



Bridge Community Church Bury St Edmunds

Registered Charity No. 1192359

**Trustees Annual Report
for the twelve months ended 31 December 2023**

BRIDGE COMMUNITY CHURCH
68 Queens Road, Bury St Edmunds, Suffolk IP33 3EW
Telephone No. 01284 723737
Email: hello@bridgecommunitychurch.co.uk
Registered Charity No. 1192359

Contents

A. Reference and administration details

- Identity data of charity
- Trustees
- Staff workers

B. Structure, governance and management.....

- Governing documents (legal)
- Governing documents (spiritual)
- Bodies responsible for governance and management
- One Church at two sites
- Safeguarding
- Policies

C. Objectives, associations and activities.....

- Objectives
- Associations
- Church activities

D. Achievements and performance.....

- Church Ministry
- Youth Work
- Children and Families
- Community Work
- Mission Partnerships
- Governance
- Governance
- Future Plans
- Public benefit

E. Financial Review.....

- Capital assets
- Bank accounts
- Accounting procedures
- Financial summary
- Financial activity and accounts 2023
- Independent examiners.

G. Declaration

Annual report of Trustees for period ending 31st December 2023 for Bridge Community Church.

SECTION A – Reference and administration details

Charity name: BRIDGE COMMUNITY CHURCH
Registered charity number: 1192359
Charity's principal address: 68 Queens Road, Bury St Edmunds, Suffolk IP33 3EW
Telephone No.: 01284 723737
Email: hello@bridgecommunitychurch.co.uk

Trustees

Trustee name	Office	Name of body entitled to appoint trustee
Jonathan Warnock		Board of Trustees
Mark Gavin Anderson Barrell	Chairperson	
Graham Jack*		
David William Oakley*		
Emma Clare Denton		
Kathryn Read		

*Graham Jack and David William Oakley continue to receive financial remuneration not for their role as Trustees but because of being employed by the CIO as paid staff workers.

Staff workers

Bridge Community Church (referred to as the church in this report) retained seven staff workers in 2023 ...

- David Oakley, Senior Pastor, full-time
- Graham Jack, Community Pastor, part-time
- Emma Malcolm, Children and Families Lead, part-time
- Beverley Burroughs, Administrative and Finance Manager, part-time
- Alice Peterson, Youth and Young Adults Lead, part-time from November 2023 following Maternity Leave.
- Hannah Morgan Maternity Leave Youth and Young Adults Worker, part time until December 2023
- Carryl Bentley, Community Development Coordinator, part-time until May 2023.

Additionally, a contracted self-employed cleaner continues to clean the church building on a weekly basis.

SECTION B – Structure, governance, and management

Governing documents (legal)

Bridge Community Church is registered as a Charitable Incorporated Organisation (Registered Charity Number 1192359) with the Charity Commission and governed by the following documents:

1. The Bridge Community Church Constitution (Foundation Model CG3)
2. The Bridge Community Church CIO handbook

Governing documents (spiritual)

Bridge Community Church has a Statement of Beliefs which are incorporated into the Bridge Community Church Partnership handbook which provides guidance on Code of Practice for Trustees, Elders, Deacons, and Staff Workers.

Bodies responsible for governance and management

Under Bridge Community Church, the Trustees manage the affairs of our church to further the purposes of it as a charity within its stated charitable purposes and legal requirements, and whilst continuing to exercise control and independent decision-making delegate specific matters to three other bodies within our church:

1. The Elders have a pastoral brief and oversee the spiritual life of the church, and after formal and informal consultation with Trustees, staff workers, deacons, and appropriate others within the church make the major strategic and spiritual decisions, ensuring that the church fulfils its objectives.
2. The employed Staff team meet weekly to implement the agreed strategy of the church to fulfil the objectives of the charity.
3. The Deacons have responsibility for the fabric of the church building and many of the routine functions of the church.

The Trustees as a board met at least quarterly in 2023 to discuss/oversee budget matters, cash flow, annual reports, review of buildings insurance, safeguarding, and staff contracts matters. Some of these meetings included church elders and staff workers.

The Elders met monthly for much of 2023 to review implementation of strategy as well as addressing issues around community engagement, church services, pastoral care, and small group support. The eldership body in 2023 consisted of Graham Jack, Andrew Malcolm, David Oakley, Timothy Banks, and Ian Foreman.

The composition of the deacon team in 2023 was Beverley Burroughs, Martin Burroughs, Emma Denton (Chair). The deacons met informally to review operating systems, provide risk assessments/guidelines on safe building use and to manage building maintenance. The deacon team was supported by partners of the church CIO on building maintenance, health and safety and annual fire and electrical checks and reviews.

Besides the formal meetings, each body uses email to exchange opinions on issues. They also communicate with the wider church using email, social media, telephone calls, church services, briefings and letters. Additionally, there is regular interaction between members of the above bodies. The church also uses the Church Suite web-based management system to support those linked with the church. There is a church directory in electronic form for over 200 adults who have given their consent following GDPR standards set in 2018.

One Church meeting at two sites.

The church in 2023 met weekly on Sundays at two different locations i.e., West Road site and at the Westley site of County High School. At the Westley site, a two-week rhythm of services is practised to ensure that volunteers are not overburdened. One Sunday a main worship service involving a full worship band and a preached message. Next Sunday is a Discipleship and Bible Study which takes place around tables and is based on shared learning through discussion. Our numbers across both sites have continued to slowly increase both through people joining us from other churches and those who are new to

faith. Despite different sites, there is substantial interaction between those who attend, and the church shares joint leadership over both sites.

The church's services and activities are public activities, open to all and attended by both church partners, and individuals from our local community and beyond. The church endeavours to balance this openness to all with a recognition that to be a partner, a declared acceptance of our church's basis of faith statement and a particular commitment to be actively involved in the life of the church.

