- When the children reach the age of 18 they move to one of two follow-on houses, where they can continue their education or begin the transition to college or University. Often we support our young adults well into their 20s until they are able to look after themselves. Without this ongoing support many of the young people would end up unemployed or homeless. We funded a training course for one such young woman this year. (£1,400)

- The school is next door to the children’s village and provides a good quality education up to Grade 7 (roughly equivalent to primary level in the UK). Over the last five years the number of children attending the school has nearly doubled, putting pressure on the existing facilities.

Since the year end, work has started to create additional classrooms and a toilet block.

- We sent some financial support for Sachibondu Rural Health Centre, in Northwest Zambia. The clinic provides treatment to hundreds of people every day, some of whom walk long distances to get there. We are grateful to the donors who have enabled us to continue this support. (£2,824 this year.) We also provide some personal financial support for a young woman at Sachibondu. (£406.25)

Other activities

The Bath-based charity Mercy in Action continued sharing the profits from one of their charity shops with Bridge, but the shop has not been trading as successfully as hoped, and their contribution this year has been considerably reduced (£3,565). Nevertheless, their support has made a welcome difference to our finances.

Safeguarding

Following the safeguarding audit we conducted last year, we have

- set up partnership agreements with our overseas partners.
- arranged DBS checks for all our trustees and staff.
- provided basic safeguarding training for all staff and trustees.

Financial review

Donations to the trust in 2024-25 were just over £220,000. This is considerably more than in the past, but a large proportion of the increase represents the one-off transfer of accumulated funds for the project in Chingola from Care for Zambia.

Like many charities, we find it easier to attract donations for specific projects than for our general costs, including staff salaries. As a result, although our total funds at the end of the year are much greater than last year, non-restricted funds are down compared with last year.

Most previous supporters of Care for Zambia (see above) are now giving towards the Chingola project through Bridge instead, but the transfer of donors is still ongoing at the time of this report.

At our present levels of income and regular commitments, we have no concerns about the charity’s ability to continue as a going concern.

The trustees consider that under the Charities Act 2011, the income of the charity falls within the range for which an independent examination of the charity’s accounts is required, but an audit is not required.

Related party transactions

There were no related party transactions requiring disclosure.

Structure, governance and management

The Bridge Trust Ltd is a company limited by guarantee. Its governing document is its Memorandum and Articles of Association. The trustees are also the directors of the company. They may be appointed either by a resolution by the members of the charity, or by the directors. Directors must periodically retire, though they may offer themselves for re-appointment.

Reference and administrative details

The Charity's name is The Bridge Trust Ltd. It is registered as a company incorporated in England and Wales (number 07556101) and also registered as a charity by the Charity Commission for England and Wales (number 1142658).

The company's registered office address is 24 Stanbury Road, Bristol, BS3 4QG.

Three trustees have left office since last year's report. Full details of the trustees and their service are set out below.

Mike Bennett	Served throughout the financial year and up to the date of this report.
Dave Day	Served until 10 March 2025.
Rhian Day	Served until 10 March 2025.
Josh Edbrooke	Served throughout the financial year and up to the date of this report.
Lucy Heude	Served throughout the financial year and up to the date of this report.
Huang Yu Hsin	Served until 25 November 2024.
Lesley McAllister	Served throughout the financial year and up to the date of this report. Chair.
Chris Matthews	Served throughout the financial year and up to the date of this report.
Steve Perrins	Served throughout the financial year and up to the date of this report. Vice-Chair.
Liz Sanderson	Served throughout the financial year and up to the date of this report.
Ian Wilson	Served throughout the financial year and up to the date of this report.
Paul Uttley	Served throughout the financial year and up to the date of this report.
Marian Uttley	Served throughout the financial year and up to the date of this report.

Approved by The Bridge Trust Ltd trustees and signed on their behalf by



Ian Wilson (Director & Company Secretary)

23 December 2025

The Bridge Trust Ltd

Independent Examiner's report to the trustees

Year ended 31 March 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.



Sophie Berry
ACCA
131 Ashley Road
Montpelier
Bristol
BS6 5NU

23 December 2025

The Bridge Trust Ltd

Statement of financial activities for the year ending 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2024-25 £	Total funds 2023-24 £
Income:					
Donations	3	39,484.51	181,211.72	220,696.23	87,161.30
Other income	4	1,323.37		1,323.37	443.42
Fund-raising events	5	980.00		980.00	2,282.30
Total income		41,787.88	181,211.72	222,999.60	89,887.02
Expenditure:					
Costs of raising funds	5	405.27		405.27	1,399.52
Expenditure on charitable activities	6	44,528.48	103,944.25	148,473.07	103,056.73
Total expenditure		44,933.75	103,944.25	148,878.00	104,456.25
Net income/(expenditure) and net movement in funds for the year		(3,145.87)	77,267.47	74,121.60	(14,569.23)
Reconciliation of funds					
Total funds brought forward		15,338.77	6,189.89	21,528.66	36,097.89
Total funds carried forward		12,192.90	83,457.36	95,650.26	21,528.66

The Bridge Trust Ltd

Balance Sheet as at 31 March 2025

	Note	2025	2024
		£	£
Fixed assets	9	524.25	–
Current assets			
Cash at bank and in hand		95,588.76	21,884.46
Creditors falling due within one year	11	(462.75)	(355.80)
Net Current Assets		95,126.01	21,528.66
Net Assets		95,650.26	21,528.66
The funds of the charity			
Restricted income funds	12	83,457.36	6,189.89
Unrestricted funds		12,192.90	15,338.77
Total charity funds		95,650.26	21,528.66

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts. These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes at pages 8 - 10 form part of these accounts.

Approved by the trustees and signed on their behalf by Lesley McAllister (Chair)



Lesley McAllister

23/12/2025

Notes to the financial statements

1. Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

a. Basis of preparation

The financial statements have been prepared in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* (FRS 102, second edition 2019) as applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the Micro-entities Regime (FRS 105, January 2022) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. Charities SORP 2026 published in October 2025 does not apply to these accounts.

b. Preparation of the accounts on a going concern basis

The financial statements have been prepared on the basis that the trustees consider the company to be a going concern.

c. Income recognition policies

Income from donations is only recognised when it has been received. Gift aid is not recognised until it has been received from HMRC. Interest on funds held on deposit is recognised upon notification of the interest paid or payable by the bank.

d. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be used solely for particular areas of the trust's work.

e. Cash at bank and in hand

Cash at bank and in hand includes cash and bank balances, as well as balances held at PayPal, Stewardship and CAF.

f. Depreciation of fixed assets

IT equipment is depreciated at 25% per annum on a straight-line basis.

2. Legal status of the trust

The trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

3. Donations received

Donations received include donations from individual supporters (plus gift aid where applicable), and grants from other charities and similar bodies (analysed below).

<i>Grants from other charities</i>	Total £	Restricted £	Unrestricted £
Burnham Christian Fellowship	620.00	620.00	-
Care for Zambia	56,569.46	56,569.46	-
Dayspring Church, Chippenham	5,681.25	5,681.25	-
Four Winds Trust	500.00		500.00
George Müller Charitable Trust	620.00	620.00	-
Linden Church Trust (Swansea)	32,378.09	32,378.09	
Mercy in Action	3,565.43		3,565.43
Resound Bristol Trust	5,625.00	5,625.00	-
Station Hill Baptist Church	990.00	810.00	180.00
Thornbury Baptist Church	2,400.00	2,400.00	-
	<u>108,949.23</u>	<u>104,703.80</u>	<u>4,245.43</u>

4. Other income

Other income consisted of bank interest received of £1,323.37

5. Fund-raising events

£405.27 represents the costs of catering and publicity for a fund-raising event (an Indian meal) and the costs of producing Bridge Christmas cards for sale. The proceeds of these were £980.00, yielding a surplus of £574.73.

6. Expenditure on charitable activities

	Note	Restricted funds	Non-restricted funds	Total £
Payroll costs	7	8,335.92	24,696.16	33,032.08
Support of overseas charitable work	8	95,608.33	17,993.64	113,601.97
Governance and administrative costs	10		1,838.68	1,838.68
		<u>103,944.25</u>	<u>44,528.48</u>	<u>148,472.73</u>

7. Payroll costs

We employed Colin and Cara Medus throughout the year as joint CEOs. Payroll costs consist of their salaries, and employer's pension contributions, as follows. £8,335.92 of the payroll costs has been met from restricted funds, for their work specifically in Zambia.

Salaries	31,635.36
Employer's pension contributions	<u>1,396.72</u>
Total Payroll Costs	<u>33,032.08</u>

As a result of the Employment Allowance for small employers, no employer's NICs were incurred this year. No employee was paid more than £60,000.

8. Support of overseas charitable work

Expenditure on overseas charitable work is analysed as follows, showing whether it was from restricted or unrestricted funds. See *Achievements and Performance* in the Trustees' Report for further information about this expenditure.

		Restricted funds £	Unrestricted funds £	Total £
India:	Slum schools	11,398.00		11,398.00
	Orphans	2,837.50		2,837.50
	Health workers	8,207.25	8,342.75	16,550.00
	Support of pastors and other Christian workers	2,715.00	4,560.00	7,275.00
	Providing machines for sewing schools	2,400.00		2,400.00
	Educational grants	2,350.00		2,350.00
	Coimbatore old people's home	700.00		700.00
	iCare project (Jalandhar)	1,800.00		1,800.00
	Other (miscellaneous needs in the slums)	215.00		215.00
Total (India)		<u>32,622.75</u>	<u>12,902.75</u>	<u>45,525.50</u>
Zambia	Sachibondu health centre	2,824.00		2,824.00
	Fire-Baptised Church	15,549.75	1,167.88	16,717.63
	Mutende Children's Village	39,959.08		39,959.08
	Training etc costs	2,330.00		2,330.00
	Mutende – higher education students	305.23		305.23
	HMMA (school) general costs	248.77		248.77
	Support of pastors and other Christian workers	1,768.75	37.50	1,806.25
Total (Zambia)		<u>62,985.58</u>	<u>1,205.38</u>	<u>64,190.96</u>
Travel costs (India and Zambia)			3,885.51	3,885.51
Total expenditure on overseas charitable work		<u>95,608.33</u>	<u>17,993.64</u>	<u>113,601.97</u>

9. Fixed Assets

The sum of 524.25 represents the book value of a laptop computer bought during the year for £699.00, after depreciation at 25%.

