THE BRIDGE CHURCH ST IVES

England & Wales · Charity number 1161958

Details

Other names	THE BRIDGE CHURCH
Status	Registered
Legal form	CIO
Registered	2015-06-02
Register	View on the Charity Commission register

Contact

Address	The Bridge Church 2 Burrel Road St. Ives PE27 3LE
Phone	01480498801
Email	office@thebridgechurch.co.uk
Website	www.thebridgechurch.co.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE, FOR THE PUBLIC BENEFIT:-4.1. TO ADVANCE THE CHRISTIAN FAITH IN THE COUNTY OF CAMBRIDGESHIRE AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT; AND4.2. TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID LOCATION AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Place of worshipDebt Advice CentreCounselling Centre

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£281,853	£244,115	-	-
2024-03-31	£261,095	£236,317	-	-
2023-03-31	£282,726	£211,682	-	-
2022-03-31	£204,118	£177,590	-	-
2021-03-31	£206,720	£186,097	-	-

Trustees

Name	Role	Appointed
CONRAD ROPER	Chair	2016-02-25
Christine Wetherill		2020-03-06
Elizabeth Joy ROGERS		2018-07-06
LESLIE CARLTON HOWARD		2015-06-02
MALCOLM WILLIAM ELLIS		2006-03-31
Matthew Hanley Paul		2025-02-06

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THE BRIDGE CHURCH ST IVES

England & Wales - Charity number 1161958

Accounts

THE BRIDGE CHURCH, ST IVES

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2025

THE BRIDGE CHURCH, ST IVES.
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The Bridge Church

Trustees' Annual Report for the period								
From	Start date			To	End date		
	01	04	2024		31	03	2025

Section A Reference and administration details

Charity name	The Bridge Church St Ives
Other names charity is known by	The Bridge Church
Registered charity number	1161958
Charity's principal address	2 Burrel Road
	St Ives
	Cambridgeshire
	Postcode PE27 3LE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Conrad Roper	Elder		
2	Esther Adusei		Resigned 22 Nov 24	
3	Malcolm Ellis			
4	Leslie Howard			
5	Matt Paul		Appointed 06 Feb 25	
6	Lizzie Rogers			
7	Christine Wetherill			
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (SORP Para .1.25)	Constitution
How the charity is constituted (SORP Para .1.25)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (SORP Para .1.25)	Appointed by church leaders

Additional governance issues

The charity's organisational structure and any wider network with which the charity works; **Trustees' consideration of major risks and the system and procedures to manage them.** (SORP Para .1.51)	The Bridge Church is part of Relational Mission. Relational Mission is a growing family of churches from different countries which is also part of Newfrontiers, a group of apostolic leaders, together with their teams and churches, united on global mission and by core values and genuine relationships. Newfrontiers represents a worldwide network of churches across many nations. Relational Mission churches are predominantly in the UK and mainland Europe. Property risks are covered by insurance and safeguarding risks are covered by recognised guidelines.

Section C Objectives and activities

Summary of the purposes of the charity as set out in its governing document
(SORP Para .1.17)

To advance the Christian faith in the county of Cambridgeshire and in such other parts of the UK or the world as the charity trustees may from time to time think fit; and

To relieve persons who are in conditions of need or hardship or who are sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as the charity trustees may from time-to-time think fit.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.
(SORP Para .1.17 & 1.19)

As a part of our direct service to the community we continue to operate:

A CMA affiliated Money Advice Centre
A Counselling Centre which is an organisational member of the British Association for Counselling and Psychotherapy (closed Aug 2024).
A weekly youth group
A weekly Baby and Toddlers group
A craft club

All of these services are open to all in the community and are free to use with the exception of general counselling which asks for donations to help fund the professional costs. We ask for a donation of £1.50 per family attending the Baby and Toddler Group.

(include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)
(SORP Para .1.18)

The trustees confirm they have complied with their duty to ensure the Charity has undertaken suitable works for the benefit of the public, as required by the Charity Commission.

Additional details of objectives and activities

Policy on grantmaking;

Contribution made by volunteers.

(SORP Para .1.38)

Regarding grantmaking, The Bridge Church will consider applications that fall within its charitable purposes. Grants will be made based on the funding available, solely on merit and where the due diligence process has not identified any unacceptable issues.

The Bridge Church has paid multiple grants in the year as detailed at Note 13 to the accounts. The most significant were £20,218 supporting missionary work in India, £17,749 for Relief Aid in Kenya and £12,000 to Relational Mission, which has the same general charitable objectives.

The Bridge Church receives significant voluntary support, estimated at a minimum of 645 hrs per month. This covers the following areas of activity:

Children and youth work
Leadership and pastoral care of small groups
Counselling (to Aug 2024)
Debt advice
Worship
Teaching
Hospitality
Administrative support

Section D Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. (SORP Para .1.20)

Premises. This year the charity completed the refurbishment of the downstairs toilets, which was commenced in 23/24.

Membership has risen slightly from 177 and now stands at 185 people.

The Alpha course, which promotes the Christian faith was run once and we baptised 2 adults and 3 youth during the year.

The Debt Advice Centre continues to develop and has 6 advisors.

The Counselling Centre continued to run until Aug 2024, but after much consideration was closed as deemed unsustainable.

The drop-in is run weekly on Fri mornings, providing opportunity for members of the community to come have a coffee, chat or play games.

The youth team continues to be developed by our voluntary youth leader who has grown the volunteer youth team to include eight on Friday evenings and a team of six on Sundays.

The children's work continues to be developed by a team of trained and DBS (Disclosure and Barring Service) checked volunteers, this team is overseen by a children's worker who is paid one day a week.

Overseas mission continues largely through Edward and Fridah Buria who oversee the Newfrontiers churches in central Africa. Relationships have also been developed with church leaders including India and Poland. We continued our connection with the church in Pardubice, Czechia, assisting with a language course and mission.

Section E Financial review

Review of the charity's financial position at the end of the period. (SORP Para .1.21)	Total income was £282K, a £16K increase in unrestricted donations on the prior year. There was £57K of restricted giving, of which £38K was given for mission and relief aid in India and Kenya. Total expenditure was £244K. Of this £181K was unrestricted with the principal outgoings continuing to be staff and premises; both remain key to facilitating delivery of the charity objectives. These costs were £15K higher compared with the prior year, primarily due to increased spend on training, development, depreciation (new refurbishment) and one additional part time member of staff. Restricted expenditure was £63K, £7K lower than the prior year, principally due to closure of the Counselling Centre service mid-year. In addition, £25K of expenditure on fixtures & fittings was capitalised relating to the toilet refurbishment. Total asset value included a further £3.4K from 23/24.
Statement explaining the policy for holding reserves stating why they are held. Amount of reserves held. Reasons for holding zero reserves. (SORP Para .1.22)	The charity aims to hold in general reserve a balance of 2-3 months unrestricted operating costs (primarily for staff and premises costs). Current reserves are equivalent to 5.7 months. Restricted funds are used to separate receipts, donations, gifts and grants given for their specific purposes. At the end of year there was £4,153 of receipts all relating to the Newday Youth Event.
Details of any funds materially in deficit(SORP Para .1.24)	None
Explanation of any uncertainties about the charity continuing as a going concern (SORP Para .1.23)	None

Additional optional information

The charity's principal sources of funds (including any fundraising) (SORP Para .1.47)	Funds are received principally from church member donations, recovery of related Gift Aid and through grant applications.
A description of the principal risks facing the charity (SORP Para .1.46)	Safeguarding Accident prevention Loss/damage to premises

Section F Custodian responsibilities

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held (relation to custodian charity's objects)	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Section G Exemptions from disclosure

Reason for non-disclosure of key personnel details	N/A

Section H Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature(s)	*C Roper*	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	02/01/2026	

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees	The Bridge Church St Ives		
On accounts for the year ended	31/03/2025	**Charity no.**	1161958
Set out on pages	12 - 23		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of CIMA

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination

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

Signed:	D. MacLeod **Date:** 22/1/26
Name:	DONALD JAMES MACLEOD
Relevant professional qualification(s) or body:	CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS
Address:	6 BEAUMONT CLOSE
	HARTFORD, HUNTINGDON
	CAMBRIDGESHIRE, PE29 1ER

Section B Disclosure

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

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

CHARITY COMMISSION FOR ENGLAND AND WALES

The Bridge Church

The Bridge Church St. Ives			Charity No	1161958
Annual accounts for the period				
Period start	01/04/2024	To	Period end	31/03/2025

Section A Statement of financial activities

Recommended categories by activity	Guidance	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	221,005	18,615	-	239,621	225,563
Charitable activities	S02	3,030	-	-	3,030	2,175
Other trading activities	S03	-	-	-	-	-
Investments	S04	1,228	7	-	1,235	1,012
Separate material item of income	S05	-	37,967	-	37,967	32,346
Other	S06	-	-	-	-	-
Total	S07	225,263	56,590	-	281,853	261,095
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	180,912	63,203	-	244,115	236,317
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	180,912	63,203	-	244,115	236,317
Net income/(expenditure) before investment gains/(losses)	S13	44,351	- 6,613	-	37,738	24,778
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	44,351	- 6,613	-	37,738	24,778
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	- 10,701	10,701	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of Charity fixed assets	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	33,650	4,088	-	37,738	24,778
Reconciliation of funds:						
Total funds brought forward	S21	491,737	65	-	491,802	467,024
Total funds carried forward	S22	525,387	4,153	-	529,541	491,802

Section B Balance sheet

	Guidance	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	682,448	-	-	682,448	684,526
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	682,448	-	-	682,448	684,526
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	5,642	4,153	-	9,796	5,739
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	87,584	-	-	87,584	72,807
Total current assets	B10	93,226	4,153	-	97,380	78,546
Creditors: amounts falling due within one year (Note 20)	B11	22,903	-	-	22,903	22,983
Net current assets/(liabilities)	B12	70,323	4,153	-	74,476	55,563
Total assets less current liabilities	B13	752,771	4,153	-	756,925	740,089
Creditors: amounts falling due after one year (Note 20)	B14	227,384	-	-	227,384	248,287
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	525,387	4,153	-	529,541	491,802
Funds of the Charity						
Endowment funds (Note 27)	B17			-	-	-
Restricted income funds (Note 27)	B18		4,153		4,153	65
Unrestricted funds	B19	525,387			525,387	491,737
Revaluation reserve	B20				-	-
Total funds	B21	525,387	4,153	-	529,541	491,802

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
C Roper	CONRAD ROPER	02/01/2026

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*		the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***1. Steady, consistent, year on year growth in church membership, reflected in financial giving.*** ***2. Income consistantly in excess of expenditure.*** ***3. Cash reserves consistantly meet and exceed the reserves policy minimum of 3 months operating costs.***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not Applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not Applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in Note 2.2.