Policies

The trustees, elders and staff reviewed and updated many existing policies in 2023 and added some new policies for the new staff handbook. All church policies beyond those in the staff handbook are in an electronic form.

Safeguarding

The safeguarding team for the church continued to be led by Emma Malcolm (Children and Family Lead) in 2023 with Tim and Rebecca Banks overseeing safeguarding practices at our Westley site. David Oakley was the liaison Trustee for the team in 2023 Mark Barrell as chair of Trustees led the Safeguarding Forum. The Finance and Administration Manager oversees DBS checks, disclosures and liaises with the staff team. Staff and volunteers completed Safeguarding training during 2023.

The church reviews its safeguarding policy annually. All Trustees, elders, staff workers or volunteers working with children, young people and adults with care and support needs are subject to our safeguarding policy, have been subject to DBS checks and safeguarding training and volunteer agreements with references started continued in 2023.

SECTION C – Objectives, associations, and activities

Objectives

The objectives of Bridge Community Church are as follows:

1. The promotion and advancement of the Christian faith in accordance with the Basis of Faith
2. Such other charitable purposes as shall put into practice the Christian faith, including but not limited to the prevention and relief of need, hardship and sickness; the advancement of education. 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.

The vision of the church is to be a Jesus centred people longing to see lives transformed in Bury St Edmunds and beyond. This vision is to be fulfilled through a 3G strategy of Gather Grow and Go.

Gather – The aim is that on Sundays we acknowledge Jesus as Lord as an expression of love and desire to experience God's presence through worship, prayer, communion, testifying and learning together from the Bible and each other. In this way, hundreds of people receive comfort, encouragement, and support for daily life in facing physical, psychological, emotional, spiritual, and relational challenges. The church also offers

opportunities for people of no, little or different faiths to explore Christianity as the services are open to all in addition to the church running specialist courses such as Alpha.

Grow – The aim as life-long obedient learners of Jesus is to intentionally love one another by doing life together; building bridges to connect with others through one to ones, mentoring, small groups, serving and supporting one another pastorally to help all grow to be more like Jesus. In addition to the church's regular Grow (Small) Groups, in 2023, three specialist discipleship huddles, weeklong collective prayer times for the start of each school term and specialist 'spiritual gift' training courses were added. These additions have led to people growing in confidence and willingness to use their gifts and to serve others in and outside the congregation.

Specialist teams provide additional pastoral support to help people in need. The promotion for all to participate, serve and volunteer is part of church life to encourage personal and corporate growth. Through this, the church releases volunteers for public benefit.

Go – The aim is that with the love of Jesus and in the power of the Holy Spirit we will go and live out Christ's teaching beyond our church sites by building bridges to reach out locally, nationally, and internationally. Practically this involves engagement with the local community in offering support for families struggling with broken relationships, poor physical or mental health, economic hardship, hunger, debt and addiction. The church in 2023 continued to run its Community Grocery to help those in food poverty as well as becoming a Council recognised community and family hub for Bury St Edmunds. The church ran special initiatives at Easter, Harvest, Halloween, and Christmas as part of connecting with the local community. This outward looking emphasis carries over in the support of overseas mission partners and equipping church people to advance the Christian faith at home, work and in their circles of influence.

Associations

Although the church is independent, it is passionate about partnership as it co-operates and collaborates with other churches and agencies in Bury St Edmunds and beyond. In 2023, locally the church continued to support Churches Together, Bury Christian Youth and Sporting 87. Additionally, the church partnered with Fair Share, local supermarkets, Suffolk Council, and the Bury St Edmunds Foodbank Association in its efforts to bring poverty relief to people who are struggling on the west side of Bury St Edmunds.

Nationally, in 2023 the church continued as part of the "Partnership" network to support other churches and initiatives and has growing relationship with the Synergy Church Network who are providing training for our disciple-making initiatives. Internationally the church forms partnerships with Christian mission agencies to help advance the Christian faith overseas and share the good news in word and deed.

Church activities In addition to the activities below at the church's main sites, people regularly met in small groups in homes.

West Road Site

Sunday

Morning Services with specialist programmes for children and youth

Monday

Parents and Toddlers

Westley Site

Sunday

Morning Service with specialist programmes for children.

Monday

Coffee and cake: drop-in community café

Tuesday
Support Group Meetings
Bridge the Gap (SEND provision)
Community Grocery (Food Bank)

Wednesday
Morning: Ladies Prayer Hour
Friendship Tea for isolated and elderly
Evening: children and youth activities

Thursday
Community Support Group Meetings

Friday
Coffee and cake drop-in community café
Community Grocery (Food Bank)
English classes for Ukrainian Refugees.

Saturdays
Community Social Events
Dads and Kids Group

Tuesday
Prayer time

Wednesday
Support Group Meetings

Thursday
Addiction support group

Friday

2023 was an encouraging year as the church continued to rebuild after the challenges of the Covid pandemic. Across both sites up to 200 adults, children and youth regularly attended in person the Church's Sunday services whilst around 40 connected via the Church's livestream services. We are very grateful for stable leadership teams and for a strong congregational core which is made up of mature Christians and those with considerable ministry experience. 12 small groups for around 120 people continue to meet in private homes on a weekly or fortnightly basis for Bible study, prayer, and mutual pastoral support. Light parties for Halloween (over 300 people attending) and Christmas and Easter activities were held for hundreds of people. Scores were supported through visitation programmes organised by the church.

