

**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

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# Trustees' Annual Report for the period

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

## Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

## Names of the charity trustees who manage the charity

1	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)

<p>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.</p> <p>Property Risks are covered by insurance and safeguarding risks are covered by recognised guidelines.</p>	
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- 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.

**Section C**

**Objectives and activities**

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 objects of the charity set out in its governing document

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.

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)

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

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

Details of any funds materially in deficit

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.	None
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Further financial review details (Optional information)

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 Burrell 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.

- 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.

## Section G

### Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>C Roper</i>	Full name(s) CONRAD ROPER	Position (eg Secretary, Chair, etc) CHAIR	Date 18-Oct-21
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# 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

31<sup>st</sup> 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. McNeely

Dated:

17/12/21

DONALD MACLEOD

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

## Statement of financial activities

Recommended categories by activity Details of own analysis Note

Incoming resources (Note 3)	S01	S02	S03	S04	S05	S06	F01	F02	F03	F04	F05
generated funds	Note 3										
Incoming resources from	Note 3	161,403					161,403		161,403		178,013
Voluntary income	Note 3										
Activities for generating funds	Note 3	9,058	4				9,058		9,058	4	13,283
Investment income	Note 3										
Incoming resources from charitable activities	Note 13						36,255		36,255		30,294
Other incoming resources											
<b>Total incoming resources</b>							170,465	36,255	-	206,720	221,597

Resources expended (Notes 4-8)	S07	S08	S09	S10	S11	S12	S13	S14	S15	S16	S17	S18	S19	S20	S21
Costs of Generating Funds															
Costs of generating voluntary income															
Fundraising trading costs	Note 4	1,003													
Investment management costs															
Charitable activities	Notes 4, 13	140,482	44,613				141,485	28,980	11,025	17,955					
Governance costs	Note 6														
Other resources expended															
<b>Total resources expended</b>							141,485	28,980	11,025	17,955					
Net incoming/(outgoing) resources before transfers							141,485	28,980	11,025	17,955					
Gross transfers between funds															
Net incoming/(outgoing) resources before other recognised gains/(losses)							141,485	28,980	11,025	17,955					
Other recognised gains/(losses)															
Gains and losses on revaluation of fixed assets for the charity's own use															
Gains and losses on investment assets															
<b>Net movement in funds</b>							141,485	28,980	11,025	17,955					
<b>Total funds brought forward</b>															
<b>Total funds carried forward</b>															

# Section B Balance sheet

Restricted  
 Income funds  
 Endowment funds  
 Total this year  
 Total last year

B01	643,985	-	-	643,985	661,243
B02	-	-	-	-	-
B03	-	-	-	-	-
B04	643,985	-	-	643,985	661,243

Fixed assets  
 Tangible assets (Note 9)  
 Investments (Note 10)  
 Total fixed assets

B05	-	-	-	-	-
B06	3,999	-	-	3,999	6,262
B07	-	-	-	-	-
B08	44,711	4,187	-	48,898	38,358
B09	48,710	4,187	-	52,897	44,620

Current assets  
 Stock and work in progress  
 Debtors (Note 11)  
 (Short term) investments  
 Cash at bank and in hand  
 Total current assets

B10	18,943	-	-	18,943	31,073
B11	29,767	4,187	-	33,954	13,546
B12	673,752	4,187	-	677,939	674,789

Creditors: amounts falling due within one year (Note 12)  
 Net current assets/(liabilities)  
 Total assets less current liabilities

B13	308,487	-	-	308,487	325,959
B14	-	-	-	-	-

Creditors: amounts falling due after one year (Note 12)  
 Provisions for liabilities and charges

B15	365,266	4,187	-	369,452	348,830
B16	365,266	-	-	365,266	347,311
B17	-	-	-	-	-
B18	4,187	4,187	-	4,187	1,519
B19	-	-	-	-	-
B20	365,266	4,187	-	369,452	348,830

Funds of the Charity  
 Unrestricted funds  
 Restricted income funds (Note 13)  
 Endowment funds (Note 13)  
 Total funds

Signature  
 Print Name  
 Date of approval

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

18-Oct-21  
 CONRAD ROPER  
 C Roper

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;
- and with the Charities Act, Financial Reporting Standards for Smaller Enterprises (FRSSE);

**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 reclaim on donations and gifts**

Incoming resources from tax reclaim 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 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	-
	<b>Total</b>	<b>161,403</b>	<b>178,013</b>
Activities for generating funds	Events	-	1,037
	Building Use	7,500	12,063
	Other	1,558	182
	<b>Total</b>	<b>9,058</b>	<b>13,283</b>
Investment income	Interest	4	8
	<b>Total</b>	<b>4</b>	<b>8</b>
Incoming resources from charitable activities			
	<b>Total</b>	<b>-</b>	<b>-</b>

### Analysis of resources expended

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

	This year	Last year
Analysis	£	£
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

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 £
-	180
-	-

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

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

7.2 Average number of full-time equivalent employees in the year  
The parts of the charity in which the employees work

Fundraising	Charitable Activities	Governance	Other	Total
-	2	-	-	2
-	3	-	-	3
This year	Last year	Number	Number	

7.3 Defined contribution pension scheme  
Please complete if a defined contribution pension scheme is operated.  
Brief details of the scheme

NEST
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The costs of the scheme to the charity for the year  
The amount of any contributions outstanding at the year end  
The amount of any contributions prepaid at the year end

This year	Last year
£	£
7,081	7,428
0	0
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			
** Rate	50 Yrs			
	RB			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

Loans and overdrafts	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	Last year	This year	Last year
Trade creditors	17,179	26,633	308,487	325,959
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 Burrell Road, St Ives.
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**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 brought forward balances	£	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	-	-	-	-
<b>Total Funds</b>	<b>1,519</b>	<b>36,255</b>	<b>-</b>	<b>44,613</b>	<b>-</b>	<b>11,025</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,187</b>

**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)
<p><b>Note 15</b></p> <p><b>Additional Disclosures</b></p> <p>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.</p>	<p>Depreciation Calculation - Freehold land, estimated at £40,000 is excluded from the depreciation calculation. We have estimated a £50,000 residual value for the Building 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%.</p> <p>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.</p>	