Yes*	✓	* -Tick as appropriate
No*		

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Note 2 Accounting policies

2.2 INCOME

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	Yes ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Yes ✓
Government grants	The charity has received government grants in the reporting period	Yes x
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	£500
	They are valued at cost.	Yes ✓
	The depreciation rates and methods used are disclosed in note 29.	
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓

Note 3 Analysis of income

		Unrestricted funds	Restricted funds	Total funds	Prior year
				£	£
Donations and legacies:	Church	221,005	12,116	**233,122**	214,616
	Money Advice Centre	-	605	**605**	862
	Counselling Centre	-	837	**837**	4,283
	Mission	-	5,057	**5,057**	5,802
	Total	**221,005**	**18,615**	**239,621**	**225,563**
Charitable activities:	Premises Income	3,030	-	**3,030**	2,175
		-	-	**-**	-
	Total	**3,030**	**-**	**3,030**	**2,175**
Income from investments:	Interest Received	1,228	7	**1,235**	1,012
		-	-	**-**	-
	Total	**1,228**	**7**	**1,235**	**1,012**
Separate material item:	Ely Building	-	-	**-**	32,346
	Overseas Mission + Relief Aid	-	37,967	**37,967**	
	Total	**-**	**37,967**	**37,967**	**32,346**
TOTAL INCOME		**225,263**	**56,590**	**281,853**	**261,095**

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

£49,556: £32,346 donations in support of Jubilee Church Ely building fund / £6,658 giving in support of UK and overseas Church and Mission / £862 for Money Advice Centre / £4,283 for Counselling Centre / £4,611 for Church youth activities, £796 on other activities.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

£37,967 donations in support of Overseas Mission and Relief Aid.

Note 6 Analysis of expenditure

	This year			Last year		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
			£			£
Church	168,912	12,711	**181,623**	147,067	13,522	**160,589**
Money Advice Centre	-	5,155	**5,155**	-	5,530	**5,530**
Counselling Centre	-	2,624	**2,624**	-	7,934	**7,934**
Mission	12,000	42,713	**54,713**	19,226	43,038	**62,264**
Expenditure on charitable	**180,912**	**63,203**	**244,115**	**166,293**	**70,024**	**236,317**
Independent Examiners fee	-	-	-	-	-	-
Other expenditure	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL EXPENDITURE	**180,912**	**63,203**	**244,115**	**166,293**	**70,024**	**236,317**

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year			Last year		
	Activities undertaken directly	Grant funding of activities	Total this year	Activities undertaken directly	Grant funding of activities	Total last year
	£	£	£	£	£	£
Church	175,123	6,500	**181,623**	160,589	-	**160,589**
Money Advice Centre	5,155	-	**5,155**	5,530	-	**5,530**
Counselling Centre	2,624	-	**2,624**	7,934	-	**7,934**
Mission	4,746	49,967	**54,713**	3,613	58,651	**62,264**
Total	**187,648**	**56,467**	**244,115**	**177,666**	**58,651**	**236,317**

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

	This year £	Last year £
Independent examiner's fees	-	-
Assurance services other than audit or independent examination	-	-
Tax advisory fees	-	-
Other fees paid to the independent examiner	-	-

Note 11 Paid employees

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	64,340	59,079
Social security costs	-	-
Pension costs (defined contribution scheme)	7,711	6,667
Other employee benefits	-	-
Total staff costs	72,052	65,746

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	N/A

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	N/A

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	TRUE

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	3	2
Governance	-	-
Other	-	-
Total	3	2

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year £	Last year £
Amount of contributions recognised in the SOFA as an expense	7,711	6,667

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	Not allocated	Not allocated

Note 13 Grantmaking

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission	49,967	-	Nil	**49,967**

13.2 Grants made to institutions

Names of institution	Purpose	Total amount of grants paid
New Life Foundation Ministries, India	Support church growth	20,218
Edfri International, Kenya	Relief aid - Kenya	17,749
Relational Mission (1150583)	Support church growth	12,000
Novio Church via Life Church Peterborough (1111146)	Support church growth	4,000
Zbor Kosciola Chrzescijan Baptystow (Church), Poland	Support church growth	1,500
Gateway Church Kings Lynn (1120359)	Support church growth	1,000
Total grants to institutions in reporting period		**56,467**
Other unanalysed grants		-
TOTAL GRANTS PAID		**56,467**

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	£	Total £
Mission	54,651	4,000	Nil	**58,651**

13.4 Grants made to institutions

Names of institution	Purpose	Total amount of grants paid £
Jubilee Church Ely (1204217)	Support church growth	38,651
Relational Mission (1150583)	Support church growth	12,000
Novio Church via Life Church Peterborough (1111146)	Support church growth	3,000
Newday Generation UK (1203287)	Support youth work	1,000
Total grants to institutions in reporting period		**54,651**
Other unanalysed grants		-
TOTAL GRANTS PAID		54,651

Note 14 Tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	754,621	-	12,447	71,229	838,297
Additions	-	-	-	25,093	25,093
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	754,621	-	12,447	96,322	863,390

14.2 Depreciation and impairments

**Basis SL or RB (Straight Line or Reducing Balance)	SL		RB	RB
** Rate	50 Yrs		33%	33%

At beginning of the year	95,903	-	5,025	52,843	153,771
Disposals	-	-	-	-	-
Depreciation	14,873	-	2,449	9,848	27,171
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	110,777	-	7,474	62,691	180,942

14.3 Net book value

Net book value at the beginning of the year	658,718	-	7,422	18,386	684,526
Net book value at the end of the year	643,845	-	4,973	33,631	682,448

Note 19 Debtors and prepayments

19.1 Analysis of debtors (all less than 1 year)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	4,465	1,108
Other debtors	5,330	4,632
Total	9,796	5,739

Note 20 Creditors and accruals

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	20,512	19,450	227,384	248,287
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	2,391	3,533	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	22,903	22,983	227,384	248,287

Note 24 Cash at bank and in hand

	This year £	Last year £
Cash at bank and on hand	87,584	72,807
Other	-	-
Total	87,584	72,807

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Mission	R	UK and Overseas Mission Activity	-	4,331	- 4,021	- 310	-
Money Advice Centre	R	Money Advice Centre	-	605	- 5,010	4,405	-
Counselling Centre	R	Counselling Centre	-	837	- 2,769	1,931	-
Gifts Given	R	Gifts Given (incl Overseas Mission)	65	46,456	- 46,531	10	-
Newday	R	New day Youth Event	-	3,854	- 2,850	3,150	4,153
Other funds	R	N/a	-	508	- 2,023	1,515	-
		Total Funds	65	56,590	- 63,203	10,701	4,153

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Building	R	Building related projects	6,305	32,346	- 38,651	-	-
Ely Building	R	Contribution to Ely Building	-	2,300	- 3,873	1,573	-
Money Advice Centre	R	Money Advice Centre	-	862	- 5,530	4,669	-
Counselling Centre	R	Counselling Centre	-	4,283	- 7,934	3,651	-
Gifts Given	R	Gifts Given (incl Overseas Mission)	-	4,358	- 4,300	7	65
Newday	R	New day Youth Event	-	4,611	- 6,864	2,253	-
Christmas Book	R	Christmas Book	-	137	- 264	128	-
Other funds	R	N/a	65	660	- 2,607	1,883	-
		Total Funds	6,370	49,556	- 70,024	14,163	65

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount £
Between unrestricted and restricted funds	Transfer to Unrestricted of excess compensation received for cancelled flights.	- 310
Between unrestricted and restricted funds	Transfer from Unrestricted to fund deficits.	11,001

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	Transfer from Unrestricted to fund deficits.	14,163

Note 28 Transactions with trustees and related parties

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	TRUE

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)	TRUE

28.2 Trustees' expenses

No trustee expenses have been incurred (True or False)	TRUE

28.3 Transaction(s) with related parties

This year

There have been no related party transactions in the reporting period (True or False)	TRUE

Last year

There have been no related party transactions in the reporting period (True or False)	TRUE

Note 29 Additional Disclosures

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Mortgage Account Number 10113744 with CAF Bank Ltd (original amount borrowed £400,000) is secured against the charity's property at 2 Burrel Road, St Ives.

Depreciation Calculation:
- Freehold land, estimated at £40,000 is excluded from the depreciation calculation. We have estimated a £50,000 residual value for the Buidling and depreciated using the straight line method over a 50 year life.
- Land and residual value estimates were derived from a known and comparable church facility.
- All Fixtures, Fittings and Equipment are depreciated using the reducing balance method at 33%.

THE BRIDGE CHURCH ST IVES

England & Wales - Charity number 1161958

Accounts

THE BRIDGE CHURCH, ST IVES

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2024

THE BRIDGE CHURCH, ST IVES.
INDEX TO THE TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2024

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12	Statement of Financial Activities
13	Balance Sheet
14 - 24	Notes to the Financial Statements

Trustees' Annual Report for the period							
From	Start date			To	End date		
	01	04	2023		31	03	2024

Section A Reference and administration details

Charity name	The Bridge Church St Ives
Other names charity is known by	The Bridge Church
Registered charity number	1161958
Charity's principal address	2 Burrel Road
	St Ives
	Cambridgeshire
	Postcode PE27 3LE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Conrad Roper	Elder		
2	Esther Adusei			
3	Malcolm Ellis			
4	Leslie Howard			
5	Lizzie Rogers			
6	Christine Wetherill			
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (SORP Para .1.25)	Constitution
How the charity is constituted (SORP Para .1.25)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (SORP Para .1.25)	Appointed by church leaders

Additional governance issues

The charity's organisational structure and any wider network with which the charity works; **Trustees' consideration of major risks and the system and procedures to manage them.** (SORP Para .1.51)	The Bridge Church is part of Relational Mission. Relational Mission is a growing family of churches from different countries which is also part of Newfrontiers, a group of apostolic leaders, together with their teams and churches, united on global mission and by core values and genuine relationships. Newfrontiers represents a worldwide network of churches across many nations. Relational Mission churches are predominantly in the UK and mainland Europe. Property risks are covered by insurance and safeguarding risks are covered by recognised guidelines.