SECTION D – Achievements and performance

The church implements and invests heavily (in terms time, finance, expertise, staff and volunteer efforts) in its 'Grow, Go and Gather' strategy in five primary areas. These five areas are church ministry, youth work, families/children, community work and mission (local, national and international). Therefore, achievements, performance and public benefit emerge primarily out of these target areas:

Church Ministry (£100,719 invested in this area in 2023 compared to £112,172 in 2022. This decrease was primarily due to a reduction in paid staff hours to balance the budget for the year.)

In 2023 at both West Road and Westley sites, we gathered on Sunday mornings to meet the needs of fellowship, worship, ministry, and teaching and there continued to be much appreciation for these gatherings. Despite all the encouragements, 2023 presented some challenges and adjustment areas e.g., staff hours cut from full to part time to balance the books financially. This has led to a greater dependence on volunteers picking up leadership, admin, outreach and pastoral work.

Sunday gatherings across both sites in 2023 typically had lively engaging worship, accessible Bible teaching, kids' slots, community updates and warm fellowship between attendees. Our Sunday gatherings are a key part of the church's strategy in fulfilling the vision to be a Jesus-centred people in Bury St Edmunds and beyond our town.

Both sites, operating under the same overall Bridge Community Church Vision, provided a strong sense of family and belonging to those who struggled with mental health, relational and financial breakdown, addiction, and loss. Bridge Community Church is grateful for an outstanding set of volunteer members who sacrificially give hours of compassionate support to many who are on a variety of journeys towards emotional and spiritual health. During 2023, several youth and adults were baptised.

Messy Church was relaunched and run every 6 weeks during the Spring and Autumn terms at the Westley site in 2023 to increase connection with families. 30-40 primary aged children and their parents regularly attended as creative craft skills came to the fore during these events.

Towards the end of 2023, it became clear that our Westley site venue was under threat of closure in summer 2024 therefore a new site needed to be found to maintain the church's presence at Westley. Additionally new leadership needed to be found for the Westley site as older leaders transitioned out.

Youth Work (*£39,833 invested in this area in 2023 compared to £50,066 in 2022 to support young people both inside and outside of the church. The decrease in investment was primarily due to a reduction in paid staff hours to balance the budget for the year.*)

The emphasis for the church's youth work in 2023 was:

Family Support – The church's youth team supported families, advised parents and helped them navigate difficult situations within schools, home-life and many other areas that those connected to our Youth work were experiencing.

Relationship Building – Up to 30 young people attended the church's weekly specific youth programmes. In this setting, the young people spent time building relationships, encouraging positive social experiences with their peers, and arranged external activities such as fitness activities, camping, outdoor activities, crafts, some specialised sessions with external providers such as Samba drums and many more activities. The church looks to promote healthy holistic lifestyles with lots of different outdoor activities throughout the summer.

Spiritual Growth - Over the course of the year, young people were baptised and publicly shared their faith with others. Many of the church's young people invited their non-church going friends to the church and its events, to introduce others to Jesus. Additionally young leaders developed and grew in confidence with others in talking about faith and leading small groups for young people. This has resulted in us seeing strong spiritual development in the church's young leaders. We have a number of young people who have graduated the youth program but are now involved in serving and leading receiving regular training and encouragement.

Children and Families (*£45,724 invested in this area in 2023 compared to £42,450 in 2022 as there was increased investment in staff hours and activities to support family and children both inside and outside of the church particularly through our family hub model.*)

The emphasis for the church's children and family work in 2023 was:

Toddler Family Support – This group continued to meet weekly within the Church's West Road site or using the enclosed on-site car park depending on the weather. A strong team and an excellent reputation have emerged that supports up to 30 families a week through this initiative. The toddler group continues to develop as it provides a safe space including sensory play and soft play. Further developments are planned from this initiative for 2024 of new mums' groups and family care.

Spiritual Growth - During 2023, there has been continued weekly investment in the lives of kids and in trying to develop family based spiritual growth to support families in their faith journeys beyond Sunday input from the kid's team. Our kids and family Lead took a Sabbatical to research ideas on developing spiritual growth in families and lessons learnt will be applied to our approach in the future.

Community Kids support – The church has continued its midweek after-school support club for kids/parents in the local area to provide food, care, and activities for kids up to the age of 11 and their parents. Up to 25 families have benefitted from this regular support.

Family Hub – Our current aim is to develop our building, people, and programmes so that we become a community hub for the west side of Bury St Edmunds. This development with the positive impact on kids, youth and parents has meant that Bridge Community Church became an officially recognised family hub of Suffolk Council in 2023 and now works in collaboration with the Family Support and Early Help Teams.

Bridge the Gap – The church launched this provision in mid-2023 provision for children who are struggling with school attendance by providing a safe space within our church building, and where children and their families can be heard as we connect them to professional services to bridge the gap between home and school. 17 families and over 30 children/youth have positively benefitted from this church initiative and the programme is being more widely recognised and going from strength to strength.

Community Work (£33,873 invested in this area in 2023 compared to £50,064 in 2022. *The decrease in investment was primarily due to a reduction in paid staff hours to balance the budget for the year.*)

In 2023, the church continued to connect with the local community and particularly look to help and support people located on the west side of Bury St Edmunds who were struggling. These connection points revolved around coffee mornings, food, and family support. These activities provided a sense of community and a safe place for new and more established friendships to develop particularly for those who are isolated, feeling or struggling.

The Community Grocery – This model of food poverty support continued to help people move into independent living. Beneficiaries came to shop with dignity and choice to get what they need and then receive further help (e.g., budgeting, benefits form filling etc) within the building from trained volunteers to have a pathway to move out of dependency. Up to 55 members representing 180 people benefitted each month during 2023 from this scheme due to the pressures of the cost-of-living crisis.

Ukrainian Refugee Support – We have continued to care for our contacts with Ukrainian refugees through English language classes, befriending activities, supporting families and offering social events. Therefore, every Friday 2 English classes have run for up to 15 Ukrainian refugees and then this has been a catalyst for friendships to develop, support in getting jobs, family help and film evenings for up to 60 people to enjoy in 2023.

