

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

THE BRIDGE CHURCH, CARDIFF

(Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1180460

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

THE BRIDGE CHURCH, CARDIFF
(Charitable Incorporated Organisation)

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THE BRIDGE CHURCH, CARDIFF
(Charitable Incorporated Organisation)

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1180460
DATE OF REGISTRATION	29th October 2018
START OF FINANCIAL YEAR	1st January 2025
END OF FINANCIAL YEAR	31st December 2025
TRUSTEES AT 31ST DECEMBER 2025	Rev David Lawther Rev Matthew Bownds Steffan Elis Thomas Hocking Dr Thomas Roberts (Appointed 23rd September 2025) Dr Thomas Kelly (Appointed 23rd September 2025) Mark Hall (Appointed 23rd September 2025) Jonathan Owens (Appointed 23rd September 2025) John Macdonald (Appointed 23rd September 2025)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO - Association Registered 29th October 2018
OBJECTS	1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Cardiff and the surrounding neighbourhood; and 2. Such other charitable purposes as shall, in the opinion of the charity Trustees, put into practice the Christian Faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.
CORRESPONDENCE ADDRESS	7 Dan-Yr-Heol Cardiff CF23 6JU
PRIMARY BANKERS	Lloyds Bank Plc 25 Gresham Street London EC2V 7HN
INDEPENDENT EXAMINERS	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

THE BRIDGE CHURCH, CARDIFF

(Charitable Incorporated Organisation)

TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Charitable Purposes

The charity's purposes and principal activities continue to be the advancement of the Christian faith and the putting into practice of the Christian faith. These purposes are met through the operation of a church and its associated activities such as Sunday Services, monthly clubs and activities for children of all ages as well as events that engage with the local community and wider world.

Public Benefit

The organisation's trustees can confirm that they have given due regard to public benefit guidance published by the Charity Commission. Significant activities that we undertook during the year that demonstrate public benefit are set out on the following pages.

Activities

In 2025 we continued to use the premises of Pontprennau Primary, the school which is at the heart of the community we are actively serving. On Sunday mornings and evenings we gather together to worship and consider how the Good News of Jesus impacts the way we live our lives and be a positive influence in this area. The activities listed below find their source and inspiration in our times together on Sundays. The charity's different activities are still run almost entirely by volunteers serving alongside the two full time pastoral staff.

We have continued an excellent working relationship with Pontprennau Primary School, where we assist the teachers in delivering their religion, values and ethics curriculum content. A team of volunteers at Christmas, Harvest and Easter and have run workshops lasting between 30 and 60 minutes with a range of interactive activities and teaching to engage both the students and the staff. The 500 children who hear the teaching about what Christians believe have an opportunity to consider more of what they've heard by taking home materials that they can read with their parents. Also for the first time this year we had the thrilling opportunity to run Christmas assemblies for five additional local primary schools. Assemblies were delivered for Rhydyphenau Primary School, Bryn Celyn Primary School, Glyncoed Primary School, St David's CIW Primary School and St Mellons CIW Primary school, which totals over 2000 school children who received an assembly talking about what Christians believe about Christmas.

Engagement with the school by church members also continues through ongoing support of the 'FOPPS' PTA team, building relationships with parents, pupils, staff and the wider school community and through partnerships at their events and activities such as the summer and winter fayres and Christmas events.

We continue to support and link with organisations that focus on compassion and advocacy, such as Cardiff Foodbank and the Oasis refugee centre. Two of our members, Tom and Nerys King last year returned from their missionary work at the Tamar centre, Thailand. We have continued to support them as they have begun a new coaching and counselling ministry to Christian workers.

Our support of the organisation Christians Against Poverty (CAP) continued and increased, as we committed to a greater level of financial support, as well as having more church members volunteering in helping those struggling with poverty. The church has additionally provided 17 food parcels or grocery drops and given further individual support by signposting other people in the community to other charitable bodies for support.

We have also continued our relationships with Christian organisations across the UK such as Wales Leadership Forum and have agreed in principle to support yet another church member to go through the Growing Churches Programme, so that she can aid the church in its charitable purpose of advancing the Christian faith in the communities of Pontprennau and Pentwyn. Additionally we continued supporting the youth organisation "Growing Young Disciples" who seek to help the Church care for children and young people as they grow up in a complex world.