10. Governance and administrative costs

	£
Bank charges	357.16
Insurance (travel and employer's liability)	692.99
Website costs	172.83
Professional advice	125.00
Safeguarding training & DBS checks	243.00
Depreciation of IT equipment	174.75
Miscellaneous admin costs (postage)	38.95
Governance (Companies House filing fee)	34.00
	<u>1,838.68</u>

Bank charges include costs of making overseas transfers, other bank service charges, and charges from payment providers. Website costs include web hosting and domain registration. Professional advice is a subscription to the Stewardship Consultancy Helpline.

11. Creditors and accrued payments falling due within one year

	£
HMRC (PAYE on salaries)	171.76
Pension contributions	118.16
Web hosting for the year	172.83
	<u>462.75</u>

12. Restricted funds

Restricted funds comprise funds held for the following

	£	£
India		
Orphans	265.00	
Slum schools	931.25	
Health Workers	772.50	
Support of pastors and other Christian workers	267.50	
Miscellaneous gifts for work in India	<u>35.00</u>	2,271.25
Zambia		
Sachibondu health centre	214.03	
Mutende Children's Village	38,805.93	
Mutende – higher education fund	10,491.77	
HMMA (school) general fund	6,772.85	
HMMA building fund	24,801.53	
Support of pastors and other Christian workers	<u>100.00</u>	81,186.11
		<u>83,457.36</u>

The split between restricted and unrestricted funds brought forward in the statement of financial activities on page 6 differs by £45.00 from the closing figures reported last year to correct a typographical error.

13. Reserves

Our current policy is to set aside £15,000 as a reserve. However fluctuating donations obliged us to dip into that at times to meet day-to-day commitments, and at the year end, we held £12,192 in unrestricted funds. The restricted funds held for work in India and Zambia comfortably exceed what is immediately needed for day-to-day operations.

THE BRIDGE TRUST LTD

England & Wales - Charity number 1142658

Accounts



The Bridge Trust Ltd

Connecting faith and action

Annual report and financial statements

1 April 2023 to 31 March 2024

Charity number 1142658

Company number 07556101

The Bridge Trust Ltd

Trustees' Report

Year ended 31 March 2024

The trustees are pleased to present their annual directors' report and financial statements for the charity for the year ending 31 March 2024, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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Chair's report

This has been an important year for Bridge. Having previously agreed to work more closely with the UK based charity Care for Zambia, we decided in September 2023 to formally combine the activities of both charities under The Bridge Trust Ltd. This means that Bridge is now overseeing the Mutende project in Chingola, Zambia. The Mutende project consists of a Children's Village supporting over 40 children and a primary school serving over 400 children from the local community in Lulamba, Chingola. This was very satisfying for me, having been involved with inception of the Mutende project approximately 20 years ago.

Bringing the work of the two charities together has meant that six people who were involved with Care for Zambia, either as Trustees or as volunteers have now joined Bridge as Trustees. This has been of great benefit to Bridge and we have welcomed the additional support, capacity and ideas that these people have brought with them. The process of bringing the two charities together has continued into the current year and we are now bringing the finances together. Also, Colin and Cara, our employees, are now visiting the Mutende project twice per year.

I was able to visit both India and Zambia in the last year. In January 2024, I went to Zambia with John Todd from Mercy in Action. In February 2024 John and I visited India with Alison Todd (CEO of Mercy in Action) and my wife Rhi, (a trustee of Bridge). These trips allowed us to see again the work we do in both countries and to show our partners from Mercy in Action how their funds support Bridge's work. Their support and advice remain invaluable.

Visiting India and Zambia demonstrated to me again the positive impact that the giving from our donors and supporters has on the lives of so many people in these countries. Relatively modest sums are providing improved health and education outcomes in the slums of Delhi and much better prospects for the children of the Mutende project. Thank you again to all those who give so generously to Bridge.

Finally, I want to thank both our staff and my fellow trustees for all their efforts in making sure the trust is well run and achieves so much.

Dave Day

Our purposes and activities

Objects

The objects of the charity are

- to advance the Christian faith, mainly but not exclusively, by teaching about Christian faith and action, and through training and mentoring church leaders, in the United Kingdom and overseas.
- to relieve those in need by reason of poverty, illness, disability, social exclusion or age in the United Kingdom or overseas by raising awareness of needs, by making grants to persons in such need and to those working to relieve poverty in such a way, and by training others to do the same.

We achieve these objects through support of work mainly in India and Zambia. We employ two members of staff, Colin and Cara Medus, on a job-share basis. Details of the work we support are provided below under the heading *Achievements and performance*.

The trustees have considered the Charity Commission's guidance on public benefit. We think that our work provides public benefit in many ways, in particular because the health and educational work we support in both India and Zambia, and the ministry of the churches whose leaders we support, is open to all, and makes a tangible difference to the lives of ordinary poor people in both countries.

Achievements and performance

India

- We have continued supporting orphans in foster homes across India . (£3,153 this year.)
- We continued funding the work of 30 health workers in a slum area of Delhi. (£16,200 this year.)
- Our partners in India, run a number of schools in two slum areas of Delhi, between them teaching and feeding some 4,000 children every day. Many of the children's families came to Delhi to find work, and live in slums where there is no other educational provision. Thanks to donors who regularly give us the money to fund two of these schools, we have sent £12,022 for this work this year.
- We have provided funds for the education of two female young adults. One, whose father lost his life in the COVID-19 pandemic, has now progressed to higher education. We have also provided funds to help another female young adult to continue her training as a counsellor, which could not have been afforded otherwise. (£3,700 between them.)
- We provided a further £523 towards the cost of rural toilet blocks, which is important for the safety of women in villages that have no indoor facilities, as well as for improved sanitation.
- We support the work of the iCare rehabilitation centre for children with special needs in Jalandhar in Punjab. (£1,800 this year.)

Zambia

- We have begun to take on responsibility for the Mutende project in Chingola, Zambia. This consists of a children's village, providing a home for over 40 children and young adults, and a primary school with over 400 pupils serving the local community. There are three family houses, each with a house mother, who look after up to 12 children. There is one house for the younger children and separate houses for the older boys and girls. All children have been placed in the home by the Zambian government and will have typically lost one or both of their parents. Some of the children would have been living on the street.
- When the children reach 18 they move to one of two follow-on houses where they can continue their education or begin the transition to college or University. Often we support our young adults well into their 20s until they are able to look after themselves. Without this ongoing support many of the young people would end up unemployed or homeless.
- The school is next door to the children's village and provides a good quality education up to Grade 7, which is roughly equivalent to primary in the UK. Over the last five years the number of children attending the school has nearly doubled, putting pressure on the existing facilities. We've got plans to expand the school and create five additional classrooms. This will also allow the school to teach up to Grade 9.

- We sent some financial support for Sachibondu Rural Health Centre, in Northwest Zambia. The clinic provides treatment to hundreds of people every day, some of whom walk long distances to get there. We are grateful to the donors who have enabled us to continue this support. (£5,638 this year.) We also provide some personal financial support for a young woman at Sachibondu. (£312.50)
- We sent £550 to Fomawoso, an organisation in Solwezi, for employment training for marginalised women.

Other activities

The Bath-based charity Mercy in Action (www.mercyinaction.org.uk) has continued sharing the profits from one of their charity shops with Bridge, as well as making other one-off contributions to our work. However, this has amounted to a bit less this year (£16,420 compared with £23,805 last year) and beyond the end of this year, the shop has had a difficult patch with the amount of income reaching us decreasing again. Nevertheless, their support makes a welcome difference to our finances.

Safeguarding

Following the safeguarding audit we conducted last year, we have

- set up partnership agreements with some overseas partners and are in the process of doing so with others.
- Arranged DBS checks for all our trustees and staff.
- Set up safeguarding training for all staff and trustees.

Financial review

The trust's income in 2023-24 was just over £87,000. This is less than last year partly because we had donations then for specific projects that have not all continued into this year. Donations for our regular projects have been more stable, but not as much as we need to continue on the same basis long term. As noted above, Mercy in Action have generously continued supporting us though they have managed to give us rather less this year, and following the end of the year income from them has decreased again.

We have had to use some of our reserve to meet our outgoings, and at the end of the year it had dropped to £10,000. Over time we hope to increase it again.

Some supporters of Care for Zambia (see above) started giving through Bridge towards the Mutende project and other work in Zambia towards the end of the year. After the end of the year, very considerable sums have been transferred to Bridge from Care for Zambia. At the date of this report, much of the giving that had been sent through Care for Zambia now comes through Bridge, but the transfer of donors is still ongoing.

At our present levels of income and regular commitments, we have no concerns about the charity's ability to continue as a going concern.

The trustees consider that under the Charities Act 2011, the income of the charity falls within the range for which an independent examination of the charity's accounts is required, but an audit is not required.

Related party transactions

There were no related party transactions requiring disclosure.

Structure, governance and management

The Bridge Trust Ltd is a company limited by guarantee. Its governing document is its Memorandum and Articles of Association. The trustees are also the directors of the company. They may be appointed either by a resolution by the members of the charity, or by the directors. Directors must periodically retire, though they may offer themselves for re-appointment.

Reference and administrative details

The Charity's name The Bridge Trust Ltd. It is registered as a company incorporated in England and Wales (number 07556101), and also registered as a charity by the Charity Commission (number 1142658).

The company's registered office address is 24 Stanbury Road, Bristol, BS3 4QG.

Six trustees from Care for Zambia became trustees of Bridge during this financial year, joining the existing trustees who all remained in post. Full details of the trustees and their service are set out below.