The numbers attending the classes reduced over the year due to either relocations or through Ukrainians obtaining paid employment because of their improved English skills. Friendships have continued and there has been contact with refugees of other ethnic groups as we seek to care and support those who have come to our area out of desperate circumstances.

Warm Safe Space Provision - During 2023, the church felt the responsibility to support the local community during the cost of living and utility bill crisis by letting the church building be used as a warm and a safe space for people to meet and connect. For example, on Friday mornings the Bridge Coffee Connect time has increased from 8-10 people to over 100 people coming along to enjoy what was provided. This was increasingly recognised by our local councils and partnerships were formed with them and other funders to help those in need during this difficult time.

Mission Partnerships (*With the carryover from 2022, £32,200 was set aside to invest in mission in 2023.*)

As a church in 2023 we continued to support overseas mission work. In Italy, our home-grown mission partner based in Torino gave reports on how she has helped students from around the world, separated from family and without support. Additionally, another mission partner in Austria were able to support local initiatives there, including ministry amongst refugees.

Closer to home, the church has been active in its support of local organisations such as Sporting 87 in their connection with over 600 children and 100 adults through football. They continue to care for the general and spiritual welfare of people connected to the club and provide practical help to those who need it. We continue to help BCY as they connect with hundreds of children in both primary and secondary schools in our town through providing spiritual, mental, and social support to children of school age.

Governance

In terms of **governance** for 2023, some difficult decisions were made in terms of cutting some paid staff hours and investment in projects in order to set and maintain a balanced budget for the year. The wisdom of these decisions were reflected in a small surplus being generated and providing a stronger financial base for moving forward with plans of expansion in 2024. The deacons and staff hugely assisted the Trustees in making sure that activities in both buildings and the community have been properly secure and fully considered. The health and safety of our church family and community will continue to remain a high priority.

The Future?

At the end of 2023, the church had completed its goals of ...

1. Reconnection as a church around our new name and our Sunday gatherings
2. The creation of a shared, unified sustainable community work across both sites
3. Training a small core of people to help others in their disciple making
4. Completing the trialling of new outward looking community activities.

Therefore during 2024 and 2025, the big aims for the church are ...

- Increased light bearing PRAYER for the church, community and town
- Complete the transition of the WESTLEY-SITE into the Community Centre
- To continue with the DISCIPLESHIP emphasis to develop more people

- To recruit, resource and support the volunteer TEAMS better
- To review and improve the PASTORAL CARE offered by the church.

Ongoing issues to continue to address:

- Greater CLARITY of roles and relationships across the church leadership teams
- Updating and improving the church BUILDING to reflect community hub status.

Public benefit

The charity believes that Christianity and the church are good news for society, and this is evidenced very much in the objectives, activities, associations, achievements, and performance highlighted in this report. Hundreds directly and thousands indirectly have been positively impacted by the holistic approach of Bridge Community Church to serve people of faith, other faiths or of no faith at all.

The foundation of this 'good news' approach to public benefit around the advancement of the Christian faith is still as follows:

1. A relationship with God through Jesus Christ engenders spiritual, psychological and emotional well-being, which has a positive impact on individuals or families in their approach to physical health and their contribution to the welfare of the broader society of which they are a part.
2. The Bible offers wisdom for humanity, which enables people to cope constructively with the challenges of everyday life and makes them better citizens, as the ethical framework found in the Bible underpins civilised behaviour.
3. The greater the number of people who come into a relationship with God and under the influence of Biblical life principles, the greater the benefit to their family, their social unit and the nation as a whole as the church nationally continues to be the biggest source of volunteers.

The church endeavours to work out these principles in practical ways, as outlined above thus engaging, either through personal initiative or by donating money, with the relief of sickness, hardship, and poverty. The church's small groups and specialist pastoral teams and systems offer much support for many people from different sectors of society. Additionally, some of the money donated to overseas causes is to support poverty relief, refugee integration and social projects.

A small group of Trustees have the overall responsibility for the oversight and governance of Bridge Community Church. These Trustees recognise and are extremely grateful for all that happens on a day-to-day basis due to the wonderful dedication of our Staff and a vast number of volunteers connected to the church. These volunteers include Elders and Deacons, alongside children's and youth leaders, and community engagement leaders who generously contribute innumerable hours and through sacrificial financial giving. It is because of them that the church can have so much public benefit to communities.

The motivation behind the sacrificial giving and serving of so many is that we as a church want to share the amazing, good news of Jesus Christ in Bury St Edmunds and beyond. Therefore, the Trustees want to thank everyone involved in maintaining such a massively impactful witness to the love of Jesus through the outreach of the church, and for the faithfulness of God in every way imaginable.

SECTION E – Financial review

Capital Assets.

The Church property in terms of land and building consists of the following:

- The main church building comprising sanctuary, foyer, first-floor classroom, kitchen, toilets, and car park
- Two semi-detached houses, interlinked and with internal access to the main building at ground and first floor levels. These contain several rooms for crèche, children's or youth groups, a lounge for staff, committee or pastoral meetings, office space for all the staff and attic space for storage.
- A house adjacent but not attached to the church building, which serves as a manse for the senior pastor.

These buildings registered are as three separate properties, namely.

- West Road Church Bury St Edmunds (including 68 Queens Road). Both the church and No 68 are on the same title deeds at the Land Registry.
- 69 Queens Road Bury St Edmunds (68 and 69 being two houses linked to the church building)
- 33 West Road Bury St Edmunds, occupied by the Senior Pastor

Bank accounts

Barclays Bank Plc, Bury St Edmunds

Accounting procedures

The Trustees, with the support of the church's Administration and Finance Manager, have fulfilled their responsibility to prepare accounts for the year ending 31st December 2023. In preparing these accounts, the Trustees have observed the requirements to:

- select suitable accounting policies and apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.