Section C Objectives and activities

Summary of the purposes of the charity as set out in its governing document
(SORP Para .1.17)

To advance the Christian faith in the county of Cambridgeshire and in such other parts of the UK or the world as the charity trustees may from time to time think fit; and

To relieve persons who are in conditions of need or hardship or who are sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as the charity trustees may from time-to-time think fit.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.
(SORP Para .1.17 & 1.19)

As a part of our direct service to the community we continue to operate:

A CMA affiliated Money Advice Centre
A Counselling Centre which is an organisational member of the British Association for Counselling and Psychotherapy.
A weekly youth group
A weekly Baby and Toddlers group
A craft club

All of these services are open to all in the community and are free to use with the exception of general counselling which asks for donations to help fund the professional costs. We ask for a donation of £1.50 per family attending the Baby and Toddler Group.

(include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)
(SORP Para .1.18)

The trustees confirm they have complied with their duty to ensure the Charity has undertaken suitable works for the benefit of the public, as required by the Charity Commission.

Additional details of objectives and activities

Policy on grantmaking;

Contribution made by volunteers.

(SORP Para .1.38)

Regarding grantmaking, The Bridge Church will consider applications that fall within its charitable purposes. Grants will be made based on the funding available, solely on merit and where the due diligence process has not identified any unacceptable issues.

The Bridge Church has paid multiple grants in the year as detailed at Note 13 to the accounts. The most significant were £38,651 to Jubilee Church Ely for their Building Fund and £12,000 to Relational Mission, which has the same general charitable objectives.

The Bridge Church receives significant voluntary support, estimated at a minimum of 645 hrs per month. This covers the following areas of activity:

Children and youth work
Leadership and pastoral care of small groups
Counselling
Debt advice
Worship
Teaching
Hospitality
Administrative support

Section D Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. (SORP Para .1.20)

Premises. This year the charity undertook maintenance work to the guttering, replaced the main hall seating and commenced the refurbishment of the downstairs toilets.

Membership has fallen from 190 (we have had some new people joining and others moving away) it now stands at 177 people.

The Alpha course, which promotes the Christian faith was run once and two people who attended the course continue to attend the church.

4 people (2 adults and 2 youth) were saved and added to the church.

The Debt Advice Centre continues to develop and has 6 advisors.

The Counselling Centre now has 5 Psychotherapists and 1 clinical lead (who supervises the team).

The drop-in is run weekly on Fri mornings, providing opportunity for members of the community to come have a coffee, chat or play games.

The youth team continues to be developed by our voluntary youth leader who has grown the volunteer youth team to include eight on Friday evenings and a team of six on Sundays.

The children's work continues to be developed by a team of trained and DBS (Disclosure and Barring Service) checked volunteers, this team is overseen by a children's worker who is paid one day a week.

Overseas mission continues largely through Edward and Fridah Buria who oversee the Newfrontiers churches in central Africa. Relationships have also been developed with church leaders from other European nations including Czechia with a planned trip to Pardubice for 15 church members.

Section E Financial review

Review of the charity's financial position at the end of the period. (SORP Para .1.21)	Total income was £261K, a £25K increase in unrestricted donations on the prior year. There was £50K of restricted giving, of which £32K was given for the Jubilee Church Ely building fund. Total expenditure was £236K. Of this £166K was unrestricted with the principal outgoings continuing to be staff and premises; both remain key to facilitating delivery of the charity objectives. Routine running costs were £5K higher compared with the prior year, primarily due to increased mortgage interest costs and utility rates. Of the unrestricted funds, £19K related to Mission activities, a reduction of £6K on the prior year. Restricted expenditure was £70K, £20K higher than the prior year, principally an extra £18K on Mission activities. In addition, £15K of expenditure on the church premises was capitalised relating to building improvement and fixtures & fittings.
Statement explaining the policy for holding reserves stating why they are held. Amount of reserves held. Reasons for holding zero reserves. (SORP Para .1.22)	The charity aims to hold in general reserve a balance of 2-3 months unrestricted operating costs (primarily for staff and premises costs). Current reserves are equivalent to 6 months. Restricted funds are used to separate receipts, donations, gifts and grants given for their specific purposes. At the start of the year there was £6K mainly for donations to support a future year grant to another church; by the end of year there was £65.
Details of any funds materially in deficit(SORP Para .1.24)	None
Explanation of any uncertainties about the charity continuing as a going concern (SORP Para .1.23)	None

Additional optional information

The charity's principal sources of funds (including any fundraising) (SORP Para .1.47)	Funds are received principally from church member donations, recovery of related Gift Aid and through grant applications.
A description of the principal risks facing the charity (SORP Para .1.46)	Safeguarding Accident prevention Loss/damage to premises

Section F Custodian responsibilities

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held (relation to custodian charity's objects)	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Section G Exemptions from disclosure

Reason for non-disclosure of key personnel details	N/A

Section H Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature(s)	*C Roper*	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	

Date	11/11/2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees	The Bridge Church St Ives		
On accounts for the year ended	31/03/2024	**Charity no.**	1161958
Set out on pages	12 - 24		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination

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

Signed:	D. MacLeod	**Date:**	10/1/25
Name:	DONALD MACLEOD		
Relevant professional qualification(s) or body:	CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS		
Address:	6 BEAUMONT CLOSE		
	HARTFORD, HUNTINGDON		
	CAMBRIDGESHIRE, PE29 1ER		

Section B Disclosure

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

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

CHARITY COMMISSION FOR ENGLAND AND WALES

The Bridge Church

The Bridge Church St. Ives			Charity No	1161958
Annual accounts for the period				
Period start	01/04/2023	To	Period end	31/03/2024

Section A Statement of financial activities

Recommended categories by activity	Guidance	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds £	Prior year funds £
Incoming resources (Note 3)		F01	F02	F03	F04	F05
Income and endowments from:						
Donations and legacies	S01	208,363	17,199	-	225,563	237,855
Charitable activities	S02	2,175	-	-	2,175	5,305
Other trading activities	S03	-	-	-	-	-
Investments	S04	1,000	11	-	1,011	240
Separate material item of income	S05	-	32,346	-	32,346	39,326
Other	S06	-	-	-	-	-
Total	S07	211,539	49,556	-	261,095	282,726
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	166,293	70,024	-	236,317	211,682
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	166,293	70,024	-	236,317	211,682
Net income/(expenditure) before investment gains/(losses)	S13	45,246	- 20,468	-	24,778	71,044
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	45,246	- 20,468	-	24,778	71,044
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	- 14,163	14,163	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of Charity fixed assets	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	31,083	- 6,305	-	24,778	71,044
Reconciliation of funds:						
Total funds brought forward	S21	460,654	6,370	-	467,024	395,980
Total funds carried forward	S22	491,737	65	-	491,802	467,024

Section B Balance sheet

		Guidance	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	684,526	-	-	684,526	692,561
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	684,526	-	-	684,526	692,561
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	5,739	-	-	5,739	6,284
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand	(Note 24)	B09	72,742	65	-	72,807	56,205
Total current assets		B10	78,481	65	-	78,546	62,489
Creditors: amounts falling due within one year	(Note 20)	B11	22,983	-	-	22,983	20,179
Net current assets/(liabilities)		B12	55,498	65	-	55,563	42,311
Total assets less current liabilities		B13	740,024	65	-	740,089	734,872
Creditors: amounts falling due after one year	(Note 20)	B14	248,287	-	-	248,287	267,847
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	491,737	65	-	491,802	467,024
Funds of the Charity							
Endowment funds	(Note 27)	B17			-	-	-
Restricted income funds	(Note 27)	B18		65		65	6,370
Unrestricted funds		B19	491,737			491,737	460,654
Revaluation reserve		B20				-	-
Total funds		B21	491,737	65	-	491,802	467,024

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
C Roper	CONRAD ROPER	11/11/2024

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*		the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***1. Steady, consistent, year on year growth in church membership, reflected in financial giving.*** ***2. Income consistantly in excess of expenditure.*** ***3. Cash reserves consistantly meet and exceed the reserves policy minimum of 3 months operating costs.***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not Applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not Applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in Note 2.2.

Yes*	✓	* -Tick as appropriate
No*		

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Note 2 Accounting policies

2.2 INCOME

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	Yes ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Yes ✓
Government grants	The charity has received government grants in the reporting period	Yes x
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	£500
	They are valued at cost.	Yes ✓
	The depreciation rates and methods used are disclosed in note 9.2.	
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓

Note 3 Analysis of income

		Unrestricted funds	Restricted funds	Total funds	Prior year
				£	£
Donations and legacies:	Church	208,363	6,253	**214,616**	203,514
	Money Advice Centre	-	862	**862**	604
	Counselling Centre	-	4,283	**4,283**	4,344
	Mission	-	5,802	**5,802**	29,393
	Total	**208,363**	**17,199**	**225,563**	**237,855**
Charitable activities:	Money Advice Centre (Grant)	-	-	**-**	1,156
	Counselling Centre (Grant)	-	-	**-**	1,156
	Premises Income	2,175	-	**2,175**	2,993
	Total	**2,175**	**-**	**2,175**	**5,305**
Income from investments:	Interest Received	1,000	11	**1,011**	240
		-	-	**-**	-
	Total	**1,000**	**11**	**1,011**	**240**
Separate material item:	Roof Overcladding (Grant)	-	-	**-**	39,326
	Ely Building	-	32,346	**32,346**	-
	Total	**-**	**32,346**	**32,346**	**39,326**
TOTAL INCOME		**211,539**	**49,556**	**261,095**	**282,726**

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

£95,782: £48,326 for Roof Overcladding (of which £39,326 was Grant funding from the Amey Foundation) / £27,171 giving in support of UK and overseas Church and Mission / £6,305 in support of Jubilee Church Ely / £1,761 for Money Advice Centre / £5,501 for Counselling Centre / £4,136 for Church youth activities, £2,582 on other activities.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

£32,346 donations in support of Jubilee Church Ely building fund. £6,305 received in the prior year.