THE BRIDGE CHURCH, CARDIFF

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TRUSTEES' REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

We have also continued to develop our partnership with Llanishen Evangelical Church through advice and support when they again ran their local holiday club, and the joint purchase of a baptismal pool for the use of both churches.

Our youth work has continued to grow (an average youth meeting being 25 young people, and our joint youth events with other churches up to 40 youth). As a youth team we have continued to provide Sunday evening Bible studies (average 15 youth year 9 and above), termly seminars on specific difficult issues teenagers face (average 25 young people) and social events to get to know one another better. The team of volunteers involved with our young people continued to do an outstanding job. We had the joy of having 5 of our teenagers baptised following 3 weeks of baptism classes.

The Youth Weekend away was a real encouragement in 2025, with 30 youth attending, supported by 10 leaders, for three days exploring the Christian faith and building relationships.

Wider Community Engagement

In terms of engagement with and serving the local community, connections have included supporting existing community activities with members' attendance at the Pontprennau and Pentwyn 'Police And Communities Together' (PACT) meetings, litter picking in the community across Pentywn and Pontprennau, and support of community summer and Christmas fayres - providing partnership, resources and volunteers to build relationships with the community.

At Easter, we again ran our annual Easter Egg Hunt outreach. 413 people from surrounding communities attended the event, with 43 church members on the volunteer team serving, and over 1000 Easter treats given out, as well as Easter books to children. We again received many messages of thanks and appreciation for supporting community cohesion.

We continued seeking to benefit our community by running events which would benefit families. We again ran Bridge Tots parent and toddler sessions. In the April session there were 31 attendees and the July (drop in) sessions across 3 days saw 11 different families stay and play. In July we ran our 'Starship Discovery' summer holiday club for children aged 5 - 11 years old. The event was again a great success, with 40 volunteers serving the 120 children attending over the 3 days, as well as 45 families each day attending the end-of-day 'family time'. Approximately 90% of the attendees were families from the community.

The Community Connect venture, started last year, has grown. It began as a way to meet people in our community who may find the winter period particularly challenging. We hire the local Pentwyn Leisure Centre and spend two hours providing warm refreshments and a warm welcome. A team of 12 volunteers, over a total of 39 sessions over 2025, have met a growing number of attendees (15-20 each week). During this time we have continued to develop connections with local councillors, MPs and Cardiff Council.

At Christmas, we hosted our traditional Carols by Candlelight service for the community, attended by over 300 people, and sang carols in the streets of the community (which was linked with 200 Christmas 'letterbox gifts' being distributed, and 14 community members coming to sing with us) receiving encouraging community engagement in person and online in response.

We again ran our popular wreath-making evening, which was again two sessions after last year's successful pilot, in order to cater for demand. The events were again fully booked, with a record 126 people attending - one third of whom were returning visitors from the community, and several of whom attended follow-up events during the Christmas season with their families.

The curry and quiz event was also again a great opportunity to invite friends, family and contacts to get to know others in the church and hear the Christian message, with 50 men in attendance. These activities maintained awareness of the church in the local community, and led to new contacts, and we are so encouraged that the overall picture with all these annual events is increasing engagement from our local community and appreciation of our provision.

We continue to work hard at engaging the local community through our social media accounts as a core strategy for our external communication, with 637 followers on Facebook and 433 on Instagram. Facebook for example allows us to reach our specific communities of Pontprennau and Pentwyn and surrounding areas, through active engagement and relationship building within 'Groups'.

THE BRIDGE CHURCH, CARDIFF
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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

Our Facebook page had 134,000 visits with 2,100 interactions. Our best performing Facebook posts are seasonal around Christmas (Carol Singing event - 5,000 views), Easter (Easter Egg Hunt 8,500 views), and summer Holiday Club (11,000 views).

In 2025 the church began the process of acquiring a building when initially one, then two, potential properties came onto the market. As of December 2025 trustees, in consultation with church members, were deliberating which building to proceed with, factoring in the advantages of each and how they would enable us to reach and serve the communities of Pontprennau and Pentwyn and fulfil our charitable objectives. (A decision has since been made, in January 2026, to proceed with the purchase of the larger of the two properties after a detailed process of affordability analysis, surveys and advice from Kingdom Bank. The Church continued to employ two members of staff this year, and continues to explore the possibility of adding to the staff team in the future, now in light of the purchase of a new building. It is still the case that almost all the activities run at the Bridge Church would not be possible without the input of volunteers on a weekly basis. It continues to be largely volunteers who manage finance, maintain our website, and run our internal and external communications and social media platforms, all of which generate an increasing number of interactions with the local community and across Cardiff.