Mike Bennett	Appointed 26 September 2023 and served up to the date of this report.
Dave Day	Served throughout the financial year and up to the date of this report.
Rhian Day	Served throughout the financial year and up to the date of this report.
Josh Edbrooke	Served throughout the financial year and up to the date of this report.
Lucy Heude	Appointed 29 November 2023 and served up to the date of this report.
Huang Yu Hsin	Served throughout the financial year and until 25 November 2024.
Lesley McAllister	Served throughout the financial year and up to the date of this report.
Chris Matthews	Appointed 26 September 2023 and served up to the date of this report.
Steve Perrins	Appointed 26 September 2023 and served up to the date of this report.
Liz Sanderson	Served throughout the financial year and up to the date of this report.
Ian Wilson	Served throughout the financial year and up to the date of this report.
Paul Uttley	Appointed 26 September 2023 and served up to the date of this report.
Marian Uttley	Appointed 26 September 2023 and served up to the date of this report.

Approved by The Bridge Trust Ltd trustees and signed on their behalf by

Ian Wilson (Director & Company Secretary)

10 December 2024

The Bridge Trust Ltd

Independent Examiner's report to the trustees

Year ended 31 March 2024

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

John Mills

35 Ducie Road
Staple Hill
Bristol
BS16 5JZ

5 December 2024

The Bridge Trust Ltd

Statement of financial activities for the year ending 31 March 2024

	Note	Unrestricted funds £	Restricted funds £	Total funds 2023-24 £	Total funds 2022-23 £
Income:					
Donations	3	39,760.20	47,401.10	87,161.30	107,586.37
Other income	4	443.42		443.42	188.40
Fund-raising events	5	2,282.30		2,282.30	2,416.75
Total income		42,485.92	47,401.10	89,887.02	110,191.52
Expenditure:					
Costs of raising funds	5	1,399.52		1,399.52	1,649.00
Expenditure on charitable activities	6	48,186.77	54,869.96	103,056.73	105,691.11
Total expenditure		49,586.29	54,869.96	104,456.25	107,340.11
Net income/(expenditure) and net movement in funds for the year		(7,100.37)	(7,468.86)	(14,569.23)	2,851.41
Reconciliation of funds					
Total funds brought forward		22,484.14	13,613.75	36,097.89	33,246.48
Total funds carried forward		15,383.77	6,144.89	21,528.66	36,097.89

The Bridge Trust Ltd

Balance Sheet as at 31 March 2024

	Note	2024	2023
			£
Fixed assets		–	–
Current assets			
Cash at bank and in hand		21,884.46	36,896.49
Liabilities			
Creditors falling due within one year	10	(355.80)	(798.60)
Net current assets/total net assets		<u>21,528.66</u>	<u>36,097.89</u>
The funds of the charity			
Restricted income funds	11	6,144.89	13,613.75
Unrestricted funds		15,383.77	22,484.14
Total charity funds		<u>21,528.66</u>	<u>36,097.89</u>

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts. These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes at pages 8 - 10 form part of these accounts.

Approved by the trustees and signed on their behalf by Dave Day (Chair)

Dave Day

10 December 2024

Notes to the financial statements

1. Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

a. Basis of preparation

The financial statements have been prepared in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* (FRS 102, second edition 2019) as applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the Micro-entities Regime (FRS 105, January 2022) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b. Preparation of the accounts on a going concern basis

The financial statements have been prepared on the basis that the trustees consider the company to be a going concern.

c. Income recognition policies

Income from donations is only recognised when it has been received. Gift aid is not recognised until it has been received from HMRC. Interest on funds held on deposit is recognised upon notification of the interest paid or payable by the bank.

d. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the trust's work.

e. Cash at bank and in hand

Cash at bank and in hand includes cash and bank balances, as well as balances held at PayPal, Stewardship and CAF.

2. Legal status of the trust

The trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

3. Donations received

Donations received include donations from individual supporters (plus gift aid where applicable), and grants from other charities and similar bodies (analysed below).

<i>Grants from other charities</i>	Total £	Restricted £	Unrestricted £
Amazon Smile	22.73		22.73
Dayspring Church, Chippenham	5,000.00	5,000.00	
Filton Community Church	100.00	100.00	
Four Winds Trust	500.00		500.00
Frontline Trust	4,000.00	4,000.00	
George Müller Charitable Trust	500.00	300.00	200.00
Linden Church Trust (Swansea)	275.00	275.00	
Mercy in Action	16,420.33	2,800.00	13,620.33
Resound Bristol Trust	3,016.38	3,016.38	
Thornbury Baptist Church	2,250.00	2,250.00	
	<u>32,084.44</u>	<u>17,741.38</u>	<u>14,343.06</u>

4. Other income

Other income consisted of bank interest received of £443.42.

5. Fund-raising events

£1,399.52 represents the costs of catering and publicity for a fund-raising event (an Indian meal) and the costs of producing Bridge Christmas cards for sale. The proceeds of these were £2,282.30, yielding a surplus of £882.78.

6. Expenditure on charitable activities

	Note	£
Payroll costs	7	31,733.24
Support of overseas charitable work	8	70,230.35
Governance and administrative costs	9	1,093.14
		<u>103,056.73</u>

7. Payroll costs

We employed Colin and Cara Medus throughout the year as joint CEOs. Payroll costs consist of their salaries, and employer's pension contributions, as follows.

Salaries	30,424.80
Employer's pension contributions	<u>1,308.44</u>
Total Payroll Costs	<u>31,733.24</u>

As a result of the Employment Allowance for small employers, no employer's NICs were incurred this year. No employee was paid more than £60,000.

8. Support of overseas charitable work

Expenditure on overseas charitable work is analysed as follows, showing whether it was from restricted or unrestricted funds. See *Achievements and Performance* in the Trustees' Report for further information about this expenditure.

		Restricted funds	Unrestricted funds	Total
		£	£	£
India:	Slum schools	12,022.22		12,022.22
	Orphans	3,153.75		3,153.75
	Health workers	14,250.00	1,950.00	16,200.00
	Support of pastors and other Christian workers	2,248.75	5,026.25	7,275.00
	Training conferences	4,800.00	500.00	5,300.00
	Providing toilets in remote villages	523.00		523.00
	Educational grants	3,700.00		3,700.00
	Support for church in Manipur	1,037.50		1,037.50
	iCare project (Jalandhar)	1,800.00		1,800.00
	Other	45.00		45.00
Total (India)		<u>43,580.22</u>	<u>7,476.25</u>	<u>51,056.47</u>
Zambia	Sachibondu health centre	5,638.00		5,638.00
	Fire-Baptised Church (borehole and training)	1,100.00	1,100.00	2,200.00
	Mutende Children's Village	2,581.74		2,581.74
	Solwezi training scheme	550.00		550.00
	Support of pastors and other Christian workers	5,277.50	755.00	6,032.50
Total (Zambia)		<u>15,147.24</u>	<u>1,855.00</u>	<u>17,002.24</u>
Travel costs (India and Zambia)			2,171.64	2,171.64
Total expenditure on overseas charitable work		<u>58,727.46</u>	<u>11,502.89</u>	<u>70,230.35</u>

9. Governance and administrative costs

	£
Bank charges	377.20
Employer's liability insurance	504.95
Website costs	65.54
Professional advice	120.00
Miscellaneous admin costs	12.45
Governance	13.00
	<u>1,093.14</u>

Bank charges include the costs of making overseas transfers, and other bank service charges. Governance includes charges incurred for the submission of returns to Companies House. Website costs include web hosting and domain registration. Professional advice is a subscription to the Stewardship Consultancy Helpline.

10. Creditors and accrued payments falling due within one year

	£
HMRC (PAYE on salaries)	176.34
Pension contributions	113.92
Web hosting for the year	65.54
	<u>355.80</u>

11. Restricted funds

Restricted funds comprise funds held for the following

	£
India	
Orphans	301.25
Slum schools	250.00
Health Workers	857.25
Support of pastors and other Christian workers	250.00
Miscellaneous gifts for work in India	1,305.00
Zambia	
Sachibondu health centre	998.03
Mutende Children's Village	2,128.36
Support of pastors and other Christian workers	100.00
	<u>6,144.89</u>

The restricted funds brought forward in the statement of financial activities on page 6 differs by £100.00 from the closing figure reported last year because a donation last year of that amount should have been classified as being for a restricted fund.

12. Reserves

The trustees consider it desirable to hold a reserve. At the end of the year £10,000 was set aside as a reserve, but the trustees aim to increase this to at least £15,000.

THE BRIDGE TRUST LTD

England & Wales - Charity number 1142658

Accounts



The Bridge Trust Ltd

Connecting faith and action

Annual report and financial statements

1 April 2022 to 31 March 2023

Charity number 1142658

Company number 07556101

The Bridge Trust Ltd

Trustees' Report

Year ended 31 March 2023

The trustees are pleased to present their annual directors' report and financial statements for the charity for the year ending 31 March 2023, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Chair's report

At the end of August 2022, my wife Rhi and I retired from our employment with Bridge, and handed over our responsibilities to Colin and Cara Medus. We are happy to be able to continue our involvement with the trust's work in the role of trustees.

This was an important year for Bridge. We were able to restart many of our normal activities that had been curtailed by the pandemic. We also started considering expanding our work in Zambia. With COVID restrictions being lifted around the world we were able to begin to visit our partners again in both India and Zambia, and we were encouraged to see the projects we support thriving. The work of the health care workers and slum schools in India have been re-established, and in Zambia it was encouraging to join the Fire Baptised Church for their annual leaders' conference and to see the work of Fomawoso in Solwezi, who support women to exit the sex trade.

In Zambia we also visited the Mutende project, a children's village and school run by the Fire Baptised Church but supported by the UK charity Care for Zambia. This was with a view to the two UK charities bringing their work closer together. This process has continued into the current financial year. Bridge has agreed to take on responsibility for the Mutende project, and Care for Zambia are to transfer their assets to us. We continue to work to bring the two charities together and hope to complete this early in 2024. Several Care for Zambia trustees have become trustees of Bridge, bringing with them their experience of this work.