Note 6 Analysis of expenditure

	This year			Last year		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
			£			£
Church	147,067	13,522	**160,589**	136,565	15,318	**151,883**
Money Advice Centre	-	5,530	**5,530**	-	3,116	**3,116**
Counselling Centre	-	7,934	**7,934**	-	7,094	**7,094**
Mission	19,226	43,038	**62,264**	24,880	24,710	**49,590**
Expenditure on charitable	**166,293**	**70,024**	**236,317**	**161,445**	**50,237**	**211,682**
Independent Examiners fee	-	-	-	-	-	-
Other expenditure	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL EXPENDITURE	**166,293**	**70,024**	**236,317**	**161,445**	**50,237**	**211,682**

Other information:

Analysis of expenditure on charitable activities

	This year			Last year		
Activity or programme	Activities undertaken directly	Grant funding of activities	Total this year	Activities undertaken directly	Grant funding of activities	Total last year
	£	£	£	£	£	£
Church	160,589	-	**160,589**	151,883	-	**151,883**
Money Advice Centre	5,530	-	**5,530**	3,116	-	**3,116**
Counselling Centre	7,934	-	**7,934**	7,094	-	**7,094**
Mission	3,613	58,651	**62,264**	5,160	44,430	**49,590**
Total	**177,666**	**58,651**	**236,317**	**167,252**	**44,430**	**211,682**

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

	This year £	Last year £
Independent examiner's fees	-	-
Assurance services other than audit or independent examination	-	-
Tax advisory fees	-	-
Other fees paid to the independent examiner	-	-

Note 11 Paid employees

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	59,079	60,543
Social security costs	-	-
Pension costs (defined contribution scheme)	6,667	6,910
Other employee benefits	-	-
Total staff costs	65,746	67,453

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	N/A

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	N/A

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	TRUE

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	2	2

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year £	Last year £
Amount of contributions recognised in the SOFA as an expense	6,667	6,910
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	Not allocated	Not allocated

Note 13 Grantmaking

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission	54,651	4,000	Nil	**58,651**

13.2 Grants made to institutions

Names of institution	Purpose	Total amount of grants paid
Jubilee Church Ely (1204217)	Support church growth	38,651
Relational Mission (1150583)	Support church growth	12,000
Novio Church via Life Church Peterborough (1111146)	Support church growth	3,000
Newday Generation UK (1203287)	Support youth work	1,000
Total grants to institutions in reporting period		**54,651**
Other unanalysed grants		-
TOTAL GRANTS PAID		**54,651**

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission	44,430	-	Nil	**44,430**

13.4 Grants made to institutions

Names of institution	Purpose	Total amount of grants paid
		£
Famine appeal via Kings Church Norwich (1083049)	Relief aid - Kenya	16,392
Relational Mission (1150583)	Support church growth	12,000
Life Church Peterborough (1111146)	Support church growth	5,000
Novio Church via Life Church Peterborough (1111146)	Support church growth	4,005
Mission Possible UK (1120971)	Relief aid - E Europe and Africa	2,594
Gateway Church Kings Lynn (1120359)	Support church growth	2,500
Total grants to institutions in reporting period		**42,490**
Other unanalysed grants		1,939
TOTAL GRANTS PAID		44,430

Note 14 Tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	750,349	-	12,447	60,922	823,719
Additions	4,272	-	-	10,306	14,578
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	754,621	-	12,447	71,229	838,297

14.2 Depreciation and impairments

**Basis SL or RB (Straight Line or Reducing Balance)	SL		RB	RB
** Rate	50 Yrs		33%	33%

At beginning of the year	81,208	-	1,369	48,581	131,158
Disposals	-	-	-	-	-
Depreciation	14,695	-	3,656	4,262	22,614
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	95,903	-	5,025	52,843	153,771

14.3 Net book value

Net book value at the beginning of the year	669,141	-	11,078	12,342	692,561
Net book value at the end of the year	658,718	-	7,422	18,386	684,526

Note 19 Debtors and prepayments

19.1 Analysis of debtors (all less than 1 year)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	1,108	114
Other debtors	4,632	6,170
Total	5,739	6,284

Note 20 Creditors and accruals

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	19,450	18,966	248,287	267,847
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	3,533	1,213	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	22,983	20,179	248,287	267,847

Note 24 Cash at bank and in hand

	This year £	Last year £
Cash at bank and on hand	72,807	56,205
Other	-	-
Total	72,807	56,205

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Ely Building	R	Contribution to Ely Building	6,305	32,346	- 38,651	-	-
Mission	R	UK and Overseas Mission Activity	-	2,300	- 3,873	1,573	-
Money Advice Centre	R	Money Advice Centre	-	862	- 5,530	4,669	-
Counselling Centre	R	Counselling Centre	-	4,283	- 7,934	3,651	-
Gifts Given	R	Gifts Given (incl Overseas Mission)	-	4,358	- 4,300	7	65
Newday	R	New day Youth Event	-	4,611	- 6,864	2,253	-
Christmas Book	R	Christmas Book	-	137	- 264	128	-
Other funds	R	N/a	65	660	- 2,607	1,883	-
		Total Funds	6,370	49,556	- 70,024	14,163	65

Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Building	R	Building related projects	3,881	48,326	-	- 52,207	-
Ely Building	R	Contribution to Ely Building	-	6,305	-	-	6,305
Money Advice Centre	R	Money Advice Centre	-	1,761	- 3,116	1,355	-
Counselling Centre	R	Counselling Centre	-	5,501	- 7,094	1,593	-
Gifts Given	R	Gifts Given (incl Overseas Mission)	-	27,171	- 27,268	97	-
Newday	R	New day Youth Event	-	4,136	- 5,447	1,311	-
Christmas Book	R	Christmas Book	-	1,855	- 4,680	2,826	-
Other funds	R	N/a	100	728	- 2,632	1,869	65
		Total Funds	3,981	95,782	- 50,237	- 43,156	6,370

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount £
Between unrestricted and restricted funds	**Remaining Funds:** Transfer from Unrestricted to fund deficits.	14,163

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	**Building Fund:** Transfer of capitalised building costs of £66,100 to unrestricted funds offset by transfer from unrestricted of £13,893 to fund deficit.	- 52,207
Between unrestricted and restricted funds	**Remaining Funds:** Transfer from Unrestricted to fund deficits.	9,051

Note 28 Transactions with trustees and related parties

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False) TRUE

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False) TRUE

28.2 Trustees' expenses

No trustee expenses have been incurred (True or False) TRUE

28.3 Transaction(s) with related parties

This year

There have been no related party transactions in the reporting period (True or False) TRUE

Last year

There have been no related party transactions in the reporting period (True or False) TRUE

Note 29 Additional Disclosures

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Mortgage Account Number 10113744 with CAF Bank Ltd (original amount borrowed £400,000) is secured against the charity's property at 2 Burrel Road, St Ives.

Depreciation Calculation:
- Freehold land, estimated at £40,000 is excluded from the depreciation calculation. We have estimated a £50,000 residual value for the Buidling and depreciated using the straight line method over a 50 year life.
- Land and residual value estimates were derived from a known and comparable church facility.
- All Fixtures, Fittings and Equipment are depreciated using the reducing balance method at 33%.
- No depreciation charged on Toilet Refurbishment expenditure as works were not completed in Fy 23/24. Asset to be brought into use in FY 24/25.

THE BRIDGE CHURCH ST IVES

England & Wales - Charity number 1161958

Accounts

THE BRIDGE CHURCH, ST IVES

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2023

THE BRIDGE CHURCH, ST IVES.
INDEX TO THE TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

Page number	Information
3-9	Trustee's Annual Report
10-11	Independent Examiner's Report
12	Statement of Financial Activities
13	Balance Sheet
14 - 24	Notes to the Financial Statements

Trustees' Annual Report for the period								
From	Start date			To	End date			
	01	04	2022		31	03	2023	

Section A Reference and administration details

Charity name	The Bridge Church St Ives
Other names charity is known by	The Bridge Church
Registered charity number	1161958
Charity's principal address	2 Burrel Road
	St Ives
	Cambridgeshire
	Postcode PE27 3LE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Conrad Roper	Elder		
2	Esther Adusei			
3	Malcolm Ellis			
4	Leslie Howard			
5	Lizzie Rogers			
6	Christine Wetherill			
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (SORP Para .1.25)	Constitution
How the charity is constituted (SORP Para .1.25)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (SORP Para .1.25)	Appointed by church leaders

Additional governance issues

The charity's organisational structure and any wider network with which the charity works; **Trustees' consideration of major risks and the system and procedures to manage them.** (SORP Para .1.51)	The Bridge Church is part of Relational Mission. Relational Mission is a growing family of churches from different countries which is also part of Newfrontiers, a group of apostolic leaders, together with their teams and churches, united on global mission and by core values and genuine relationships. Newfrontiers represents a worldwide network of churches across many nations. Relational Mission churches are predominantly in the UK and mainland Europe. Property Risks are covered by insurance and safeguarding risks are covered by recognised guidelines.

Section C Objectives and activities

Summary of the purposes of the charity as set out in its governing document
(SORP Para .1.17)

To advance the Christian faith in the county of Cambridgeshire and in such other parts of the UK or the world as the charity trustees may from time to time think fit; and

To relieve persons who are in conditions of need or hardship or who are sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as the charity trustees may from time-to-time think fit.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.
(SORP Para .1.17 & 1.19)

(include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)
(SORP Para .1.18)

As a part of our direct service to the community we continue to operate:

A CMA affiliated Money Advice Centre
A Counselling Centre which is an organisational member of the British Association for Counselling and Psychotherapy.
A weekly youth group
A weekly Baby and Toddlers group
A craft club

All of these services are open to all in the community and are free to use with the exception of general counselling which asks for donations to help fund the professional costs. We ask for a donation of £1.50 per family attending the Baby and Toddler Group.

The trustees confirm they have complied with their duty to ensure the Charity has undertaken suitable works for the benefit of the public, as required by the Charity Commission.

Additional details of objectives and activities

Policy on grantmaking;

Contribution made by volunteers.