The Trustees have kept the financial position of the church under review during 2023. They are both thankful to God and grateful to supporters for the strength of financial support the church continues to receive. The Trustees through taking active steps to strengthen the financial base through setting a balanced budget for 2023 are confident that no significant cutbacks are necessary for 2024.

Accordingly, proper accounting records which disclose with reasonable accuracy at any time the church's financial position have been kept and a summary presented each month to the Elders and Trustees (and staff members), who are satisfied that the accounts have been prepared in accordance with Charities Statement of Recommended Practice 2015 for FRS 102. They have fulfilled their responsibility to safeguard the church's assets and to take reasonable steps for the prevention and detection of fraud and other irregularities.

Financial summary and Reserves Policy

Incoming total resources in 2023, £314,996 and resources expended £252,349 reflected a better performance than expected against budget due to a combination of cost cutting for a balanced budget and significant unexpected legacy received. The charity operated well

above the agreed £100,000 reserve policy to cover a minimum of between three to six months of budgeted and foreseen expenditure, thus following best practice recommendations appropriate for a charity of this size.

The church has a policy of making gifts and offerings from unrestricted as well as restricted funds to aid Christian-based activities in accord with our objectives. The Trustees are aware that this policy may affect funds available to meet ongoing expenditure. Due to the voluntary nature of income, the Trustees' aspiration is to maintain a balance between wise stewardship of existing finances and faith-driven courage in maintaining the vision and mission whilst launching new initiatives or supporting third parties in line with the objectives.

The trustees continue to be most grateful to all the donors who continue faithfully to support the Church's operations and activity.

Financial activity and Accounts in 2023 – See separate filed report with the Charity Commission.

Independent Examiner's Report – See separate filed report with the Charity Commission

Conclusion

All the Trustees are aware of the Charity Commission's General Guidance for the conduct of a charitable organisation, as published on the Charity Commission's website. They keep this guidance in mind in their deliberations and are committed to complying with it in every way that their conscience allows. The Elders and Staff, for their part, have considered the specific guidance on the advancement of religion.

This return and report have endeavoured to have due regard to the guidance and legal requirements.

SECTION F – Declaration

Approved by the Trustees on 3rd September 2024 and signed on their behalf by

Mark Barrell

Chair of Trustees

Emma Denton

Trustee

Date: 3rd September 2024.

Bridge Community Church Bury St Edmunds

Registered Charity No. 1192359

Financial Statements
for the year ended 31 December 2023

CONTENTS

	Pages
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6-15

Report to the Trustees of Bridge Community Church, Bury St Edmunds on the financial statements of Bridge Community Church for the twelve months ended 31 December 2023 set out on pages 4 to 15.

Responsibilities and basis of report

I report to the Trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 December 2023.

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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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: David A Eaton
3 September 2024

David A Eaton FCA
Eaton & Co
Chartered Accountants and Consultants
The Cedars, School Lane, Great Barton, Bury St Edmunds, Suffolk IP31 2RQ

Bridge Community Church, Bury St Edmunds

Statement of financial activities for the year ended 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Income and endowments from:					
Donations and legacies	2	232,023	-	232,023	174,437
Specific donations	3	-	77,774	77,774	62,154
Investments		2,398	-	2,398	464
Other		2,801	-	2,801	1,164
Total income and endowments		<u>237,222</u>	<u>77,774</u>	<u>314,996</u>	<u>238,219</u>
Expenditure on:					
Charitable activities	4	<u>222,068</u>	<u>30,281</u>	<u>252,349</u>	<u>269,452</u>
Total expenditure		<u>222,068</u>	<u>30,281</u>	<u>252,349</u>	<u>269,452</u>
Net (expenditure)/income		15,154	47,493	62,647	(31,233)
Reconciliation of funds					
Total funds brought forward		<u>917,549</u>	<u>544,999</u>	<u>1,462,548</u>	<u>1,493,781</u>
Total funds carried forward		<u>932,703</u>	<u>592,492</u>	<u>1,525,195</u>	<u>1,462,548</u>

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Balance sheet as at 31 December 2023

Registered Charity no: 1192359

	Note	2023	2022
		£	£
Fixed Assets			
Tangible assets	9	1,294,427	1,294,427
Social investments	11	15,000	15,000
		<u>1,309,427</u>	<u>1,309,427</u>
Current Assets			
Debtors	12	112	-
Cash at bank and in hand		<u>220,562</u>	<u>155,607</u>
		220,674	155,607
Liabilities			
Creditors: amounts falling due within one year	13	<u>4,906</u>	<u>2,486</u>
Net Current Assets		215,768	153,121
Net Assets		<u><u>1,525,195</u></u>	<u><u>1,462,548</u></u>
The Funds of the Charity			
Revaluation reserve	10	650,616	650,616
Restricted funds	14	592,492	544,999
Unrestricted funds	15	<u>282,087</u>	<u>266,933</u>
Total Charity Funds		<u><u>1,525,195</u></u>	<u><u>1,462,548</u></u>

Approved by:

Mr Mark Barrell

Miss Emma Denton

on behalf of the Trustees of Bridge Community Church

3 September 2024

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

1. Accounting policies

Merger of West Road Church and Bridge Community Church

Bridge Community Church was established for the purpose of transferring the activities of West Road Church (an unincorporated charity) into a Charitable Incorporated Organisation (CIO) to take forward the work of the charity and in accordance with best practice in the charity sector.