We were able to take John and Allison Todd from our partners at Mercy in Action to India to see how their funds support our work there. Their support and advice remain invaluable and we look forward to continue working with them in the future.

We are grateful to all our supporters who continued praying for us and giving to us through the pandemic and we have emerged in a relatively good position. We are now focused on improving our financial position, as like many charities we have seen the effects of inflation on our work.

Finally, I want to thank our trustees for giving their time and providing their skills and expertise to the smooth running of the trust.

Dave Day

Our purposes and activities

Objects

The objects of the charity are

- to advance the Christian faith, mainly but not exclusively, by teaching about Christian faith and action, and through training and mentoring church leaders, in the United Kingdom and overseas.
- to relieve those in need by reason of poverty, illness, disability, social exclusion or age in the United Kingdom or overseas by raising awareness of needs, by making grants to persons in such need and to those working to relieve poverty in such a way, and by training others to do the same.

We achieve these objects through support of work mainly in India and Zambia. We employ two members of staff. Dave and Rhi Day, who have long experience of church leadership in the UK and overseas, fulfilled this role until they retired at the end of August. We are pleased not to have lost the benefit of their expertise, as they now serve on a voluntary basis in the capacity of trustees. Our connections with India and Zambia exist for the most part as a result of the links they have established over the years. We now employ another couple, Colin and Cara Medus on a job-share basis. Details of the work we support are provided below under the heading *Achievements and performance*.

The trustees have considered the Charity Commission's guidance on public benefit. We think that our work provides public benefit in many ways, in particular because the work of the slum schools and health workers in India, the health centre in Zambia, and the ministry of the churches whose leaders we support is open to all, and makes a tangible difference to the lives of ordinary poor people in both countries.

Achievements and performance

With the easing of the Covid-19 pandemic restrictions, we have been able to start visiting the projects we support overseas again.

India

Dave and Rhi Day were able to visit India in March 2023. They took with them John and Allison Todd, who run a charity called Mercy in Action, which helps support Bridge's work. They saw first-hand the impact that the slum projects we support have on people's lives. They visited the slum schools that are providing a safe place and food for many children. The team also met the health care workers who deliver a life-saving community outreach service.

- We have continued supporting orphans in India whose care is organised by the Love India Trust in Delhi. (£2,910 this year.)
- Last year we reported on a feeding programme for families in the slums of Delhi who lost their livelihoods during the pandemic. This programme continued into the early part of this year, and we contributed £3,515 to the costs.
- We continued funding the work of 30 health workers in a slum area of Delhi. They have been able to resume their usual work with the easing of pandemic restrictions. (£15,475 this year.)
- The Love India Trust, with whom we work, runs a number of schools in two slum areas of Delhi, between them teaching and feeding some 4,000 children every day. Many of the children's families came to Delhi to find work, and live in slums where there is no other educational provision. The schools are now open again. Thanks to donors who regularly give us the money to fund two of these schools, we have sent £11,624 for this work this year.
- We support five pastors in India, three from the trust's unrestricted funds, and two from specific donations for this purpose from individual supporters. Most of the churches and their members are not well off, and without our support their pastors could not afford to devote themselves to church leadership. (£8,900 this year.) We have also been able to provide support to help with the running of a church in Chennai, thanks to a UK church who provided the funds. (£1,500.)
- Two Indian church leaders we knew lost their lives to COVID-19. Donations received have enabled us to continue providing funds for the teenaged daughter of one of them to continue her education. We have also provided funds to help the daughter of another pastor to pursue training as a counsellor, which could not have been afforded otherwise. (£1,750 between them.)
- We have continued funding rural toilet blocks. This is important for the safety of women in villages that have no indoor facilities. (£2,445 this year.)

- We have again funded IT training to give poor young women skills through which they will be able to provide for themselves. They take a year's course which is accredited by the Delhi city government. We have sent £2,704 towards the costs this year.
- The Indian churches we work with usually run regular training events for their leaders and members but were unable to do so during the pandemic. Thanks to generous donors we have provided funds for them to resume the training this year. (£7,726.)
- We have started supporting the work of the iCare rehabilitation centre for children with special needs in Jalandhar in Punjab. This is run by members of one of the churches we have been working with over the years. (£900 this year.)

Zambia

Visits to Zambia were also prevented by the pandemic, but were able to resume this year. Dave Day together with Colin and Cara Medus went in January 2023. They visited the Mutende Children's Village in Chingola which is supported by the charity Care for Zambia, and the project in Solwezi that we have been supporting. (See also below.)

- We provide regular small amounts of support for pastors working with the Fire Baptised Churches of Zambia (£780 each year, plus an extra £500 this year). We have also funded a training conference for FBC pastors. (£3,760)
- We continued our connection with Sachibondu Rural Health Centre, in Northwest Zambia. The clinic provides treatment to hundreds of people every day, some of whom walk long distances to get there. We are grateful to the donors who have enabled us to continue this support. (£3,024 this year.) We also provide some personal financial support for a young woman at Sachibondu. (£312.50)
- For some time we've had a connection with Fomawoso, an organisation in Solwezi. Fomawoso supports marginalised women with employment training. This year we have been able to send £1,200 to help train more women.

Mutende

Towards the end of this financial year, Care for Zambia (CfZ) suggested to us that Bridge should take on the support of the Mutende project. This work is a good fit with what we already do in that area. At the time of submitting this report, the two charities are making arrangements for some of the CfZ trustees to join us as trustees of Bridge, and for CfZ's assets to be transferred to Bridge. This transition is currently still in progress.

Other activities

The Bath-based charity Mercy in Action (www.mercyinaction.org.uk) has continued sharing the profits from one of their charity shops with Bridge, as well as making other one-off contributions to our work. This has made a significant difference to our finances and we are very grateful for their support. (£23,805 this year.)

Staff activities (Dave and Rhi Day / Colin and Cara Medus)

The Trust employed Dave and Rhi until they retired from the role at the end of August 2022. Besides promoting the work of the Trust, Dave and Rhi have mentored church leaders and visited and advised several churches.

We started employing Colin and Cara Medus in September 2022. They have organised fundraising events, done most of the work associated with the proposed transfer of the Mutende project, and have been working on key policies, especially safeguarding.

Safeguarding

We conducted a safeguarding audit following guidelines from the safeguarding organisation thirtyone:eight. As a result, we drew up a safeguarding action plan, which we have started to implement. A Code of Conduct and Trustees' Role Descriptions are already complete, and we are in the process of establishing partnership agreements with our overseas partners, obtaining DBS checks for trustees, reviewing existing policies and developing new ones in line with these guidelines. All trustees and staff will be undertaking core safeguarding training.

Financial review

The trust's income in 2022-23 was just over £110,000. This is somewhat less than it was last year, but that had been exceptional because of one-off amounts given to support the Delhi slum feeding programme during the pandemic. In other respects our donations and the range of things we have been able to support from them have increased. Once more, the generous support from Mercy in Action has been a significant component of our income.

We have increased the amount held as a reserve to £15,000 as at the end of the financial year.

At our present levels of income and regular commitments, we have no concerns about the charity's ability to continue as a going concern.

The trustees consider that under the Charities Act 2011, the income of the charity falls within the range for which an independent examination of the charity's accounts is required, but an audit is not required.

Related party transactions

There were no related party transactions requiring disclosure.

Structure, governance and management

The Bridge Trust Ltd is a company limited by guarantee. Its governing document is its Memorandum and Articles of Association. The trustees are also the directors of the company. They may be appointed either by a resolution by the members of the charity, or by the directors. Directors must periodically retire, though they may offer themselves for re-appointment.

Reference and administrative details

The name of the charity is The Bridge Trust Ltd. It is registered as a company incorporated in England and Wales (number 07556101). It is also registered as a charity by the Charity Commission (number 1142658).

The company's registered office address is 24 Stanbury Road, Bristol, BS3 4QG.

Dave and Rhi Day were appointed as trustees during the year. Five trustees from Care for Zambia have become trustees of Bridge in the period between the end of the financial year and the date of this report. Full details of the trustees are as follows.

Mike Bennett	Appointed 26 September 2023
Dave Day	Appointed 27 February 2023.
Rhian Day	Appointed 27 February 2023.
Josh Edbrooke	Served throughout the financial year and up to the date of this report.
Lucy Heude	Appointed 29 November 2023
Huang Yu Hsin	Served throughout the financial year and up to the date of this report.
Lesley McAllister	Served throughout the financial year and up to the date of this report.
Chris Matthews	Appointed 26 September 2023
Steve Perrins	Appointed 26 September 2023
Liz Sanderson	Served throughout the financial year and up to the date of this report.
Ian Wilson	Served throughout the financial year and up to the date of this report.
Paul Uttley	Appointed 26 September 2023
Marian Uttley	Appointed 26 September 2023

Approved by The Bridge Trust Ltd trustees on 29 November 2023 and signed on their behalf by:

Ian Wilson (Director & Company Secretary)

The Bridge Trust Ltd

Independent Examiner's report to the trustees

Year ended 31 March 2023

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

As the trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

John Mills

35 Ducie Road
Staple Hill
Bristol
BS16 5JZ

16 November 2023

The Bridge Trust Ltd

Statement of financial activities for the year ending 31 March 2023

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022-23 £	Total funds 2021-22 £
Income:					
Donations	3	48,389.65	59,196.72	107,586.37	122,511.98
Other income	4	188.40		188.40	6.04
Fund-raising events	5	2,416.75		2,416.75	-
Total income		50,994.80	59,196.72	110,191.52	122,518.02
Expenditure:					
Costs of raising funds	5	1,649.00		1,649.00	-
Expenditure on charitable activities	6	47,632.39	58,058.72	105,691.11	113,697.11
Total expenditure		49,281.39	58,058.72	107,340.11	113,697.11
Net income/(expenditure) and net movement in funds for the year		1,713.41	1,138.00	2,851.41	8,820.91
Reconciliation of funds					
Total funds brought forward		20,870.73	12,375.75	33,246.48	24,425.57
Total funds carried forward		22,584.14	13,513.75	36,097.89	33,246.48

The Bridge Trust Ltd

Balance Sheet as at 31 March 2023

	Note	2023	2022
			£
Fixed assets		–	–
Current assets			
Cash at bank and in hand		36,896.49	33,772.62
Liabilities			
Creditors falling due within one year	10	(798.60)	(526.14)
Net current assets/total net assets		<u>36,097.89</u>	<u>33,246.48</u>
The funds of the charity			
Restricted income funds	11	13,513.75	12,375.75
Unrestricted funds		22,584.14	20,870.73
Total charity funds		<u>36,097.89</u>	<u>33,246.48</u>

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts. These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes at pages 9-11 form part of these accounts.