(SORP Para .1.38)

Regarding grantmaking, The Bridge Church will consider applications that fall within its charitable purposes. Grants will be made based on the funding available, solely on merit and where the due diligence process has not identified any unacceptable issues.

The Bridge Church has paid multiple grants in the year as detailed at Note 13 to the accounts. The most significant were £16,392 for Kenya Relief Aid (via Kings Church Norwich) and £12,000 to Relational Mission, which has the same general charitable objectives.

The Bridge Church receives significant voluntary support, estimated at a minimum of 645 hrs per month. This covers the following areas of activity:

Children and youth work
Leadership and pastoral care of small groups
Counselling
Debt advice
Worship
Teaching
Hospitality
Administrative support

Section D Achievements and performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. (SORP Para .1.20)

Premises. This year the charity improved the weather proofing of the building and its thermal efficiency through overcladding of the roof and installation of a new heating system.

Membership remains steady (with new people joining and others moving away) at approximately 190 people.

- 1 Person was saved and added to the church

The Alpha course, which promotes the Christian faith was run once and three people who attended the course continue to now attend the church.

The Debt Advice Centre continues to develop and has 6 advisors.

The Counselling Centre now has 5 Psychotherapists and 1 clinical lead (who supervises the team).

The drop-in is run weekly on Fri mornings, providing opportunity for members of the community to come have a coffee, chat or play games.

The youth team continues to be developed by our voluntary youth leader who has grown the volunteer youth team to include eight on Friday evenings and a team of six on Sundays.

The children's work continues to be developed by a team of trained and DBS (Disclosure and Barring Service) checked volunteers, this team is overseen by a children's worker who is paid one day a week.

Overseas mission continues largely through Edward and Fridah Buria who oversee the Newfrontiers churches in central Africa. Relationships have also been developed with church leaders from other European nations including Czechia.

Section E Financial review

Review of the charity's financial position at the end of the period. (SORP Para .1.21)	Total income was £283K, a £17K increase in unrestricted donations on the prior year. There was £96K of restricted giving, of which £55K was building fund related (including a grant of £39K towards roof overcladding of the church premises) and £27K of gifts given (including £19K of Relief Aid). Total expenditure was £212K. Of this £161K was unrestricted with the principal outgoings continuing to be staff and premises; both remain key to facilitating delivery of the charity objectives. These routine running costs were maintained at levels comparable with the prior year, despite pressure from increased mortgage interest costs and utility rates. Of the unrestricted funds, £25K related to Mission activities, an increase of £14K on the prior year. Restricted expenditure was £50K, £20K higher than the prior year, mainly for Mission activities. In addition, £66K of expenditure was capitalised. £54K for Roof Overcladding of the church premises and £12K for a new heating system.
Statement explaining the policy for holding reserves stating why they are held. Amount of reserves held. Reasons for holding zero reserves. (SORP Para .1.22)	The charity aims to hold in general reserve a balance of 2-3 months unrestricted operating costs (primarily for staff and premises costs). Restricted funds are used to separate receipts, donations, gifts and grants given for their specific purposes. At the start of the year there was £4K mainly for the Building Fund; by the end of year there was £6K mainly for donations to support a future year grant to another church.
Details of any funds materially in deficit(SORP Para .1.24)	None
Explanation of any uncertainties about the charity continuing as a going concern (SORP Para .1.23)	None

Additional optional information

The charity's principal sources of funds (including any fundraising) (SORP Para .1.47)	Funds are received principally from church member donations, recovery of related Gift Aid and through grant applications.
A description of the principal risks facing the charity (SORP Para .1.46)	Safeguarding Accident prevention Loss/damage to premises

Section F Custodian responsibilities

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held (relation to custodian charity's objects)	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Section G Exemptions from disclosure

Reason for non-disclosure of key personnel details	N/A

Section H Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature(s)	*C Roper*	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	

Date	09/01/2024

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the trustees	The Bridge Church St Ives		
On accounts for the year ended	31/03/2023	**Charity no.**	1161958
Set out on pages	12 - 24		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/03/2023.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Chartered Institute of Management Accountants

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination.

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

Signed:	D. MacLeod	**Date:**	16/1/24
Name:	DONALD JAMES MACLEOD		
Relevant professional qualification(s) or body:	CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS		
Address:	6. BEAUMONT CLOSE		
	HARTFORD, HUNTINGDON		
	CAMBRIDGESHIRE PE29 1QZ		

Section B Disclosure

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

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

CHARITY COMMISSION FOR ENGLAND AND WALES

The Bridge Church

The Bridge Church St. Ives			Charity No	1161958
Annual accounts for the period				
Period start	01/04/2022	To	Period end	31/03/2023

Section A Statement of financial activities

Recommended categories by activity	Guidance	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	183,749	54,106	-	237,855	201,305
Charitable activities	S02	2,993	2,313	-	5,305	2,807
Other trading activities	S03	-	-	-	-	-
Investments	S04	203	37	-	240	5
Separate material item of income	S05	-	39,326	-	39,326	-
Other	S06	-	-	-	-	-
Total	S07	186,944	95,782	-	282,726	204,118
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	161,445	50,237	-	211,682	177,590
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	161,445	50,237	-	211,682	177,590
Net income/(expenditure) before investment gains/(losses)	S13	25,500	45,545	-	71,044	26,528
Net gains/(losses) on investments	S14	-	-	-	-	-
Net income/(expenditure)	S15	25,500	45,545	-	71,044	26,528
Extraordinary items	S16	-	-	-	-	-
Transfers between funds	S17	43,156	- 43,156	-	-	-
Other recognised gains/(losses):						
Gains and losses on revaluation of Charity fixed assets	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	68,655	2,389	-	71,044	26,528
Reconciliation of funds:						
Total funds brought forward	S21	391,999	3,981	-	395,980	369,452
Total funds carried forward	S22	460,654	6,370	-	467,024	395,980

Section B Balance sheet

	Guidance	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	692,561	-	-	692,561	647,496
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
Total fixed assets	B05	692,561	-	-	692,561	647,496
Current assets						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	5,034	1,250	-	6,284	7,049
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	51,085	5,120	-	56,205	52,129
Total current assets	B10	56,119	6,370	-	62,489	59,179
Creditors: amounts falling due within one year (Note 20)	B11	20,179	-	-	20,179	19,487
Net current assets/(liabilities)	B12	35,941	6,370	-	42,311	39,692
Total assets less current liabilities	B13	728,501	6,370	-	734,872	687,187
Creditors: amounts falling due after one year (Note 20)	B14	267,847	-	-	267,847	291,207
Provisions for liabilities	B15	-	-	-	-	-
Total net assets or liabilities	B16	460,654	6,370	-	467,024	395,980
Funds of the Charity						
Endowment funds (Note 27)	B17			-	-	-
Restricted income funds (Note 27)	B18		6,370		6,370	3,981
Unrestricted funds	B19	460,654			460,654	391,999
Revaluation reserve	B20				-	-
Total funds	B21	460,654	6,370	-	467,024	395,980

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval dd/mm/yyyy
C Roper	CONRAD ROPER	19/12/2023

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	✓	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*		the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	✓

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***1. Steady, consistent, year on year growth in church membership, reflected in financial giving.*** ***2. Income consistantly in excess of expenditure.*** ***3. Cash reserves consistantly meet and exceed the reserves policy minimum of 3 months operating costs.***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not Applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in Note 2.2.

Yes*	✓	* -Tick as appropriate
No*		

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	✓	* -Tick as appropriate
No*		

Note 2 Accounting policies

2.2 INCOME

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; · it is more likely than not that the trustees will receive the resources; and • the monetary value can be measured with sufficient reliability.	Yes ✓
Offsetting	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes ✓
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes ✓
	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).	Yes ✓
Government grants	The charity has received government grants in the reporting period	Yes ✓
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes ✓
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes ✓
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes ✓
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes ✓

2.3 EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes ✓
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes ✓
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes ✓
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes ✓
Deferred income	No material item of deferred income has been included in the accounts.	Yes ✓
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes ✓
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes ✓
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes ✓

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	£500
	They are valued at cost. The depreciation rates and methods used are disclosed in Note 14 and 29	Yes ✓
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.	Yes ✓

Note 3 Analysis of income

		Unrestricted funds	Restricted funds	Total funds	Prior year
				£	£
Donations and legacies:	Church	183,749	19,765	**203,514**	170,698
	Money Advice Centre	-	604	**604**	800
	Counselling Centre	-	4,344	**4,344**	2,836
	Mission	-	29,393	**29,393**	26,971
	Total	**183,749**	**54,106**	**237,855**	**201,305**
Charitable activities:	Money Advice Centre (Grant)		1,156	**1,156**	1,131
	Counselling Centre (Grant)		1,156	**1,156**	1,131
	Premises Income	2,993		**2,993**	545
	Total	**2,993**	**2,313**	**5,305**	**2,807**
Income from investments:	Interest Received	203	37	**240**	5
		-	-	**-**	-
	Total	**203**	**37**	**240**	**5**
Separate material item:	Roof Overcladding (Grant)	-	39,326	**39,326**	-
	Total	**-**	**39,326**	**39,326**	**-**
TOTAL INCOME		**186,944**	**95,782**	**282,726**	**204,118**

Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)	£33,941: £16,500 for the building fund, £10,471 for gifts given for Church and Mission, £1,931 for Money Advice Centre, £3,967 for Counselling Centre, £1,072 for mainly children and youth activities.
Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)	Grant from Amey Foundation for roof overcladding of charity's property at 2 Burrel Road, St Ives (£39,326). No material items in prior year.