On 16 November 2020 Bridge Community Church was registered with the Charity Commission (Number - 1192359). Bridge Community Church was dormant from 16 November 2020 to 30 June 2021. In August and September 2021 funds were received by Bridge Community Church from West Road Church (Number - 1130270). The vesting declaration was made on 19 August 2021. On 31 August 2021, the freehold property owned by West Road Church (and the West Road Property Trust) was transferred to Bridge Community Church. At 31 December 2021 West Road Church had no remaining assets or liabilities. The merger was registered by the Charity Commission on 30 May 2022 when West Road Church was removed from the Charity Commission register of charities.

1.1 Basis of preparation

In accordance with section 27.14 of the Charities Statement of Recommended Practice 2015 for FRS 102 (the Charities SORP), the creation of Bridge Community Church (and the closure of West Road Church as a legal charitable unincorporated entity, and the underlying rationale of the Trustees), required that the reconstruction be treated as a merger and not an acquisition. Accordingly merged accounts of the two entities were prepared for the twelve months to 31 December 2021.

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP. The financial statements have been prepared under the historical cost convention. The Charity constitutes a public benefit entity as defined by FRS 102 (the Charities SORP). The principal accounting policies adopted in the preparation of the financial statements are as follows:

1.2 Going concern

The Trustees assess whether the use of going concern is appropriate, ie whether there are any material uncertainties related to events or conditions that may cast a significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of one year from the date of approval of the financial statements. The Trustees have concluded that it is appropriate to prepare the accounts on a going concern basis.

1.3 Funds

General funds represent the funds of the Charity that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Trustees. Funds designated for a particular purpose by the Trustees are also unrestricted.

Restricted funds represent the funds of the Charity that can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular purposes.

The financial statements include all transactions, assets and liabilities for which the Trustees are responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

1.4 Income and endowments

Collections are recognised when received by or on behalf of the Charity. Planned giving receivable and other donations under Gift Aid are recognised only when received. Income Tax recoverable on Gift Aid donations is ordinarily recognised when the Income Tax is received. Grants and legacies to the Charity are accounted for as soon as the Charity is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the Charity is reasonably certain. The Charity is not registered for VAT.

1.5 Expenditure

Expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure. Payroll costs are attributed to the respective categories of charitable expenditure on the basis of approximate time spent. Other direct costs are apportioned directly to the charitable activity where possible. Support costs are allocated using the same proportions as the allocation of payroll costs. The Trustees believe this allocation fairly represents the costs of running the respective charitable activities.

1.6 Fixed assets

Freehold properties comprise:

- The land and building of West Road Church (excluding adjoining properties of 68 & 69 Queens Road).
- 33 West Road (used as the residence of the Senior Pastor).
- 68 Queens Road (used as administrative offices).
- 69 Queens Road (used as meeting spaces).

All the freehold properties noted above were transferred to Bridge Community Church on 31 August 2021.

The Trustees consider the current historical approach to valuation of the church building and the land on which it sits to be appropriate at 31 December 2023. This current policy is to value the church building at its historical cost of construction and to value the land on which it sits at its deemed cost which is the cost at which the Charity acquired the land which is £Nil. This policy is in accordance with the transition provisions on adoption of FRS 102.

33 West Road, 68 Queens Road and 69 Queens Road are shown at fair value in accordance with FRS 102. The net book value of these properties was restated at 1 January 2018 in accordance with the transition provisions on adoption of FRS 102. A reconciliation on restatement is shown in note 10 to the accounts.

Fixtures, fittings and office equipment:

Depreciation is provided using the straight line method at rates calculated to write off the assets over their useful economic lives.

The rate used is 33% per annum apart from for specific assets whose useful life is considered to be longer, whereby the appropriate rate is used to a minimum of 20%. Amounts are capitalised where they exceed £1,000 and where the life of the assets is not less than three years.

1.7 Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the lease term.

1.8 Pensions

The Charity operates a defined contribution pension scheme. Contributions are charged to the statement of financial activities as they become payable in accordance with the rules of the scheme.

1.9 Stock

Stock is valued at the lower of cost and net realisable value.

1.10 Ethical standards

In common with many other organisations of similar size and nature, the Charity uses their independent examiner to assist with the preparation of the financial statements. This is permitted by "Independent examination of charity accounts: Directions and guidance for examiners" (CC32) issued by The Charity Commission for England and Wales provided that (a) the independent examiner does not have day to day involvement with the Charity and (b) ultimate responsibility for the financial statements and all estimates and judgements rests firmly with the Trustees.

1.11 Judgements and estimation uncertainty

The Trustees make estimates and assumptions concerning the future. There are no estimates or assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

1.12 Cash and cash equivalents

Cash and cash equivalents comprise cash in hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

1.13 Trade debtors

Trade debtors are amounts due in the ordinary course of the activities of the Charity. Trade debtors are recognised initially at the transaction price. All trade debtors are repayable within one year and hence are included at the undiscounted cost of cash expected to be received. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the debtors.

1.14 Trade creditors

Trade creditors are obligations for pay for goods or services that have been acquired in the ordinary course of the activities of the Charity. Accounts payable are classified as current liabilities if the Charity does not have an unconditional right, at the end of the reporting period, to defer settlement for at least twelve months after the reporting date, in which case they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and are repayable within one year and hence are included at the undiscounted amount of cash expected to be paid.