Signed

Dave Day (Chair) on behalf of the trustees

Approved by the trustees on 29 November 2023

Notes to the financial statements

1. Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

a. Basis of preparation

The financial statements have been prepared in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* (FRS 102, second edition 2019) as applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the Micro-entities Regime (FRS 105, January 2022) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b. Preparation of the accounts on a going concern basis

The financial statements have been prepared on the basis that the trustees consider the company to be a going concern.

c. Income recognition policies

Income from donations is only recognised when it has been received. Gift aid is not recognised until it has been received from HMRC. Interest on funds held on deposit is recognised upon notification of the interest paid or payable by the bank.

d. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the trust's work.

e. Cash at bank and in hand

Cash at bank and in hand includes cash and bank balances, as well as balances held at PayPal, Stewardship and CAF.

2. Legal status of the trust

The trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

3. Donations received

Donations received include donations from individual supporters (plus gift aid where applicable), and grants from other charities and similar bodies (analysed below).

<i>Grants from other charities</i>	Total £	Restricted £	Unrestricted £
Amazon Smile	21.49		21.49
Crofts End Church	100.00	100.00	
Dayspring Church, Chippenham	4,000.00	4,000.00	
Filton Community Church	6,160.00	6,160.00	
Four Winds Trust	500.00		500.00
Frontline Trust	12,726.00	12,726.00	
George Müller Charitable Trust	250.00	50.00	200.00
Mercy in Action	23,805.80	800.00	23,005.80
Thornbury Baptist Church	2,800.00	2,800.00	
Total	50,363.29	26,636.00	23,727.29

4. Other income

Other income consisted of bank interest received of £188.40.

5. Fund-raising events

£1,649 represents the costs of catering and publicity for a fund-raising event (an Indian meal) and the costs of producing Bridge Christmas cards for sale. The direct proceeds of these were £2,416.75, yielding a surplus of £767.75. In addition, some attendees at the event made generous donations to our work (included in the reported figures for donations).

6. Expenditure on charitable activities

	Note	£
Payroll costs	7	30,306.60
Support of overseas charitable work	8	74,270.25
Governance and administrative costs	9	1,114.26
		<u>105,691.11</u>

7. Payroll costs

The charity employed Dave and Rhian Day until 31 August 2022, when they retired from the role. From 1 September 2022, we employed Colin and Cara Medus. Payroll costs consist of their salaries, and pension contributions. As a result of the Employment Allowance for small employers, no employer's NICs were incurred this year.

8. Support of overseas charitable work

Expenditure on overseas charitable work is analysed as follows, showing whether it was from restricted or unrestricted funds. See *Achievements and Performance* in the Trustees' Report for further information about this expenditure.

		Restricted funds	Unrestricted funds	Total
		£	£	£
India:	Slum schools	11,624.00		11,624.00
	Orphans	2,910.00		2,910.00
	Health workers	11,160.92	4,314.08	15,475.00
	Support of pastors and other Christian workers	5,602.30	3,297.70	8,900.00
	Training conferences	7,726.00		7,726.00
	Providing toilets in remote villages	2,455.00		2,455.00
	COVID-19: feeding programme and other relief	3,515.00		3,515.00
	Educational grants	1,750.00		1,750.00
	Support for church in Chennai	1,500.00		1,500.00
	iCare project (Jalandhar)	900.00		900.00
	IT training scheme	2,704.00		2,704.00
Total (India)		<u>51,847.22</u>	<u>7,611.78</u>	<u>59,459.00</u>
Zambia	Sachibondu health centre	3,024.00		3,024.00
	Training conferences	2,000.00	1,760.00	3,760.00
	Solwezi training scheme	375.00	825.00	1,200.00
	Support of pastors and other Christian workers	812.50	780.00	1,592.50
Total (Zambia)		<u>6,211.50</u>	<u>3,365.00</u>	<u>9,576.50</u>
Travel costs (India and Zambia)			<u>5,234.75</u>	<u>5,234.75</u>
Total expenditure on overseas charitable work		<u>58,058.72</u>	<u>16,211.53</u>	<u>74,270.25</u>

9. Governance and administrative costs

	£
Bank charges	367.24
Employer's liability insurance	483.15
Website costs	125.12
DBS checks	125.75
Governance	13.00
	<u>1,114.26</u>

Bank charges include the costs of making overseas transfers, and other bank service charges. Governance includes charges incurred for the submission of returns to Companies House. Website costs include web hosting and domain registration. DBS checks were required for staff and trustees visiting a school in Zambia.

10. Creditors and accrued payments falling due within one year

	£
HMRC (PAYE on salaries)	673.48
Web hosting for the year	<u>125.12</u>
	798.60

11. Restricted funds

Restricted funds comprise funds held for the following

	£
India	
Orphans	287.50
Slum schools	7079.72
Health Workers	701.25
Support of pastors and other Christian workers	267.50
Conferences	800.00
Miscellaneous gifts for work in India	1,513.00
Zambia	
Sachibondu health centre	2,646.03
Support of pastors and other Christian workers	<u>218.75</u>
	<u>13,513.75</u>

The £12,375.75 shown as restricted funds brought forward in the statement of financial activities on page 7 corrects a misprint in the closing figure in the accounts for the previous year.

12. Reserves

The trustees consider it desirable to hold a reserve, and have set aside £15,000 of unrestricted funds as a reserve as at 31 March 2023.

THE BRIDGE TRUST LTD

England & Wales - Charity number 1142658

Accounts



The Bridge Trust Ltd

Connecting faith and action

Annual report and financial statements

1 April 2021 to 31 March 2022

Charity number 1142658

Company number 07556101

The Bridge Trust Ltd

Trustees' report

Year ended 31 March 2022

The trustees are pleased to present their annual directors' report and financial statements for the charity for the year ending 31 March 2022, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Review of the year

This has been a second year in which the COVID-19 pandemic has had an impact on what we do and how we do it. Unlike many charities, our finances have improved once more due generous giving to support our partners' feeding programme in India, and our regular donors' unfailing support. One of the impacts of the lockdown on the slums in India has been that people have not been able to work and therefore have no money to buy food. We have again supplied funding which has contributed to hundreds of thousands of meals being provided in some desperate situations.

We have continued to supply funding for health care workers, slum schools and orphans, though these activities have inevitably been disrupted due to the pandemic. However, some of the people involved in these have also helped with the distribution of food and other activities related to the response to COVID-19. Our initiative to support the building of toilets in rural areas has continued and we have also funded two more wells to provide a safe water supply. Read *Achievements and performance* below for more details of these and other things we have been supporting in India.

In Zambia, as well as our regular financial support for the Sachibondu Health Centre, and for some pastors in the Fire-Baptised Church, we have again provided funds to help women train for work that will free them from the poverty that had led them into sex work.

For the second year running, COVID-19 has made it impossible to visit our partners in India or Zambia, or to hold any fund-raising events in the UK. We have relied on Zoom and WhatsApp for both our trustees' meetings and speaking to our partners in UK churches and all around the globe. We are keen to visit our partners again, and hope that we may be able to do so in the coming year, but keeping in touch via the internet is likely to continue to play a big part in how we operate in future.

One of the highlights of our year has been the developing relationship with Mercy in Action. Not only have they committed themselves to a generous level of support of our work, but their directors John and Allison Todd have been very helpful in facilitating discussions about how we can grow what we do in the future.

We have seen some changes in the composition of our board of trustees in the year. Cara Medus, Josh Edbrooke and Huang Yu Hsin (Hiro) joined us. Then later in the year, Colin and Cara Medus both stepped down from the trustees. The Trust remains in good health and we are well positioned to grow what we do, and face the challenges of the future. Dave and Rhi Day have continued to work hard to remain in touch with and support all our friends in difficult times.

Our purposes and activities

Objects

The objects of the charity are

- to advance the Christian faith, mainly but not exclusively, by teaching about Christian faith and action, and through training and mentoring church leaders, in the United Kingdom and overseas.
- to relieve those in need by reason of poverty, illness, disability, social exclusion or age in the United Kingdom or overseas by raising awareness of needs, by making grants to persons in such need and to those working to relieve poverty in such a way, and by training others to do the same.

We achieve these objects through support of work mainly in India and Zambia. We employ two members of staff, Dave and Rhi Day, who both have long experience of church leadership in the UK and overseas. Our connections with India and Zambia exist for the most part as a result of the links they have established over the years. Details of the work we support are provided below under the heading *Achievements and performance*.

The trustees have considered the Charity Commission's guidance on public benefit. We think that our work provides public benefit in many ways, in particular because the work of the slum schools and health workers in India, the health centre in Zambia, and the ministry of the churches whose leaders we support is open to all, and makes a tangible difference to the lives of ordinary poor people in both countries.

Achievements and performance

India

We would normally have visited India at least once during the year to keep in touch with the work we support. Once again, however, COVID-19 has prevented that. Nevertheless we have been able to keep in close touch using online means.