Note 6 Analysis of expenditure

	This year			Last year		
	Unrestricted funds	Restricted funds	Total funds	Unrestricted funds	Restricted funds	Total funds
			£			£
Church	136,565	15,318	**151,883**	136,413	7,927	**144,340**
Money Advice Centre	-	3,116	**3,116**	-	4,061	**4,061**
Counselling Centre	-	7,094	**7,094**	-	6,895	**6,895**
Mission	24,880	24,710	**49,590**	10,939	11,354	**22,294**
Expenditure on charitable	**161,445**	**50,237**	**211,682**	**147,352**	**30,237**	**177,590**
Independent Examiners fee	-	-	-	-	-	-
Other expenditure	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL EXPENDITURE	**161,445**	**50,237**	**211,682**	**147,352**	**30,237**	**177,590**

Other information:

Analysis of expenditure on charitable activities

	This year			Last year		
Activity or programme	Activities undertaken directly	Grant funding of activities	Total this year	Activities undertaken directly	Grant funding of activities	Total last year
	£	£	£	£	£	£
Church	151,883	-	**151,883**	144,340	-	**144,340**
Money Advice Centre	3,116	-	**3,116**	4,061	-	**4,061**
Counselling Centre	7,094	-	**7,094**	6,895	-	**6,895**
Mission	5,160	44,430	**49,590**	189	22,104	**22,294**
Total	**167,252**	**44,430**	**211,682**	**155,485**	**22,104**	**177,590**

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

	This year £	Last year £
Independent examiner's fees	-	-
Assurance services other than audit or independent examination	-	-
Tax advisory fees	-	-
Other fees paid to the independent examiner	-	-

Note 11 Paid employees

11.1 Staff Costs

	This year £	Last year £
Salaries and wages	60,543	65,157
Social security costs	-	688
Pension costs (defined contribution scheme)	6,910	6,238
Other employee benefits	-	-
Total staff costs	67,453	72,084

This year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party: **N/A**

Last year:

Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party: **N/A**

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000: **TRUE**

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	2	2

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year £	Last year £
Amount of contributions recognised in the SOFA as an expense	6,910	6,238
Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	Not allocated	Not allocated

Note 13 Grantmaking

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission	44,430	-	Nil	**44,430**

13.2 Grants made to institutions

Names of institution	Purpose	Total amount of grants paid
Famine appeal via Kings Church Norwich (1083049)	Relief aid - Kenya	16,392
Relational Mission (1150583)	Support church growth	12,000
Life Church Peterborough (1111146)	Support church growth	5,000
Novio Church via Life Church Peterborough (1111146)	Support church growth	4,005
Mission Possible UK (1120971)	Relief aid - E Europe and Africa	2,594
Gateway Church Kings Lynn (1120359)	Support church growth	2,500
Total grants to institutions in reporting period		**42,490**
Other unanalysed grants		1,939
TOTAL GRANTS PAID		**44,430**

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Mission	20,847	1,258	Nil	**22,104**

13.4 Grants made to institutions

Names of institution	Purpose	Total amount of grants paid
		£
Relational Mission (1150583)	Support church growth	10,750
Famine appeal via Kings Church Norwich (1083049)	Relief aid - Kenya	9,000
Total grants to institutions in reporting period		**19,750**
Other unanalysed grants		1,097
TOTAL GRANTS PAID		20,847

Note 14 Tangible fixed assets

14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	696,697	-	-	60,922	757,619
Additions	53,652	-	12,447	-	66,100
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	750,349	-	12,447	60,922	823,719

14.2 Depreciation and impairments

**Basis SL or RB (Straight Line or Reducing Balance)	SL		RB	RB
** Rate	50 Yrs		33%	33%

At beginning of the year	67,622	-	-	42,502	110,123
Disposals	-	-	-	-	-
Depreciation	13,587	-	1,369	6,079	21,035
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	81,208	-	1,369	48,581	131,158

14.3 Net book value

Net book value at the beginning of the year	629,076	-	-	18,420	647,496
Net book value at the end of the year	669,141	-	11,078	12,342	692,561

Note 19 Debtors and prepayments

19.1 Analysis of debtors (all less than 1 year)

	This year £	Last year £
Trade debtors	-	-
Prepayments and accrued income	114	1,866
Other debtors	6,170	5,184
Total	6,284	7,049

Note 20 Creditors and accruals

20.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	18,966	17,112	267,847	291,207
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,213	2,375	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	20,179	19,487	267,847	291,207

Note 24 Cash at bank and in hand

	This year £	Last year £
Cash at bank and on hand	56,205	52,129
Other	-	-
Total	56,205	52,129

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Building	R	Building related projects	3,881	48,326	-	- 52,207	-
Ely Building	R	Contribution to Ely Building	-	6,305	-	-	6,305
Money Advice Centre	R	Money Advice Centre	-	1,761	- 3,116	1,355	-
Counselling Centre	R	Counselling Centre	-	5,501	- 7,094	1,593	-
Gifts Given	R	Gifts Given (incl Overseas Mission)	-	27,171	- 27,268	97	-
Newday	R	New day Youth Event	-	4,136	- 5,447	1,311	-
Christmas Book	R	Christmas Book	-	1,855	- 4,680	2,826	-
Other funds	N/a	N/a	100	728	- 2,632	1,869	65
		Total Funds	3,981	95,782	- 50,237	- 43,156	6,370

Note 27 Charity funds (cont)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Fund balances carried forward £
Building	R	Building related projects	-	16,500	-	- 12,619	3,881
Money Advice Centre	R	Money Advice Centre	-	1,931	- 4,061	2,130	-
Counselling Centre	R	Counselling Centre	-	3,967	- 6,895	2,928	-
Gifts Given	R	Gifts Given (incl Overseas Mission)	3,737	10,471	- 14,254	47	-
Newday	R	New day Youth Event	-	480	- 2,942	2,462	-
Other funds	N/a	N/a	450	592	- 2,085	1,143	100
		Total Funds	4,187	33,941	- 30,237	- 3,909	3,981

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount £
Between unrestricted and restricted funds	**Building Fund:** Transfer of capitalised building costs of £66,100 to unrestricted funds offset by transfer from unrestricted of £13,893 to fund deficit.	- 52,207
Between unrestricted and restricted funds	**Remaining Funds:** Transfer from Unrestricted to fund deficits.	9,051

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	**Building Fund:** Transfer of capitalised building costs to unrestricted funds	- 12,619
Between unrestricted and restricted funds	**Remaining Funds:** Transfer from unrestricted to fund deficits.	8,710

Note 28 Transactions with trustees and related parties

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False) — **TRUE**

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False) — **TRUE**

28.2 Trustees' expenses

No trustee expenses have been incurred (True or False) — **TRUE**

28.3 Transaction(s) with related parties

This year

There have been no related party transactions in the reporting period (True or False) — **TRUE**

Last year

There have been no related party transactions in the reporting period (True or False) — **TRUE**

Note 29 Additional Disclosures

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts.

Mortgage Account Number 10113744 with CAF Bank Ltd (original amount borrowed £400,000) is secured against the charity's property at 2 Burrel Road, St Ives.

Depreciation Calculation:
- Freehold land, estimated at £40,000 is excluded from the depreciation calculation. We have estimated a £50,000 residual value for the Buidling and depreciated using the straight line method over a 50 year life.
- Land and residual value estimates were derived from a known and comparable church facility.
- All Fixtures, Fittings and Equipment are depreciated using the reducing balance method at 33%.

THE BRIDGE CHURCH ST IVES

England & Wales - Charity number 1161958

Accounts

THE BRIDGE CHURCH, ST IVES

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2022

THE BRIDGE CHURCH, St IVES.
INDEX TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

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10	Statement of Financial Activities
11	Balance Sheet
12 - 21	Notes to the Financial Statements

Trustees' Annual Report for the period

The Bridge Church

	Period start date			Period end date		
From	01	04	2021	**To** 31	03	2022

Section A Reference and administration details

Charity name	The Bridge Church St Ives
Other names charity is known by	The Bridge Church
Registered charity number (if any)	1161958
Charity's principal address	2 Burrel Road
	St Ives
	Cambridgeshire
	Postcode PE27 3LE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Conrad Roper	Elder		
2	Esther Adusei			
3	Malcolm Ellis			
4	Leslie Howard			
5	Lizzie Rogers			
6	Christine Wetherill			
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg trust deed, constitution)	Constitution
How the charity is constituted (eg trust, association, company)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg appointed by the charity)	Appointed by church leaders

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Bridge Church is part of Relational Mission. Relational Mission is a growing family of churches from different countries which is also part of Newfrontiers, a group of apostolic leaders, together with their teams and churches, united on global mission and by core values and genuine relationships. Newfrontiers represents a worldwide network of churches across many nations. Relational Mission churches are predominantly in the UK and mainland Europe.

Property Risks are covered by insurance and safeguarding risks are covered by recognised guidelines.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To advance the Christian faith in the county of Cambridgeshire and in such other parts of the UK or the world as the charity trustees may from time to time think fit; and

To relieve persons who are in conditions of need or hardship or who are sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as the charity trustees may from time to time think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

As a part of our direct service to the community we continue to operate:

A CMA affiliated Money Advice Centre
A Counselling Centre which is an organisational member of the British Association for Counselling and Psychotherapy.
A weekly youth group
A weekly Baby and Toddlers group
A craft club

All of these services are open to all in the community and are free to use with the exception of general counselling which asks for donations to help fund the professional costs.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Bridge Church has made a grant of £10,750 as a donation to Relational Mission which has the same general charitable objectives.

The Bridge Church receives significant voluntary support, estimated at a minimum of 645 hrs per month. This covers the following areas of activity:

Children and youth work
Leadership and pastoral care of small groups
Counselling
Debt advice
Worship
Teaching
Hospitality
Administrative support

Summary of the main achievements of the charity during the year

Premises. This year the charity improved the weather proofing of the building through external painting and gutter maintenance. We also installed audio and video to facilitate online streaming of services.

Membership remained stable throughout the year despite the COVID-19 Pandemic

- 2 People were saved and added to the church
- 2 People were baptised

The Alpha course, which promotes the Christian faith, was run once and two people who attended the course continue to attend the church.

The debt advice centre continues to develop its strong links with the Bluntisham Baptist Church and it has advisors from 4 local churches.

The counselling centre continues to operate with a supervisor and three qualified counsellors.

The youth team provides a service on Friday evenings and continues to be developed by our voluntary youth leader who has a volunteer youth team of five.

The children's work continues to be developed by a team of trained and DBS (Disclosure and Barring Service) checked volunteers, this team is overseen by a volunteer children's leader who is a qualified Nursery Nurse.

Overseas mission continues through ASCT (The Asian Students Christian Trust,) a church plant in Pardubice, Czech Republic and local missions (Jigsaw and Mission Possible).

