

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

**THE BRIDGE CHURCH, ST IVES.
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FOR THE YEAR ENDED 31ST MARCH 2023**

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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 Burrell 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.

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

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)	<i>C Roper</i>	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	09/01/2024	



Independent Examiner's Report

Report to the trustees

**On accounts for the year
ended**

Set out on pages

The Bridge Church St Ives		
31/03/2023	Charity no.	1161958
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. PENMAWY CROSE

MARTFORD, HUNTINGDON

CAMBRIDGESHIRE PE24 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 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)						
Net gains/(losses) on investments	S13	25,500	45,545	-	71,044	26,528
Net income/(expenditure)	S14	-	-	-	-	-
Extraordinary items	S15	25,500	45,545	-	71,044	26,528
Transfers between funds	S16	-	-	-	-	-
	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 £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ 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
<i>C Roper</i>	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 consistently in excess of expenditure.
3. Cash reserves consistently 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*

✓

No*

✓

* -Tick as appropriate

1.4 Changes to accounting estimates

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

Yes*

✓

No*

✓

* -Tick as appropriate

1.5 Material prior year errors

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

Yes*

✓

No*

✓

* -Tick as appropriate

Note 2 Accounting policies

2.2 INCOME

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none">the charity becomes entitled to the resources;it is more likely than not that the trustees will receive the resources; andthe monetary value can be measured with sufficient reliability.	Yes <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>
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). 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 <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/>
Government grants	The charity has received government grants in the reporting period	Yes <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>

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 <input checked="" type="checkbox"/>
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. 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 <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/>
Redundancy cost	The charity made no redundancy payments during the reporting period.	Yes <input checked="" type="checkbox"/>
Deferred income	No material item of deferred income has been included in the accounts.	Yes <input checked="" type="checkbox"/>
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>

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 They are valued at cost. The depreciation rates and methods used are disclosed in Note 14 and 29	£500 Yes <input checked="" type="checkbox"/>
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 <input checked="" type="checkbox"/>

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

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	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

Independent examiner's fees
Assurance services other than audit or independent examination
Tax advisory fees
Other fees paid to the independent examiner

This year £	Last year £
-	-
-	-
-	-
-	-

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
<i>Other unanalysed grants</i>		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
<i>Other unanalysed grants</i>		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		RB	RB
SL or RB (Straight Line or Reducing Balance)				
** 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)

Trade debtors
Prepayments and accrued income
Other debtors

This year £	Last year £
-	-
114	1,866
6,170	5,184
Total 6,284	7,049

Note 20 Creditors and accruals

20.1 Analysis of creditors

Accruals for grants payable
Bank loans and overdrafts
Trade creditors
Payments received on account for contracts or performance-related grants
Accruals and deferred income
Taxation and social security
Other creditors

Amounts falling due within one year		Amounts falling due after more than one	
This year £	Last year £	This year £	Last year £
-	-	-	-
18,966	17,112	267,847	291,207
-	-	-	-
-	-	-	-
1,213	2,375	-	-
-	-	-	-
-	-	-	-
Total 20,179	19,487	267,847	291,207

Note 24 Cash at bank and in hand

Cash at bank and on hand
Other
Total

This year £	Last year £
56,205	52,129
-	-
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 Burrell 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 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%.