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)
Notes to the financial statements for the year ended 31 December 2023

2. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Donations and gifts	156,354	-	156,354	129,143
Gift Aid received	32,325	-	32,325	40,487
Legacies	43,344	-	43,344	4,807
Total 2023	<u>232,023</u>	<u>-</u>	<u>232,023</u>	<u>174,437</u>
Total 2022	<u>174,437</u>	<u>-</u>		<u>174,437</u>

3. Specific donations

Community fund donations	-	8,566	8,566	18,097
Missionary donations	-	25,000	25,000	4,049
"New Hearts" ministry	-	-	-	200
Toddlers	-	-	-	-
Vision day income	-	11,267	11,267	19,214
Men's fellowship	-	10	10	3,138
Ladies fellowship	-	252	252	531
Community grocery store	-	7,586	7,586	343
Community hub	-	24,693	24,693	10,500
Ukraine refugee help	-	400	400	5,517
Youth work appeal	-	-	-	565
Total 2023	<u>-</u>	<u>77,774</u>	<u>77,774</u>	<u>62,154</u>
Total 2022	<u>-</u>	<u>62,154</u>		<u>62,154</u>

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

4. Charitable activities

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Church ministry					
Staff costs		54,968	-	54,968	61,012
Church repairs		-	-	-	3,891
Cleaning		3,623	-	3,623	2,984
General maintenance		2,400	-	2,400	4,238
Events		690	-	690	529
Westley School hire		5,043	-	5,043	2,800
Visiting speakers		385	-	385	685
Vision day expenditure		-	8,778	8,778	18,773
Men's fellowship		-	49	49	2,098
Ladies ministry		-	441	441	326
Ukraine refugee support		-	1,868	1,868	674
Support costs	5	22,474	-	22,474	14,162
		<u>89,583</u>	<u>11,136</u>	<u>100,719</u>	<u>112,172</u>
Youth work					
Staff costs		26,775	-	26,775	37,980
Youth work activities		1,546	565	2,111	3,271
Outreach events		-	-	-	-
Support costs	5	10,947	-	10,947	8,815
		<u>39,268</u>	<u>565</u>	<u>39,833</u>	<u>50,066</u>
Families & children					
Staff costs		29,951	-	29,951	30,761
Children's work		-	2,328	2,328	4,549
Toddlers		-	1,200	1,200	-
Outreach events		-	-	-	-
Support costs	5	12,245	-	12,245	7,140
		<u>42,196</u>	<u>3,528</u>	<u>45,724</u>	<u>42,450</u>
Community work					
Staff costs		18,470	-	18,470	24,825
Community fund spending		-	1,661	1,661	19,477
Community grocery store			4,996	4,996	
Community hub			1,195	1,195	
Support costs	5	7,551	-	7,551	5,762
		<u>26,021</u>	<u>7,852</u>	<u>33,873</u>	<u>50,064</u>
Mission giving					
Mission giving		25,000	7,200	32,200	14,700
		<u>25,000</u>	<u>7,200</u>	<u>32,200</u>	<u>14,700</u>
Total cost of activities undertaken - 2023					
		<u>222,068</u>	<u>30,281</u>	<u>252,349</u>	<u>269,452</u>
Total cost of activities undertaken - 2022					
		<u>213,404</u>	<u>56,048</u>		<u>269,452</u>

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

4. Continued

Staff costs are allocated to charitable activity headings according to staff time spent in each charitable activity heading. Some staff work across more than one charitable activity heading and thus the amounts shown by heading include time apportioned costs of several members of staff.

5. Support costs

	Note	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Church running expenses					
Advertising		164	-	164	(17)
Annual subscriptions		2,319	-	2,319	2,500
Bank charges		364	-	364	161
Branding		-	-	-	1,218
Catering		551	-	551	385
Computer costs		3,369	-	3,369	4,600
Discipleship resources		1,952	-	1,952	1,142
Repairs and renewals to 33 West Road		19,590	-	19,590	-
Insurances		4,767	-	4,767	3,594
Livestream		-	-	-	-
Minibus		-	-	-	-
Office/general admin		566	-	566	286
Printing, postage and stationery		2,563	-	2,563	2,596
Staff Training		1,261	-	1,261	788
Sundries		879	-	879	1,051
Travel and accommodation		493	-	493	303
Utilities		11,379	-	11,379	9,908
New Hearts		-	-	-	3,410
Fees re CIO conversion		-	-	-	954
Accountancy and independent examination	16	3,000	-	3,000	3,000
Total support costs		53,217	-	53,217	35,879

Support costs are allocated below between charitable activity headings based on the proportion of staff time spent on charitable activities. Intentionally, no support costs are charged to Mission giving. Giving to Mission over and above specific gifts received for Mission giving is charged as an unrestricted expense.

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Church ministry	22,474	-	22,474	14,162
Youth work	10,947	-	10,947	8,815
Families & children	12,245	-	12,245	7,140
Community work	7,551	-	7,551	5,762
Mission giving	-	-	-	-
Total support costs	53,217	-	53,217	35,879

6. Staff costs

	2023 Number	2022 Number
Number of employees		
The average numbers of full time equivalent employees were:	<u>6</u>	<u>6</u>

No employee earned more than £60,000 in the year (2021 - £ Nil)

Employment costs:

	2023 £	2022 £
Wages and salaries	118,934	140,696
Social security costs	4,460	7,248
Other pension costs	<u>6,770</u>	<u>6,634</u>
	<u>130,164</u>	<u>154,578</u>

Staff expenses of £1,372 were paid in aggregate in the year (2022 - £961).

The total amount paid in aggregate in the year to Key Management Personnel as defined by FRS 102 was £33,974 (2022 - £33,308) excluding employer's personal pension contributions paid in the year of £1,699 (2022 - £1,665).

7. Pension costs

The Charity operates a defined contribution scheme for the benefit of all employees. The assets of the scheme are administered by Trustees in a fund independent from the Charity. The Charity has enrolled into the Government's auto enrolment scheme. The pension costs charged in the financial statements represent the contributions payable in the year by the Charity, and amounted to £6,770 (2022 - £6,634).