Section E Financial review

Brief statement of the charity's policy on reserves	The charity aims to hold in general reserve a balance of 2-3 months operating costs (primarily for staff and premises costs). Restricted funds are used to separate receipts, donations, gifts and grants given for their specific purposes.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Funds are received principally from church member donations, recovery of related Gift Aid and through grant applications. Total income was £204K, broadly comparable to the prior year. £34K was restricted giving, of which £17K was to assist with building related projects; of the residual balance most was given to UK appeals for aid relief.

Total costs were £178K with principal outgoings continuing to be staff and premises costs (mainly servicing of the mortgage on 2 Burrel Road, St Ives). Both remain key to facilitating delivery of the charity objectives. While overall costs were lower in the current year, this was due to higher restricted fund spending in the prior year. Unrestricted fund spending this year was higher primarily due to increased gifts given, including for hardship relief. Cash reserves at the end of the period were in excess of 4 months operating costs.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	*C Roper*	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	23-Nov-22	

Independent examiner's report on the accounts

Section A **Independent Examiner's Report**

Report to the trustees/ members of	The Bridge Church, St Ives		
On accounts for the year ended	31st March 2022	**Charity no**	1161958
Set out on pages	10 - 21		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

[Signed] D. Macleod **Dated:** 6/1/23

DONALD MACLEOD.

The Bridge Church	The Bridge Church St. Ives CIO		Charity No 1161958		CC17a
	Annual accounts for the period				
	Period start date 01/04/2021	To	Period end date 31/03/2022		

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds							-
Voluntary income	Note 3	S01	161,847			161,847	161,403
Activities for generating funds	Note 3	S02	8,324			8,324	9,058
Investment income	Note 3	S03	5			5	4
Incoming resources from charitable activities	Note 13	S04		33,941		33,941	36,255
Other incoming resources		S05					-
Total incoming resources		S06	170,177	33,941	-	204,118	206,720
Resources expended (Notes 4-8)							
Costs of Generating Funds							-
Costs of generating voluntary income		S07					-
Fundraising trading costs	Note 4	S08	107			107	1,003
Investment management costs		S09					-
Charitable activities	Notes 4, 13	S10	147,245	30,237		177,483	185,095
Governance costs	Note 6	S11	-			-	-
Other resources expended		S12					-
Total resources expended		S13	147,352	30,237	-	177,590	186,097
Net incoming/(outgoing) resources before transfers		S14	22,825	3,704	-	26,528	20,622
Gross transfers between funds		S15	3,909	- 3,909	-		-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	26,734	- 206	-	26,528	20,622
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-		-
Gains and losses on investment assets		S18	-	-	-		-
Net movement in funds		S19	26,734	- 206	-	26,528	20,622
Total funds brought forward		S20	365,266	4,187	-	369,452	348,830
Total funds carried forward		S21	391,999	3,981	-	395,980	369,452

Section B Balance sheet

	Note	Unrestricted funds £	Restricted Income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	647,496	-	-		643,985
	B02	-	-	-		-
Investments (Note 10)	B03	-	-	-		-
Total fixed assets	B04					
Current assets						
Stock and work in progress	B05	-	-	-		-
Debtors (Note 11)	B06	7,049		-		3,999
(Short term) investments	B07	-	-	-		-
Cash at bank and in hand	B08	48,148	3,981	-		48,898
Total current assets	B09					
Creditors: amounts falling due within one year (Note 12)	B10	19,487	-	-		18,943
Net current assets/(liabilities)	B11					
Total assets less current liabilities	B12					
Creditors: amounts falling due after one year (Note 12)	B13	291,207	-	-		308,487
Provisions for liabilities and charges	B14	-	-	-		-
Net assets	B15					
Funds of the Charity						
Unrestricted funds	B16	391,999				365,266
	B17	-				-
Restricted income funds (Note 13)	B18		3,981			4,187
Endowment funds (Note 13)	B19			-		-
Total funds	B20					

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
C Roper	CONRAD ROPER	23-Nov-23

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* ☐ Accounting Standards;
  or ☐ Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants

This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income

This is included in the accounts when receivable.

Investment gains and losses

This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources. Accruals/Creditors minimum value £100.

Governance costs

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress

These are valued at the lower of cost or market value.

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Donations	127,163	134,813
	Gift Aid Received	29,316	23,357
	Gift Aid Receivable	4,869	2,493
	Grants	500	739
	Total	[illegible]	[illegible]
Activities for generating funds	Events	1	-
	Building Use	8,045	7,500
	Other	278	1,558
	Total	[illegible]	[illegible]
Investment income	Interest	5	4
	Total	[illegible]	[illegible]
Incoming resources from charitable activities			
	Total	[illegible]	[illegible]

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income			
	Total		
Fundraising trading costs	Events and other	107	1,003
	Total		
Charitable activities	Rents	-	-
	Premises costs	22,310	21,791
	Office supplies and costs	3,290	3,272
	Licenses and subscriptions	1,022	1,674
	Hardship, pastoral care and hospitality	13,177	9,145
	Payroll	65,157	63,306
	Employers NI	688	1,255
	Employers pension contribution	6,238	7,081
	Travel Expenses	476	222
	Training and Development	2,099	920
	Youth Work	-	3
	Childrens Work	-	-
	Ancillary meeting costs	3,605	3,061
	Contribution to Relational Mission	10,750	9,563
	Depreciation	18,432	19,190
	Total		
Governance costs	Independent Examiners fee	-	-
	Total		

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year £	Last year £
Number of trustees who were paid expenses	-	-
Nature of the expenses	-	-
Total amount paid	-	-

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	-	-
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	-	-

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	65,157	63,612
Employer's National Insurance costs	688	1,407
Pension costs	6,238	7,081
Total staff costs	[illegible]	[illegible]

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	[illegible]	[illegible]

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme NEST

	This year £	Last year £
The costs of the scheme to the charity for the year	6,238	7,081
The amount of any contributions outstanding at the year end	0	0
The amount of any contributions prepaid at the year end	0	0

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	684,078	-	-	51,598	-	
Additions	12,619	-	-	9,324	-	
Revaluations	-	-	-	-	-	
Disposals	-	-	-	-	-	
Transfers *	-	-	-	-	-	
Balance carried forward						

9.2 Accumulated depreciation and impairment provisions

**Basis	SL			RB	
** Rate	50 Yrs			33%	

Balance brought forward	55,712	-	-	35,979	-	
Depreciation charge for year	11,909	-	-	6,523	-	
Impairment provisions	-	-	-	-	-	
Revaluations	-	-	-	-	-	
Disposals	-	-	-	-	-	
Transfers*	-	-	-	-	-	
Balance carried forward						

9.3 Net book value

Brought forward						
Carried forward						

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	5,184	2,493	-	-
Prepayments and accrued income	1,866	1,506	-	-
Total	[illegible]	[illegible]	[illegible]	[illegible]

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	17,112	17,179	291,207	308,487
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	-	-	-
Accruals and deferred income	2,375	1,764	-	-
Total	[illegible]	[illegible]	[illegible]	[illegible]

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Mortgage Account Number 10113744 with CAF Bank Ltd (original amount borrowed £400,000) is secured against the charity's property at 2 Burrel Road, St Ives.

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Building	R	For Building related projects
Money Advice Centre	R	For Money Advice Centre
Counselling Centre	R	For Counselling Centre
Gifts Given	R	For Gifts Given (incl Overseas Mission)
Confidential	R	Gifts for Local Pastoral Needs
Newday	R	For Newday Youth Event
Mums and Tots	R	For Mums and Tots
Youth Work	R	For Youth Work
Childrens Work	R	For Childrens Work

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Building	-	16,500	-	- 12,619	-	
Money Advice Centre	-	1,931	- 4,061	2,130	-	
Counselling Centre	-	3,967	- 6,895	2,928	-	
Gifts Given	3,737	10,471	- 14,254	47	-	
Confidential	450	100	- 450	-		
Newday	-	480	- 2,942	2,462	-	
Mums and Tots	-	370	-	- 370	-	
Youth Work	-	95	- 1,265	1,170	-	
Childrens Work	-	27	- 369	342	-	
Total Funds	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Unrestricted	Building	Transfer asset addition to Unrestricted balance	- 12,619
Unrestricted	Money Advice Centre	To fund deficit	2,130
Unrestricted	Counselling Centre	To fund deficit	2,928
Unrestricted	Gifts Given	To fund deficit	47
Unrestricted	Newday	To fund deficit	2,462
Unrestricted	Mums and Tots	Transfer reflecting cost of using building (not separately billed)	- 370
Unrestricted	Youth Work	To fund deficit	1,170
Unrestricted	Childrens Work	To fund deficit	342

Section C	Notes to the accounts	(cont)

Note 15 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Depreciation Calculation - Freehold land, estimated at £40,000 is excluded from the depreciation calculation. We have estimated a £50,000 residual value for the Buidling and depreciated using the straight line method over a 50 year life. Land and residual value estimates were derived from a known and comparable church facility. All Fixtures, Fittings and Equipment are depreciated using the reducing balance method at 33%.

THE BRIDGE CHURCH ST IVES

England & Wales - Charity number 1161958

Accounts

THE BRIDGE CHURCH, ST IVES

TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST MARCH 2021

THE BRIDGE CHURCH, St IVES.
INDEX TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2021

Page number	Information
3 - 8	Trustee's Annual Report
9	Independent Examiner's Report
10	Statement of Financial Activities
11	Balance Sheet
12 - 21	Notes to the Financial Statements

The Bridge Church

Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	04	2020	To	31	03	2021

Section A Reference and administration details

Charity name	The Bridge Church St Ives
Other names charity is known by	The Bridge Church
Registered charity number (if any)	1161958
Charity's principal address	2 Burrel Road
	St Ives
	Cambridgeshire
Postcode	PE27 3LE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Conrad Roper	Elder		
2	Esther Adusei			
3	Malcolm Ellis			
4	Leslie Howard			
5	Lizzie Rogers			
6	Christine Wetherill			
7				
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	Appointed by church leaders

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Bridge Church is part of Relational Mission. Relational Mission is a growing family of churches from different countries which is also part of Newfrontiers, a group of apostolic leaders, together with their teams and churches, united on global mission and by core values and genuine relationships. Newfrontiers represents a worldwide network of churches across many nations. Relational Mission churches are predominantly in the UK and mainland Europe.