Achievements & Performance

During 2025 we have again been delighted that the core numbers in attendance at our weekly meetings have not only stayed stable but have again grown, with over 200 people now attending on a busy Sunday. We were pleased to continue to welcome in more new members during 2025 which, even with some members moving away, gives a total membership of 102 people.

Part of our church vision and strategy continues to be the eventual acquisition of our own premises in the community, which would greatly expand our ability to build relationships with local people and provide greater opportunities for both community engagement and public benefit. We continue to be on the lookout for premises that will help us reach out into our community and thereby meet our charitable objectives.

In September 2025, five new elder-trustees were elected and appointed, which is a great help and encouragement to our growing church family.

Our number of small groups has remained the same but will need to be reviewed in 2026 as more people join, and now that we have more elders. We continue to be very grateful again to the finance management team, who volunteer many hours to maintain high standards of finance at the church.

In summary, we are again grateful to God once again for new people joining us, new elders, new initiatives, new contacts, a potential new building and progress in the advancement and practical outworking of our most precious Christian faith.

THE BRIDGE CHURCH, CARDIFF
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TRUSTEES' REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in existence.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Governing Document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 29/03/26

Signed on their behalf by Trustee 

Printed Name: THOMAS KELLY

THE BRIDGE CHURCH, CARDIFF

(Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
INCOMING RESOURCES						
Incoming Resources from Generated Funds						
Donations, Grants & Legacies	3a	182,303	-	172,786	355,089	161,626
Charitable Activities	3b	6,172	2,767	-	8,938	7,059
Investment Income	3c	9,755	-	-	9,755	7,473
Other Incoming Resources	3d	5	-	-	5	403
TOTAL INCOMING RESOURCES		198,234	2,767	172,786	373,787	176,562
RESOURCES EXPENDED						
Costs of Generating Funds						
Cost of Charitable Activities	4a	132,194	45,461	969	178,624	158,756
Governance Costs	4b	14,740	-	-	14,740	1,440
TOTAL RESOURCES EXPENDED		146,934	45,461	969	193,364	160,196
NET INCOMING (OUTGOING) RESOURCES		51,300	(42,695)	171,817	180,423	16,365
Funds Brought Forward		200,310	93,232	199,063	492,605	476,240
Transfer Between Funds	6	(58,227)	57,577	650	-	-
TOTAL FUNDS CARRIED FORWARD		193,383	108,114	371,530	673,028	492,605

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 10 to 18 form part of these financial statements.

THE BRIDGE CHURCH, CARDIFF
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**BALANCE SHEET
AS AT 31ST DECEMBER 2025**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Fixed Assets					
Tangible Assets	2	898	-	898	1,618
Total Fixed Assets		898	-	898	1,618
Current Assets					
Debtors & Prepayments	8	4,272	-	4,272	3,373
Cash at Bank and in Hand	7	302,404	371,530	673,933	492,229
Total Current Assets		306,676	371,530	678,206	495,602
Creditors: Amounts falling due within one year	9	6,076	-	6,076	4,615
NET CURRENT ASSETS		300,600	371,530	672,130	490,987
TOTAL ASSETS less current liabilities		301,498	371,530	673,028	492,605
Creditors: Amounts falling due in more than one year	10	-	-	-	-
NET ASSETS		301,498	371,530	673,028	492,605
Funds of the Charity					
General Funds		193,383	-	193,383	200,310
Designated Funds	6	108,114	-	108,114	93,232
Restricted Funds	5	-	371,530	371,530	199,063
Total Funds		301,498	371,530	673,028	492,605

Approved by the Trustees on 29/03/26

Signed on their behalf by Trustee 

Printed Name: THOMAS KELLY

THE BRIDGE CHURCH, CARDIFF

(Charitable Incorporated Organisation)

BALANCE SHEET AS AT 31ST DECEMBER 2025

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NET ASSETS		301,498	371,530	673,028	492,605
Funds of the Charity					
General Funds		193,383	-	193,383	200,310
Designated Funds	6	108,114	-	108,114	93,232
Restricted Funds	5	-	371,530	371,530	199,063
Total Funds		301,498	371,530	673,028	492,605

Approved by the Trustees on 29/03/26

Signed on their behalf by Trustee

Printed Name: THOMAS KELLY

THE BRIDGE CHURCH, CARDIFF
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements 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 financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

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 resource 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.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included 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.