- For many years, we supported orphan girls in the Love India Children's Home in Delhi. During the year, the Love India Trust made the difficult decision to close the home. The Delhi city government has taken responsibility for the ongoing care of girls whom they had placed in the home. Love India has found other ways of supporting and caring for the girls that they themselves had taken in, and we have been able to continue supporting that care financially. (Almost £4,000 this year.)
- Many families in the slums of Delhi were without work because of the pandemic – they rely on being engaged by the day for construction work, which came to a halt. We have funded the churches we work with to feed such families who have no income and no savings. They have been distributing either cooked food, or packages of raw ingredients. Over the period of the pandemic they have provided over 500,000 meals. We have funded this and other costs of relief required by the pandemic. (£24,500 this year.) This was made possible by great generosity on the part of our donors, including one primary school pupil who felt sorry for children going hungry and raised funds by running a marathon (at the rate of one mile a day).
- We continued funding the work of 30 health workers in a slum area of Delhi. Their usual work has been restricted as a result of the pandemic but they have been working hard on providing the feeding programme for the poor. They have recently been able to resume their usual work. (£15,750 this year.)
- The Love India Trust, with whom we work, runs a number of schools in two slum areas of Delhi, between them teaching and feeding some 4,000 children every day. Many of the children's families came to Delhi to find work, and live in slums where there is no other educational provision. Two donors regularly give us the money to fund two of these schools. We have sent almost £10,000 for this work this year. The schools themselves were closed for a long period by the pandemic but the staff have continued supporting the pupils and their families, in particular by helping with the feeding programme. More recently, the schools have been able to re-open.
- We provided funds for the support of five pastors in India. Three were supported from the trust's own funds, and two from specific donations for this purpose from individual supporters. Most of the churches and their members are not well off, and without our support their pastors could not afford to devote themselves to church leadership. In addition to the regular support, we helped with the cost of medical treatment for a pastor who could not have afforded it himself. (£11,286 this year.)
- A landslide hit one of the towns where we support the church pastor; the homes of several church members were damaged, and one teenage member of the church lost her life. We have sent £2,500 towards rebuilding costs for the damaged houses.

- Two church leaders we knew lost their lives to COVID-19. Donations to the trust have enabled us to provide funds for the teenaged daughter of one of them to continue her education. (£1,000 this year)
- We funded another rural toilet block this year which is important for the safety of women in villages that have no indoor facilities. (£745) We have also funded the drilling and building of two more wells to provide safe drinking water. (£2,510)
- The building where the Love India Children's Home had operated is now being used by our partners for a variety of other purposes. One of these is the provision of IT training to give poor young women skills through which they will be able to provide for themselves. They will be taking a year's course which is accredited by the Delhi city government. We have sent £2,216 towards the costs this year.

Zambia

As with India, it has been impossible for anybody from the Trust to visit Zambia this year, because of the pandemic. Again, we have relied on technology to keep in touch with what is going on.

- We provide regular small amounts of support for pastors working with the Fire Baptised Churches of Zambia (£780 each year, plus an extra £500 this year) and for a young woman at the health centre in Sachibondu (£343).
- We have continued our connection with Sachibondu Rural Health Centre, in North West Zambia. The clinic provides much needed treatment to hundreds of people every day, some of whom walk very long distances to get there. We are grateful to the donors who have enabled us to continue to support the work of the clinic. (£3,924 this year.)
- For some time we've had a connection with Fomawoso, an organisation in Solwezi. Fomawoso supports marginalised women with employment training. Last year two young women we had sponsored qualified as mining engineers and started work. This has enabled them to escape from poverty-driven sex work. This year we have been able to send a further £1,000 to help train some more women in similar circumstances.

Philippines

The charity Mercy in Action (see below) have generously partnered with us to raise funds. Much of their own work is in the Philippines with families in extreme poverty. In December 2021, the coastal area where much of their work is situated was hit by a typhoon. We have been able to send £2,000 to help with re-building work.

Other activities

The Bath-based charity Mercy in Action (www.mercyinaction.org.uk) opened a new branch in Bristol of its chain of boutique charity shops, after some delay because of the pandemic. They are sharing the profits from that branch with Bridge. The shop is doing really well and Mercy in Action have donated £12,480 to us this year. We are grateful for their support, which gives us a much more secure stream of income than we have had previously, and we look forward to a growing relationship with them.

Dave and Rhi Day

The Trust has continued to employ Dave and Rhi. COVID-19 has prevented visits overseas, but increased use of social media has furthered their contact with Zambia and India. Their regular Zoom calls with India especially have kept us up to date with the situation there and the desperate needs that our partners face. They have found it a privilege to speak to many churches and groups in the UK about India and the work we support. The generous response has been very encouraging.

Besides promoting the work of the Trust, Dave and Rhi have been able to maintain the mentoring of church leaders plus visiting and advising several churches. As mentioned above, the giving from Mercy in Action has made a significant difference to us as a Trust. For Dave and Rhi, being able to spend time and build relationship with Mercy in Action and their leaders has been an important part of the past year.

Safeguarding

We are working on updating our safeguarding policy and procedures to comply with current guidance. One of our trustees has taken the responsibility of leading on this and it is a regular agenda item at trustees' meeting. We aim to have a safeguarding culture within our charity, and we are working on ways of ensuring that this is true of our overseas partners, where they work with children or vulnerable adults. We regularly evaluate and review our policies and procedures to ensure that they remain fit for purpose.

Financial review

The trust's income in 2021-22 was over £122,000, which is much more than in any previous year. As well as the support from Mercy in Action described above, we have seen a very generous response from our supporters to the needs overseas resulting from the COVID-19 pandemic, and a steady level of regular donations for our regular work. This has made it possible for us to provide more support to our partners overseas than ever before. This year we have again been able to fund the health workers in Delhi wholly from funds given for that purpose. As before, general funds have been used to pay for the support of some of the pastors we support in India, the amounts we send for pastors in Zambia, and staff salaries.

We have continued to hold a reserve of £10,000.

At our present levels of income and regular commitments, we have no concerns about the charity's ability to continue as a going concern.

The trustees consider that under the Charities Act 2011, the income of the charity falls within the range for which an independent examination of the charity's accounts is required, but an audit is not required.

Related party transactions

There were no related party transactions requiring disclosure.

Structure, governance and management

The Bridge Trust Ltd is a company limited by guarantee. Its governing document is its Memorandum and Articles of Association. The trustees are also the directors of the company. They may be appointed either by a resolution by the members of the charity, or by the directors. Directors must periodically retire, though they may offer themselves for re-appointment.

Reference and administrative details

The name of the charity is The Bridge Trust Ltd. It is registered as a company incorporated in England and Wales. It is also registered as a charity by the Charity Commission.

Company registration number: 07556101

Charity registration number: 1142658

Registered office address: 24 Stanbury Road, Bristol, BS3 4QG.

There were several changes to the board of trustees during the year. Josh Edbrooke and his wife Huang Yu Hsin (Hiro Edbrooke) were appointed as trustees. (Josh has been a trustee before, until he left to live abroad for some years.) Cara Medus was appointed as a trustee, but later in the year both she and her husband Colin Medus resigned. Full details are as follows.

Lesley McAllister	Served throughout the year and up to the date of this report.
Colin Medus	Resigned 17 January 2022.
Cara Medus	Appointed 25 May 2021; resigned 17 January 2022.
Liz Sanderson	Served throughout the year and up to the date of this report.
Josh Edbrooke	Appointed 2 October 2021.
Huang Yu Hsin	Appointed 2 October 2021.
Ian Wilson	Served throughout the year and up to the date of this report.

Approved by The Bridge Trust Ltd trustees on 20 June 2022 and signed on their behalf by:

Ian Wilson (Director & Company Secretary)

The Bridge Trust Ltd

Independent Examiner's report to the trustees

Year ended 31 March 2022

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Lesley Hyde
21 Thames Drive
Leigh-on-Sea
Essex
SS9 2XQ

6 June 2022

The Bridge Trust Ltd

Statement of financial activities for the year ending 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021-22 £	Total funds 2020-21 £
Income:					
Donations	3	50,392.09	72,119.89	122,511.98	92,747.95
Other income	4	6.04		6.04	6.30
Total income		50,398.13	72,119.89	122,518.02	92,754.25
Expenditure:					
Costs of raising funds	5				140.00
Expenditure on charitable activities	6	40,460.72	73,236.39	113,697.11	95,084.22
Total expenditure		40,460.72	73,236.39	113,697.11	95,224.22
Net income/(expenditure) and net movement in funds for the year		9,937.41	(1,116.50)	8,820.91	(2,470.37)
Reconciliation of funds					
Total funds brought forward		10,933.32	13,492.25	24,425.57	26,895.94
Total funds carried forward		20,870.73	11,375.75	32,246.48	24,425.57

The Bridge Trust Ltd

Balance Sheet as at 31 March 2022

	Note	2022	2021
			£
Fixed assets		–	–
Current assets			
Cash at bank and in hand		33,772.62	24,855.97
Liabilities			
Creditors falling due within one year	10	(526.14)	(430.40)
Net current assets/total net assets		33,246.48	24,425.57
The funds of the charity			
Restricted income funds	11	12,375.75	13,492.25
Unrestricted funds		20,870.73	10,933.32
Total charity funds		33,246.48	24,425.57

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts. These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes at pages 9-11 form part of these accounts.

Signed

Josh Edbrooke on behalf of the trustees

Approved by the trustees on 20 June 2022

Notes to the financial statements

1. Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

a. Basis of preparation

The financial statements have been prepared in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b. Preparation of the accounts on a going concern basis

The financial statements have been prepared on the basis that the trustees consider the company to be a going concern.

c. Income recognition policies

Income from donations is only recognised when it has been received. Gift aid is not recognised until it has been received from HMRC. Interest on funds held on deposit is recognised upon notification of the interest paid or payable by the bank.

d. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the trust's work.

e. Cash at bank and in hand

Cash at bank and in hand includes cash and bank balances, as well as balances held at PayPal, Stewardship and CAF. Virgin Money Giving closed during the year so the Trust no longer has funds in that account.

2. Legal status of the trust

The trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

3. Donations received

Donations received include donations from individual supporters (plus gift aid where applicable), and grants from other charities and similar bodies (analysed below).