Property Risks are covered by insurance and safeguarding risks are covered by recognised guidelines.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	To advance the Christian faith in the county of Cambridgeshire and in such other parts of the UK or the world as the charity trustees may from time to time think fit; and To relieve persons who are in conditions of need or hardship or who are sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as the charity trustees may from time to time think fit.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	As a part of our direct service to the community we continue to operate: A CMA affiliated Money Advice Centre A Counselling Centre which is an organisational member of the British Association for Counselling and Psychotherapy. A weekly youth group A weekly Baby and Toddlers group A craft club All of these services are open to all in the community and are free to use with the exception of general counselling which asks for donations to help fund the professional costs.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Bridge Church has made a grant of £10,563 as a donation to Relational Mission which has the same general charitable objectives.

The Bridge Church receives significant voluntary support, estimated at a minimum of 645 hrs per month, though reduced during the COVID-19 period. This covers the following areas of activity:

Children and youth work
Leadership and pastoral care of small groups
Counselling
Debt advice
Worship
Teaching
Hospitality
Administrative support

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Premises. This year the charity developed its premises by installing roof void insulation to improve thermal efficiency in winter and comfort in summer.

Membership remained stable throughout the year despite the COVID-19 Pandemic

- 3 People were saved and added to the church
- 5 People were baptised

The Alpha course, which promotes the Christian faith, was run once and two people who attended the course continue to attend the church.

The debt advice centre continues to develop its strong links with the Bluntisham Baptist Church and it has advisors from 4 local churches.

The counselling centre continues to operate with a supervisor and three qualified counsellors.

The youth team provides a service on Friday evenings and continues to be developed by our voluntary youth leader who has a volunteer youth team of five.

The children's work continues to be developed by a team of trained and DBS (Disclosure and Barring Service) checked volunteers, this team is overseen by a volunteer children's leader who is a qualified Nursery Nurse.

Overseas mission continues through ASCT (The Asian Students Christian Trust,) a church plant in Pardubice, Czech Republic and local missions (Jigsaw and Mission Possible).

Section E Financial review

Brief statement of the charity's policy on reserves	The charity aims to hold in general reserve a balance of 2-3 months operating costs (primarily for staff and premises costs). Restricted funds are used to separate receipts, donations, gifts and grants given for their specific purposes.
Details of any funds materially in deficit	None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Funds are received principally from church member donations, recovery of related Gift Aid and through grant applications. Total income was £207K of which >£20K was donated for ad-hoc requirements with circa £16K donated to a UK appeal to assist overseas COVID relief.

Total costs were £186K with the main regular outgoings continuing to be staff and premises costs (principally servicing of the mortgage on 2 Burrel Road, St Ives). Both are key to facilitating delivery of the charity objectives. While costs were lower than prior year primarily due to COVID-19 (reduced use of building and less training) this was offset by increased costs for pastoral care. The net build-up of cash reserves through the year facilitated repayment of the outstanding £10K loan to Open Doors church.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	*C Roper*	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	18-Oct-21	

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	The Bridge Church, St Ives		
On accounts for the year ended	31st March 2021	**Charity no**	1161958
Set out on pages	10 - 21		

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

[Signed] D. Macleod

DONALD MACLEOD

Dated: 17/12/21

The Bridge Church

Bridge Church St. Ives CIO			Charity No	1161958	CC17a
Annual accounts for the period					
Period start date	01/04/2020	To	Period end date	31/03/2021	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds						-	-
Voluntary income	Note 3	S01	161,403			161,403	178,013
Activities for generating funds	Note 3	S02	9,058			9,058	13,283
Investment income	Note 3	S03	4			4	8
Incoming resources from charitable activities	Note 13	S04		36,255		36,255	30,294
Other incoming resources		S05				-	-
Total incoming resources		S06	170,465	36,255	-	206,720	221,597
Resources expended (Notes 4-8)							
Costs of Generating Funds						-	-
Costs of generating voluntary income		S07				-	-
Fundraising trading costs	Note 4	S08	1,003			1,003	1,217
Investment management costs		S09				-	-
Charitable activities	Notes 4, 13	S10	140,482	44,613		185,095	201,808
Governance costs	Note 6	S11	-			-	180
Other resources expended		S12				-	-
Total resources expended		S13	141,485	44,613	-	186,097	203,205
Net incoming/(outgoing) resources before transfers		S14	28,980	- 8,358	-	20,622	18,392
Gross transfers between funds		S15	- 11,025	11,025	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	17,955	2,668	-	20,622	18,392
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	17,955	2,668	-	20,622	18,392
Total funds brought forward		S20	347,311	1,519	-	348,830	330,438
Total funds carried forward		S21	365,266	4,187	-	369,452	348,830

Section B Balance sheet

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	643,985	-	-	643,985	661,243
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	643,985	-	-	643,985	661,243
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	3,999		-	3,999	6,262
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	44,711	4,187	-	48,898	38,358
Total current assets	B09	48,710	4,187	-	52,897	44,620
Creditors: amounts falling due within one year (Note 12)	B10	18,943	-	-	18,943	31,073
Net current assets/(liabilities)	B11	29,767	4,187	-	33,954	13,546
Total assets less current liabilities	B12	673,752	4,187	-	677,939	674,789
Creditors: amounts falling due after one year (Note 12)	B13	308,487	-	-	308,487	325,959
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	365,266	4,187	-	369,452	348,830
Funds of the Charity						
Unrestricted funds	B16	365,266			365,266	347,311
	B17	-			-	-
Restricted income funds (Note 13)	B18		4,187		4,187	1,519
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	365,266	4,187	-	369,452	348,830

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
C Roper	CONRAD ROPER	18-Oct-21

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

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1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

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Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

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Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

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Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity

These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress

These are valued at the lower of cost or market value.

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Donations	134,813	153,414
	Gift Aid Received	23,357	22,265
	Gift Aid Receivable	2,493	2,335
	Grants	739	-
	Total	161,403	178,013
Activities for generating funds	Events	-	1,037
	Building Use	7,500	12,063
	Other	1,558	182
	Total	9,058	13,283
Investment income	Interest	4	8
	Total	4	8
Incoming resources from charitable activities			
	Total	-	-

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income			
	Total	-	-
Fundraising trading costs	Events and other	1,003	1,217
	Total	1,003	1,217
Charitable activities	Rents	-	-
	Premises costs	21,791	24,200
	Office supplies and costs	3,272	4,303
	Licenses and subscriptions	1,674	1,101
	Hardship, pastoral care and hospitality	9,145	5,442
	Payroll	63,306	69,875
	Employers NI	1,255	3,239
	Employers pension contribution	7,081	6,059
	Travel Expenses	222	609
	Training and Development	920	4,841
	Youth Work	3	2
	Childrens Work	-	440
	Ancillary meeting costs	3,061	2,423
	Contribution to Relational Mission	9,563	9,000
	Depreciation	19,190	19,939
	Total	140,482	151,474
Governance costs	Independent Examiners fee	-	180
	Total	-	180

Section C Notes to the accounts (cont)

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year £	Last year £
Number of trustees who were paid expenses	-	-
Nature of the expenses	-	-
Total amount paid	-	-

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	-	180
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	-	-

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	63,612	83,567
Employer's National Insurance costs	1,407	3,991
Pension costs	7,081	7,428
Total staff costs	72,100	94,986

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	3
Governance	-	-
Other	-	-
Total	2	3

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme: NEST

	This year £	Last year £
The costs of the scheme to the charity for the year	7,081	7,428
The amount of any contributions outstanding at the year end	0	0
The amount of any contributions prepaid at the year end	0	0

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	684,078	-	-	49,666	-	733,744
Additions	-	-	-	1,932	-	1,932
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	684,078	-	-	51,598	-	735,676

9.2 Accumulated depreciation and impairment provisions

**Basis	SL			RB		
** Rate	50 Yrs			33%		
Balance brought forward	43,830	-	-	28,672	-	72,502
Depreciation charge for year	11,883	-	-	7,307	-	19,190
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	55,712	-	-	35,979	-	91,691

9.3 Net book value

Brought forward	640,248	-	-	20,994	-	661,243
Carried forward	628,366	-	-	15,619	-	643,985

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	2,493	3,602	-	-
Prepayments and accrued income	1,506	2,660	-	-
Total	3,999	6,262	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	17,179	26,633	308,487	325,959
Trade creditors	-	-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	-	2,304	-	-
Accruals and deferred income	1,764	2,136	-	-
Total	18,943	31,073	308,487	325,959

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Mortgage Account Number 10113744 with CAF Bank Ltd (original amount borrowed £400,000) is secured against the charity's property at 2 Burrel Road, St Ives.

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Money Advice Centre	R	For Money Advice Centre
Counselling Centre	R	For Counselling Centre
Gifts Given	R	For Gifts Given (incl Overseas Mission)
Confidential	R	Gifts for Local Pastoral Needs
Newday	R	For Newday Youth Event
Youth Work	R	For Youth Work
Childrens Work	R	For Childrens Work

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Money Advice Centre	-	2,559	- 4,932	2,373	-	-
Counselling Centre	-	4,378	- 7,831	3,453	-	-
Gifts Given	132	28,627	- 28,199	3,177	-	3,737
Confidential	-	1,450	- 1,000	-		450
Newday	1,386	- 758	- 1,500	872	-	-
Youth Work	-	-	- 721	721	-	-
Childrens Work	-	-	- 429	429	-	-
Total Funds	1,519	36,255	- 44,613	11,025	-	4,187

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Unrestricted	Money Advice	To clear deficit	2,373
Unrestricted	Counselling Centre	To clear deficit	3,453
Unrestricted	Gifts Given	To clear deficit	3,177
Unrestricted	Newday	To clear deficit	872
Unrestricted	Youth Work	To clear deficit	721
Unrestricted	Childrens Work	To clear deficit	429

Section C	Notes to the accounts	(cont)

Note 15 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

Depreciation Calculation - Freehold land, estimated at £40,000 is excluded from the depreciation calculation. We have estimated a £50,000 residual value for the Buidling and depreciated using the straight line method over a 50 year life. Land and residual value estimates were derived from a known and comparable church facility. All Fixtures, Fittings and Equipment are depreciated using the reducing balance method at 33%.

Regarding Note 7.2, prior accounts submissions had stated this as the number of employees rather than number of full time equivalents. Both this year and the prior comparator are now reported on a full time equivalent basis.