THE BRIDGE CHURCH, CARDIFF
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

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.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees 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 a grant which remain in control of the charity.

Unrestricted Funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated Funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Fixtures, Fittings and Equipment	20% - Straight Line Basis
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2. TANGIBLE FIXED ASSETS

		Equipment Cost £	TOTAL 2025 £
Cost	01-Jan-25	3,601	3,601
Additions		-	-
Net Book Value at	31-Dec-25	3,601	3,601
Depreciation	01-Jan-25	1,983	1,983
Charge		720	720
Depreciation at	31-Dec-25	2,703	2,703
Net Book Value	31-Dec-25	898	898
Net Book Value	31-Dec-24	1,618	1,618

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2025 : None

31st December 2024 : None

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

3. INCOMING RESOURCES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a) Donations, Grants & Legacies						
Gift Aid Tax	5	35,173	-	32,665	67,838	28,282
Gifts & Donations	5	147,130	-	140,121	287,251	133,345
		182,303	-	172,786	355,089	161,626
b) Charitable Activities						
Activities & Events		5,789	-	-	5,789	5,365
Fundraising Income		383	-	-	383	361
Growing Churches Program	6	-	2,767	-	2,767	1,333
		6,172	2,767	-	8,938	7,059
c) Investment Income						
Interest		9,755	-	-	9,755	7,473
		9,755	-	-	9,755	7,473
d) Other Incoming Resources						
Sundry Income		5	-	-	5	403
		5	-	-	5	403

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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a) Cost of Charitable Activities						
Activities & Events		337	-	-	337	1,521
Administrative Expenses		1,089	-	-	1,089	1,165
Advertising & Publicity		222	-	-	222	619
Bank Charges		315	-	-	315	-
Catering Costs		503	-	-	503	921
Depreciation Expense		720	-	-	720	720
Equipment Costs		3,417	-	-	3,417	1,441
Evangelism	5	15,983	-	969	16,952	12,712
Fundraising Costs		971	-	-	971	-
Insurance Costs		620	-	-	620	-
Licenses & Subscriptions		1,161	-	-	1,161	1,180
Mission Support	6	-	11,911	-	11,911	7,800
Pastoral & Pulpit Expenses		742	-	-	742	451
Pastoral Gifts	6	-	750	-	750	3,775
Rent & Rates		15,400	-	-	15,400	14,794
Repairs & Maintenance		-	-	-	-	-
Special Appeals	6	-	32,800	-	32,800	19,197
Staff Costs	12	80,314	-	-	80,314	80,398
Training Costs		1,661	-	-	1,661	2,149
Travel & Subsistence		901	-	-	901	-
Trustees' Expenses		-	-	-	-	3,541
Website Costs		1,071	-	-	1,071	-
Youth & Children's Work		6,766	-	-	6,766	6,373
		132,194	45,461	969	178,624	158,756
b) Governance Costs						
Independent Examiners Fees	9	1,560	-	-	1,560	1,440
Legal & Professional Fees		13,180	-	-	13,180	-
		14,740	-	-	14,740	1,440

THE BRIDGE CHURCH, CARDIFF
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

5. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-25	Income	Expenditure	Transfers	Balance 31-Jan-25
	£	£	£	£	£
Building Fund	199,063	169,786	-	650	369,499
Community Connect Fund	-	3,000	969	-	2,031
	199,063	172,786	969	650	371,530

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-24	Income	Expenditure	Transfers	Balance 31-Jan-24
	£	£	£	£	£
Building Fund	199,063	-	-	-	199,063
	199,063	-	-	-	199,063

Building Fund - Funds received towards the future purchase or rental of a Church building in Pontprennau.

The Restricted Funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

THE BRIDGE CHURCH, CARDIFF
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NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

6. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-25	Income	Expenditure	Transfers	Balance 31-Jan-25
	£	£	£	£	£
Mercy & Compassion Fund	5,277	-	-	-	5,277
Mission Fund	21,255	-	11,911	16,644	25,988
Partnership Fund	-	2,767	32,800	30,033	-
Pastoral Needs Fund	9,200	-	750	5,400	13,850
Special Project Fund	57,500	-	-	5,500	63,000
	-	-	-	-	-
	93,232	2,767	45,461	57,577	108,115

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-24	Income	Expenditure	Transfers	Balance 31-Jan-24
	£	£	£	£	£
Mercy & Compassion Fund	-	-	1,367	6,644	5,277
Mission Fund	10,275	-	7,800	18,780	21,255
Partnership Fund	-	1,333	17,830	16,497	-
Pastoral Needs Fund	6,525	-	3,775	6,450	9,200
Special Project Fund	51,500	-	-	6,000	57,500
	68,300	1,333	30,772	54,371	93,232

Mercy & Compassion Fund - Set up by the Trustees to proactively support the needs of the Church or community should they arise. In particular, the cost of living crisis in the current climate.