<i>Grants from other charities</i>	Total £	Restricted £	Unrestricted £
Amazon Smile	46.44		46.44
Anglia Giving Ltd	25.00		25.00
Bournemouth Community Church	500.00	500.00	
Charities Trust	20.00		20.00
Crofts End Church	1,400.00	1,400.00	
Dayspring Church, Chippenham	4,000.00	4,000.00	
Filton Community Church	4,815.00	4,815.00	
Four Winds Trust	500.00		500.00
Frontline Trust	3,000.00	3,000.00	
George Müller Charitable Trust	305.00		305.00
Linden Church Trust	1,225.00	1,225.00	
Love Bristol	1,000.00	1,000.00	
Mercy in Action	12,428.25		12,428.25
PayPal Giving Fund	147.50		147.50
Resound Trust	2,067.50	1,067.50	1,000.00
Thornbury Baptist Church	3,300.00	3,300.00	
Wood Green Mennonite Church Trust	5,000.00	5,000.00	
Woodlands Group of Churches	8,000.00	8,000.00	
Total	47,779.69	33,307.50	14,472.19

4. Other income

Other income consisted of bank interest received of £6.04.

5. Costs of raising funds

There was no expenditure on publicity this year. (Previous year: £140.00.)

6. Expenditure on charitable activities

	Note	£
Staff salary costs	7	30,000.00
Support of overseas charitable work	8	82,526.39
Governance and administrative costs	9	1,170.72
		<u>113,697.11</u>

7. Staff salary costs

The charity employs Dave Day and Rhian Day. Staff salary costs consist entirely of their salaries. As a result of the Employment Allowance for small employers, no employer's NICs were incurred this year.

8. Support of overseas charitable work

Expenditure on overseas charitable work is analysed as follows, showing whether it was from restricted or unrestricted funds. See *Achievements and Performance* in the Trustees' Report for further information about this expenditure.

		Restricted funds £	Unrestricted funds £	Total £
India:	Slum schools	9,733.00		9,733.00
	Orphans	3,979.25		3,979.25
	Health workers	15,750.00		15,750.00
	Support of pastors and other Christian workers	5,776.25	5,510.00	11,286.25
	Wells for tribal area villages	2,510.00		2,510.00
	Providing toilets in remote villages	745.00		745.00
	COVID-19: feeding programme and other relief	24,259.14		24,259.14
	Educational grant	1,000.00		1,000.00
	Disaster relief (Almora landslide)	1,500.00	1,000.00	2,500.00
	IT training scheme	2,216.00		2,216.00
Total (India)		<u>61,571.10</u>	<u>6,510.00</u>	<u>73,978.64</u>
Zambia	Sachibondu health centre	3,924.00		3,924.00
	Solwezi training scheme	1,000.00		1,000.00
	Support of pastors and other Christian workers	843.75	780.00	1,623.75
Total (Zambia)		<u>5,767.75</u>	<u>780.00</u>	<u>6,547.75</u>
Philippines	Typhoon relief (rebuilding costs)		2,000.00	2,000.00
Total expenditure on overseas charitable work		<u>73,236.39</u>	<u>9,290.00</u>	<u>82,526.39</u>

9. Governance and administrative costs

	£
Bank charges	400.34
Employer's liability insurance	468.04
Website costs	94.34
Training events for trustees and staff	195.00
Governance	13.00
	<u>1,170.72</u>

Bank charges include the costs of making overseas transfers, and other bank service charges. Governance includes charges incurred for the submission of returns to Companies House. Website costs include web hosting and domain registration.

10. Creditors and accrued payments falling due within one year

	£
HMRC (PAYE on salaries)	431.80
Web hosting for the year	<u>94.34</u>
	526.14

11. Restricted funds

Restricted funds comprise funds held for the following

	£
India	
Orphans	302.50
Slum schools	237.50
Health Workers	4,219.67
Support of pastors and other Christian workers	292.50
Miscellaneous gifts for work in India	5,487.30
Zambia	
Sachibondu health centre	1,680.03
Support of pastors and other Christian workers	<u>156.25</u>
	<u>12,375.75</u>

12. Reserves

The trustees consider it desirable to hold a reserve, and have set aside £10,000 of unrestricted funds as a reserve as at 31 March 2022.

THE BRIDGE TRUST LTD

England & Wales - Charity number 1142658

Accounts



The Bridge Trust Ltd

Connecting faith and action

Annual report and financial statements

1 April 2020 to 31 March 2021

Charity number 1142658

Company number 07556101

The Bridge Trust Ltd

Trustees' report

Year ended 31 March 2021

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ending 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Chair's report

The last year has been a very different one for The Bridge Trust Ltd with COVID-19 impacting both what we do and how we do it. Unlike many charities, our finances have remained stable and indeed increased, due to our focus on fundraising to support our partners feeding programme in India, and our regular donors' unfailing support. One of the impacts of the lockdown on the slums in India has been that people have not been able to work and therefore have no money to buy food. We have been able to supply funding which has contributed to hundreds of thousands of meals being provided in some desperate situations as this virus has spread around the globe.

We have continued to supply funding for health care workers, slum schools and orphans, though these activities have inevitably been disrupted due to the pandemic. However, some of the people involved in these have also helped with the distribution of food and other activities related to the response to COVID-19. Our initiative to support the building of toilets in rural areas has continued and we have funded four so far with hopefully more to follow. We were also delighted to learn that the women we support in Zambia have graduated from their training programme and now have responsible jobs working in the copper mines, lifting them and their families out of extreme poverty. We hope to be able to support further education and training opportunities in the future.

For the first time since the trust was established we have not been able to visit our partners in India or Zambia this year. Indeed our UK based activities have also been affected. However, like everyone else we have discovered the joys of "Zoom" and have used this for both our trustee meetings and speaking to our partners in UK churches as well as our friends all around the globe. We are keen to visit our partners again but it is clear that keeping in touch via the internet will play a big part in how we operate moving forwards.

I would like to thank my fellow trustees. Andy Thomas stepped down during the year, and we are grateful for the support he gave us. We welcome the addition of Cara Medus, Josh Edbrooke and Huang Yu Hsi (Hiro) who have joined us recently. It has been a challenging year dealing with such an uncertain situation, but the Trust remains in good health and we are well positioned to face the challenges of the future. Dave and Rhi continue to be an inspiration and I know they have worked hard to remain in touch with and support all our friends in such testing times. I would also like to thank John and Allison at Mercy in Action who have become good friends of The Bridge Trust Ltd. Finally, I would like to thank God, who is clearly involved in all of our initiatives. His Grace makes it all possible!

Colin Medus

Our purposes and activities

Objects

The objects of the charity are

- to advance the Christian faith, mainly but not exclusively, by teaching about Christian faith and action, and through training and mentoring church leaders, in the United Kingdom and overseas.
- to relieve those in need by reason of poverty, illness, disability, social exclusion or age in the United Kingdom or overseas by raising awareness of needs, by making grants to persons in such need and to those working to relieve poverty in such a way, and by training others to do the same.

We achieve these objects through support of work mainly in India and Zambia. We employ two members of staff, Dave and Rhi Day, who both have long experience of church leadership in the UK and overseas. Our connections with India and Zambia exist for the most part as a result of the links they have established over the years. Details of the work we support are provided below under the heading *Achievements and performance*.

The trustees have considered the Charity Commission's guidance on public benefit. We think that our work provides public benefit in many ways, in particular because the work of the slum schools and health workers in India, the health centre in Zambia, and the ministry of the churches whose leaders we support is open to all, and makes a tangible difference to the lives of ordinary poor people in both countries.

Achievements and performance

India

We continued our work with churches in India. Because of the restrictions imposed by COVID-19, it has not been possible for anybody from the Trust to visit India this year. We have been able to keep in close touch with our partners there, however, using online methods – Zoom and WhatsApp, in particular. They have sent us many photographs and videos of the work we have funded.

- We continued to pay for the care of some of the orphan girls in the Love India Children's Home in Delhi. (Just over £3,000 this year.) Since the end of the year, the decision has been made to close the children's home, and to care for orphans in new ways. We will continue to provide support for this.
- Many families in the slums of Delhi have been without work because of the pandemic – they rely on being engaged by the day for construction work, which has come to a halt. We have funded the churches we work with to feed such families who have no income and no savings. They have been distributing either cooked food, or packages of raw ingredients, and by the date of this report more than 500,000 meals had been provided.
- We continued funding the work of 30 health workers in a slum area of Delhi. Their usual work has been somewhat restricted as a result of the pandemic but they have been working hard on providing the feeding programme for the poor.
- The churches we work with have set up schools in two slum areas of Delhi, between them teaching and feeding some 4,000 children every day. Many of the children's families migrated to Delhi to find work, and live in slums where there is no other educational provision. Two donors regularly give us the money to fund two of these schools. We have sent over £10,000 for this work this year. The schools themselves have been closed by the pandemic but the staff have continued supporting the pupils and their families, in particular by helping with the feeding programme. At the date of this report, the schools had just been allowed to start operating again.
- We provided funds for the support of five pastors in India. Three were supported from the trust's own funds, and two from specific donations for this purpose from individual supporters. Most of the churches and their members are not well off, and without our support their pastors could not afford to devote themselves to church leadership. (£8,238 this year.)
- We asked supporters for funds for a project to build toilet blocks in remote villages where there are no indoor facilities. This is important for the safety of women, who are vulnerable to assault if they are obliged to use the fields to relieve themselves. The response was more than we could have expected. After sending funds for the first blocks towards the end of last year, we paid for two more this year, and all four blocks have now been built. We also funded the drilling and building of a well to provide safe drinking water in a village in a tribal area.

Zambia

As with India, it has been impossible for anybody from the Trust to visit Zambia this year, because of the pandemic. Again, we have relied on technology to keep in touch with what is going on.

- We provide regular small amounts of support for pastors working with the Fire Baptized Churches of Zambia (£780 each year, plus an extra £500 this year) and for a young woman at the health centre in Sachibondu (£312).
- We have continued our connection with Sachibondu Rural Health Centre, in North West Zambia. The clinic provides much needed treatment to hundreds of people every day, some of whom walk very long distances to get there. We are grateful to the donors who have enabled us to continue to support the work of the clinic. (£7,735 this year.)