8. Transactions with Trustees

No Trustee received any remuneration from the Charity during the year for their work as a Trustee (2022 - £Nil). Two members of staff are also Trustees and they received total remuneration of £58,921 (2022 - £63,881) for their work as employees of the Trust under contracts of employment.

Trustees who are also employed by the Trust do not take part in Trustee meetings where remuneration of staff is decided upon by Trustees.

Trustees donated a total of £14,173 in aggregate in the year to the Charity without pre-condition on the use of the donations (2022 - £9,518).

Trustees were re-imbursed for personal expenses by the Charity during the year amounting to £609 (2022 - £191).

There were no transactions with related parties during the year (2022 - None).

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

9. Tangible fixed assets

		Freehold property		
		Church building	Houses	Total
		£	£	£
Cost	1 January 2023	519,427	775,000	1,294,427
	Additions in the year	-	-	-
	31 December 2023	519,427	775,000	1,294,427
Depreciation	At 1 January 2023	-	-	-
	Charge for the year	-	-	-
	31 December 2023	-	-	-
Net book value	31 December 2023	519,427	775,000	1,294,427
	31 December 2022	519,427	775,000	1,294,427

In accordance with the permitted provisions of FRS 102, the fixed asset category of 'Freehold property: Houses' is carried at fair value.

The Trustees, in September 2020, having taken professional advice, valued this category of 'Freehold property: Houses' at £775,000. The Trustees consider this valuation is still appropriate at 31 December 2023 and that the cost of a revaluation exercise is not justified.

At 31 December 2023, these 'Freehold property: Houses' comprise:

33 West Road	375,000
68 Queens Road	200,000
69 Queens Road	200,000
	<u>775,000</u>

Freehold property: Houses' is depreciated over its economic life. In practice increases in fair value exceed the relevant depreciation charge.

The church building is carried at its cost of construction. The land on which the church building sits is valued at £Nil in accordance with a permitted provision of FRS 102.

10. Reconciliation of 'Freehold properties: Houses' on transition to FRS 102

Net book value at 1 January 2018 as previously reported:

33 West Road	99,384
68 Queens Road	-
69 Queens Road	-
Total	<u>99,384</u>

Prior period adjustment for change in accounting policy on adoption of FRS 102

650,616

As restated at 1 January 2018

750,000

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

	2023 £	2022 £
11. Social investments	<u>15,000</u>	<u>15,000</u>

Social investments represent a part-share in the freehold ownership of a house managed by Hope into Action which is a charity that re-houses homeless people. This is considered by the Trustees to be a long-term Mixed Motive Investment (MMI). A MMI is defined by the Charities SORP as an investment made partly in pursuit of the organisation's charitable purposes and partly to obtain a financial return.

12. Debtors

Other debtors	112	-
Gift Aid recoverable	-	-
	<u>112</u>	<u>-</u>

13. Creditors: amounts falling due within one year

Other creditors	1,906	(514)
Accruals	3,000	3,000
	<u>4,906</u>	<u>2,486</u>

14. Restricted funds

	1 January 2023 £	Income £	Expenditure £	31 December 2023 £
Community fund donations	16,634	8,566	1,661	23,539
Mission giving	(17,109)	25,000	7,200	691
Vision day income	441	11,267	8,778	2,930
Men's fellowship	1,040	10	49	1,001
Ladies ministries	205	252	441	16
Community grocery store	343	7,586	4,996	2,933
Community hub	10,500	24,693	1,195	33,998
Ukraine refugee help	4,843	400	1,868	3,375
Youth work appeal	565	-	565	-
Children's work	-	-	2,328	(2,328)
"New Hearts" ministry	3,510	-	-	3,510
Toddlers	4,600	-	1,200	3,400
	<u>25,572</u>	<u>77,774</u>	<u>30,281</u>	<u>73,065</u>
Church building fund	519,427	-	-	519,427
Total	<u>544,999</u>	<u>77,774</u>	<u>30,281</u>	<u>592,492</u>

The restricted church building fund represents the cost of construction of the church building at West Road.

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Notes to the financial statements for the year ended 31 December 2023

Note 14 (contd)

	1 January 2022	Income	Expenditure	31 December 2022
	£	£	£	£
Total	<u>538,893</u>	<u>62,154</u>	<u>56,048</u>	<u>544,999</u>

15. Unrestricted funds

	1 January 2023	Income	Expenditure	31 December 2023
	£	£	£	£
General	167,549	237,222	222,068	182,703
Manse fund	<u>99,384</u>	<u>-</u>	<u>-</u>	<u>99,384</u>
Total	<u>266,933</u>	<u>237,222</u>	<u>222,068</u>	<u>282,087</u>

The unrestricted Manse fund represents the original cost of purchase of 33 West Road.

	1 January 2022	Income	Expenditure	31 December 2022
	£	£	£	£
Total	<u>304,272</u>	<u>176,065</u>	<u>213,404</u>	<u>266,933</u>

16. Accountancy and independent examination

	2023	2022
	£	£
Accountancy fees	1,750	1,750
Independent examination	<u>1,250</u>	<u>1,250</u>
	<u>3,000</u>	<u>3,000</u>

Bridge Community Church, Bury St Edmunds (incorporating West Road Church)

Independent Examiner's Report - 31 December 2023

Report to the Trustees of Bridge Community Church, Bury St Edmunds on the financial statements of Bridge Community Church for the twelve months ended 31 December 2023 set out on pages 4 to 15.

Responsibilities and basis of report

I report to the Trustees on my examination of the accounts of the above Charity ("the Trust") for the year ended 31 December 2023.

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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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: David A Eaton

3 September 2024

David A Eaton FCA

Eaton & Co

Chartered Accountants and Consultants

The Cedars, School Lane, Great Barton, Bury St Edmunds, Suffolk IP31 2RQ