Mission Fund - Intended to provide mission support to Church missionaries in Thailand and other mission projects in the UK and around the World.

Partnership Fund - Set up by the Trustees to cover gifts/support to organisations that they 'partner' with - such as Christians in sport or UCCF.

Pastoral Fund - Set up by the Trustees as additional funds set aside for Pastoral Needs.

Special Projects Fund - Set up by the Trustees to support special projects in the area of Pontprennau.

All transfers were made to set aside funds for increased support to the designated areas of work or to ensure the fund balances were in line with that approved by the Trustees.

The Designated Funds are wholly represented by the charity's cash reserves and are to be expended on particular purposes as directed by the Trustees.

THE BRIDGE CHURCH, CARDIFF

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

7. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Cash at Bank & in Hand	302,404	371,530	673,933	492,229
	302,404	371,530	673,933	492,229

8. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Gift Aid Tax Recoverable	3,269	-	3,269	2,417
Sundry Debtors	1,004	-	1,004	955
	4,272	-	4,272	3,373

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Independent Examiners Fees	1,560	-	1,560	1,440
PAYE & N.I	1,660	-	1,660	2,073
Sundry Creditors	2,855	-	2,855	1,102
	6,076	-	6,076	4,615

10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The CIO held no long term liabilities during this or the previous financial year.

11. NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Fixed Asset Investments	898	-	898	1,618
Net Current Assets	300,600	371,530	672,130	490,987
Long Term Liabilities	-	-	-	-
	301,498	371,530	673,028	492,605

THE BRIDGE CHURCH, CARDIFF
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

12. STAFF COSTS AND NUMBERS

	TOTAL 2025 £	TOTAL 2024 £
Gross Wages, Salaries & Fees	69,775	67,819
Employer's National Insurance Costs	4,555	6,860
Pension Contributions	5,984	5,718
	80,314	80,397

Employees who were engaged in each of the following activities:

	TOTAL 2025	TOTAL 2024
Charitable Activities	2	2

The Charity operates a PAYE scheme to all employed members of staff and no employees received emoluments in excess of £60,000 (2024:None).

13. TRUSTEES AND OTHER RELATED PARTIES

During the financial year Trustee Rev Matthew Bownds received £42,869 (2024:£39,270) in staff costs and £3,430 (2024:£3,307) in Pension Contributions in his capacity as Reverend of The Bridge Church, Cardiff in furtherance of the Charity's objects. All conflicts of interest have been identified, documented and managed in accordance with the Charity's Governing Document.

During the financial year Trustee Rev David Lawther received £33,587 (2024:£28,634) in staff costs and £2,687 (2024:£2,411) in Pension Contributions in his capacity as Reverend of The Bridge Church, Cardiff in furtherance of the Charity's objects. All conflicts of interest have been identified, documented and managed in accordance with the Charity's Governing Document.

Payment to Trustees are permitted by virtue of paragraph 5.2 of the constitution adopted 29th October 2018.

During the financial year expenses of £2,562 (2024:£3,541) were paid to Trustee Rev Matthew Bownds and Trustee Rev David Lawther in respect of book allowances, training and travel expenses.

No other payments were made to trustees or any persons connected with them during this financial year. No other material transaction took place between the organisation and a trustee or any person connected with them (2024:None).

14. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in independently administered funds. The pension cost charge represents contributions paid by the charity to the fund and amounted to £5,984 (2024:£5,718). There were outstanding contributions at the year end of £510 (2024:£477).

THE BRIDGE CHURCH, CARDIFF
(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025

15. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

16. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

17. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

THE BRIDGE CHURCH, CARDIFF
(Charitable Incorporated Organisation)

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of The Bridge Church, Cardiff on the accounts for the year ended 31st December 2025 set out on pages 8 to 18.

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,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 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

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

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

1. 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

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

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Date: 1st April 2026