Other activities

After delays caused by the pandemic, the Bath-based charity Mercy in Action (www.mercyinaction.org.uk) was able to open the new branch in Bristol of its chain of boutique charity shops. They are sharing the profits from that branch with Bridge, and despite the difficulties, they have already given us funds to support our work. We are very grateful for the growing relationship we have with them.

COVID-19 has greatly affected the way that the Trust and Dave and Rhi Day operate. In spite of the inability to travel to visit partners in India and Zambia, communication has increased due to the use of social media platforms. We have been able to connect with Jey and Lizy Jeyaseelan in India twice monthly for virtual face to face conversations. This has enabled us to have consistent regular updates on the situation in India and especially the feeding programme which has provided over 500,000 meals in Delhi. Although we have been unable to visit India this year, we have been able to sponsor the provision of toilet blocks, bore holes and wells for the Love India Trust. These greatly enhance the lives of people in some underdeveloped remote areas.

As Dave has continued to mentor and work with other churches and leaders, we have been greatly encouraged by their generosity to the Trust and the work in Delhi. Dave has had the opportunity to talk about the COVID-19 crisis and its effect on India and Zambia in many churches in the South West of England.

It is encouraging to know that COVID-19 has not dampened people's support and generosity to the work of the Bridge Trust Ltd.

Financial review

The trust's income in 2020-21 was just under £93,000, which is up again from last year's £85,000. Despite the difficulties created by COVID-19, we enjoyed a steady level of support from our regular donors. We have also seen very generous giving in response to appeals for help to support our partners in India as they serve the poor in that country during the pandemic. This year we have been able to fund the health workers in Delhi wholly from funds given for that purpose. As before, general funds have been used to pay for the support of some of the pastors we support in India, the amounts we send for pastors in Zambia, and staff salaries.

We have continued to build up a reserve and at the end of the year it stood at £10,000, our target figure. (£8,350 last year.)

At our present levels of income and regular commitments, we have no concerns about the charity's ability to continue as a going concern.

The trustees consider that under the Charities Act 2011, the income of the charity falls within the range for which an independent examination of the charity's accounts is required, but an audit is not required.

Related party transactions

There were no related party transactions requiring disclosure.

Structure, governance and management

The Bridge Trust Ltd is a company limited by guarantee. Its governing document is its Memorandum and Articles of Association. The trustees are also the directors of the company. They may be appointed either by a resolution by the members of the charity, or by the directors. Directors must periodically retire, though they may offer themselves for re-appointment.

Reference and administrative details

The name of the charity is The Bridge Trust Ltd. It is registered as a company incorporated in England and Wales. It is also registered as a charity by the Charity Commission.

Company registration number: 07556101

Charity registration number: 1142658

Registered office address: 24 Stanbury Road, Bristol, BS3 4QG.

The trustees who served during the year were as follows.

Lesley McAllister
Colin Medus (chair)
Liz Sanderson
Andy Thomas (resigned 1 December 2020)
Ian Wilson (treasurer and company secretary).

Except as noted above, they have all continued to serve up to the date of this report.

The following trustees have been appointed since the end of the financial year.

Cara Medus on 25 May 2021
Josh Edbrooke on 2 October 2021
Yu Hsi Huang on 2 October 2021

Approved by The Bridge Trust Ltd trustees on 6 December 2021 and signed on their behalf by:

Signed by order of the trustees

Ian Wilson Company Secretary

The Bridge Trust Ltd

Independent Examiner's report to the trustees

Year ended 31 March 2021

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

As the trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Lesley Hyde
21 Thames Drive
Leigh-on-Sea
Essex
SS9 2XQ

11 November 2021

The Bridge Trust Ltd

Statement of financial activities for the year ending 31 March 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2020-21 £	Total funds 2019-20 £
Income:					
Donations	3	35,297.53	57,450.42	92,747.95	82,436.15
Fund-raising events					2,506.70
Other income	4	6.30		6.30	25.29
Total income		35,303.83	57,450.42	92,754.25	84,968.14
Expenditure:					
Costs of raising funds	5	140.00		140.00	1,050.55
Expenditure on charitable activities	6	36,254.85	58,829.37	95,084.22	92,035.50
Total expenditure		36,394.85	58,829.37	95,224.22	93,086.14
Net income/(expenditure) and net movement in funds for the year		(1,231.02)	(1,378.95)	(2,469.97)	(8,118.00)
Reconciliation of funds					
Total funds brought forward		12,024.34	14,871.20	26,895.54	35,013.54
Total funds carried forward		10,933.32	13,492.25	24,425.57	26,895.54

The Bridge Trust Ltd

Balance Sheet as at 31 March 2021

	Note	2021	2020
			£
Fixed assets			–
Current assets			
Cash at bank and in hand		24,455.97	27,323.54
Liabilities			
Creditors falling due within one year	10	(430.00)	(428.00)
Net current assets/total net assets		<u>24,025.97</u>	<u>26,895.54</u>
The funds of the charity			
Restricted income funds	11	13,492.25	14,871.20
Unrestricted funds		10,933.32	12,024.34
Total charity funds		<u>24,425.57</u>	<u>26,895.54</u>

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts. These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes at pages 9-11 form part of these accounts.

Signed

Colin Edward Medus, Chair of trustees, on behalf of the trustees

Approved by the trustees on 6 December 2021

Notes to the financial statements

1. Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

a. Basis of preparation

The financial statements have been prepared in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b. Preparation of the accounts on a going concern basis

The financial statements have been prepared on the basis that the trustees consider it to be a going concern.

c. Income recognition policies

Income from donations is only recognised when it has been received. Gift aid is not recognised until it has been received from HMRC. Interest on funds held on deposit is recognised upon notification of the interest paid or payable by the bank.

d. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the trust's work.

e. Cash at bank and in hand

Cash at bank and in hand includes cash and bank balances, as well as balances held at Virgin Money Giving and at PayPal.

2. Legal status of the trust

The trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

3. Donations received

Donations received include donations from individual supporters (plus gift aid where applicable), and grants from other charities and similar bodies (analysed below).

<i>Grants from other charities</i>	Total £	Restricted £	Unrestricted £
Amazon Smile	31.90		31.90
Amberley Road Baptist Church	635.00	635.00	
Bournemouth Community Church	2,000.00	2,000.00	
Charities Trust	45.00	25.00	20.00
Crofts End Church	625.00	625.00	
Dayspring Church, Chippenham	5,643.50	5,643.50	
Filton Community Church	720.00	620.00	100.00
Highworth Community Church	1,813.75	1,813.75	
Jamf Nation Global Foundation	60.00	60.00	
Linden Church Trust	500.00	500.00	
Longwell Green Christian Fellowship	75.00		75.00
Mercy in Action	3,950.00		3,950.00
PayPal Giving Fund	187.50		187.50
Resound Trust	470.00		470.00
Spring Mount Christian Fellowship	900.00	900.00	
Thornbury Baptist Church	2,800.00	2,800.00	
Woodlands Group of Churches	50.00	50.00	
Total	20,506.65	15,672.25	4,834.40

4. Other income

Other income consisted of bank interest received of £6.30.

5. Costs of raising funds

£140.00 is the cost of design and printing of publicity material.

Donations through Virgin Money Giving incur a fee, unless the donor chooses to cover them. Donations received are stated net of these fees, as only the net amount is remitted to us by Virgin Money Giving, and therefore they are not included here. (They amounted to £17.20 in the year.)

6. Expenditure on charitable activities

	Note	£
Staff salary costs	7	30,000.00
Support of overseas charitable work	8	64,321.90
Governance and administrative costs	9	762.32
		<u>95,084.22</u>

7. Staff salary costs

The charity employs Dave Day and Rhian Day. Staff salary costs consist entirely of their salaries. As a result of the Employment Allowance for small employers, no employer's NICs were incurred this year.

8. Support of overseas charitable work

Expenditure on overseas charitable work is analysed as follows, showing whether it was from restricted or unrestricted funds.

		Restricted funds £	Unrestricted funds £	Total £
India:	Slum schools	9,682.43	493.78	10,176.21
	Orphans	3,020.00		3,020.00
	Health workers	13,000.00		13,000.00
	Support of pastors and other Christian workers	4,020.00	4,218.75	8,238.75
	Well for tribal area village	1,250.00		1,250.00
	Providing toilets in remote villages	1,400.00		1,400.00
	Covid-19 feeding programme	17,742.69		17,742.69
	Costs of sending funds to India	166.25		166.25
Total (India)		<u>50,281.37</u>	<u>4,712.53</u>	<u>54,993.90</u>
Zambia	Sachibondu health centre	7,735.50		7,735.50
	Support of pastors and other Christian workers	812.50	780.00	1,592.50
Total (Zambia)		<u>8,548.00</u>	<u>780.00</u>	<u>9,328.00</u>
Total expenditure on overseas charitable work		<u>58,829.37</u>	<u>5,492.53</u>	<u>64,321.90</u>

9. Governance and administrative costs

	£
Bank charges	171.55
Employer's liability insurance	516.76
Website costs	61.01
Governance	13.00
	<u>762.32</u>

Bank charges include the costs of making overseas transfers, and other bank service charges. Governance includes charges incurred for the submission of returns to Companies House. Website costs include web hosting and domain registration.

10. Creditors falling due within one year

	£
HMRC (PAYE on salaries)	430.00

11. Restricted funds

Restricted funds comprise funds held for the following

		Restricted funds £
India:	Orphans	1,087.50
	Slum schools	0.00
	Health workers	8,352.17
	Support of pastors and other Christian workers	1,348.75
	Miscellaneous gifts for work in India	1,152.30
	Providing toilets in remote villages	0.00
Zambia:	Sachibondu health centre	1,426.53
	Support of pastors and other Christian workers	125.00
		<u>13,492.25</u>

12. Reserves

The trustees are conscious of the desirability of holding a reserve and have been gradually building this up. As at 31 March 2021, £10,000 of unrestricted funds were held as a reserve.