



CHARITABLE INCORPORATED ORGANISATION

ANNUAL REPORT AND
STATEMENT OF ACCOUNTS
YEAR ENDED 31 MARCH 2025

REGISTERED CHARITY NO: 1202672

the bridge saundersfoot
CHARITABLE INCORPORATED ORGANISATION

CONTENTS

Legal and Administrative Information	Page 3
Independent Examiner's Report to the Trustees	Page 4
Trustees' Report	Page 5 to 8
Statement of Receipts and Payments	Page 9
Statement of Assets and Liabilities	Page 10
Notes to the Accounts	Pages 11 to 13

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CHARITABLE INCORPORATED ORGANISATION

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1202672
START OF FINANCIAL YEAR	1st April 2024
END OF FINANCIAL YEAR	31st March 2025

TRUSTEES DURING THE YEAR ENDED 31ST MARCH 2024

L Bartholomew	Church Leader
N Bartholomew	
D Davis	
R Davis	
J Edmonds	Chair
S Edmonds	Safeguarding Officer
P Knight	Treasurer
T Redman-Knight	

The Trustees appoint any new trustees following the provisions laid out in the Charity's governing instrument.

GOVERNING INSTRUMENT	Constitution of The Bridge Saundersfoot, a Charitable Incorporated Organisation, dated 11 April 2023
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CORRESPONDENCE ADDRESS	The Retreat, Swallow Tree, Saundersfoot SA69 9DD e-mail: info@thebridgesaundersfoot.org website: www.thebridgesaundersfoot.org
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BANKERS	Lloyds Bank plc PO Box 1000, BX1 1LT
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INDEPENDENT EXAMINER	L Mackenzie
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CHARITABLE INCORPORATED ORGANISATION
INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of The Bridge Saundersfoot Charity No.1202672 on the accounts for the year ended 31 March 2025 set out on pages 5 to 13.

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

As the charity trustees of the Trust, 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed: *L. Mackenzie*

Date: **16/08/2025**

L. Mackenzie

9 Garden Cottage Flats, The Ridgeway,
Saundersfoot, Pembrokeshire SA69 9LR

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CHARITABLE INCORPORATED ORGANISATION

TRUSTEES' REPORT
FOR THE YEAR ENDED 31st March 2025

Structure, Governance and Management

The Bridge Saundersfoot is a charitable incorporated organisation (CIO) registered as a charity on 11 April 2023.

The objects of the CIO are, for the public benefit, the advancement of the Christian faith in accordance with the basis of faith in clause 29 of the Constitution, principally, but not exclusively, in the area and surrounds of Saundersfoot, Pembrokeshire.

The Trustees are empowered to implement the appointment of new trustees and discharge trustees by resolutions at properly constituted meetings. Apart from the first charity trustees, every trustee must be appointed for a term of no more than three years by a resolution passed at a properly convened meeting of the charity trustees. This year two of the founding Trustees (David Davis and Neil Bartholomew) stepped down as required by the Constitution and were unanimously re-elected for a three year term.

In selecting individuals for appointment as charity trustees, the charity trustees have regard to the skills, knowledge and experience needed for the effective administration of the CIO

Objectives and Activities

Our prime objective is to be a bridge for all people to know God, and his love for them, in a deeper more profound way.

We present Hello Sunday every week, our aim being to present in an intelligible, creative, and attractive way the good news of Jesus Christ.

We present Alpha Courses which help people to explore faith, meaning and purpose in life.

We organise midweek gatherings for friendship, support, and learning more about faith.

We run a weekly term time youth club in partnership with the local authority and a Christian youth charity.

We run a weekly term time baby and toddlers group.

We hold monthly Saturday morning bible teaching seminars open to all who want to learn more of what the Bible teaches.

We run community events to enhance social capital and promote social cohesion, occasionally raising funds for charity purposes and other community needs.

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CHARITABLE INCORPORATED ORGANISATION

TRUSTEES' REPORT
FOR THE YEAR ENDED 31st March 2025

Achievements and Performance

Hello Sunday – The number of people attending this meeting has increased during the year. People have been helped to discover Christian faith and live it out in their locality. People have appreciated our culture of love, inclusivity and acceptance and have found a supportive faith community rooted in everyday life.

During Hello Sunday we run a dedicated programme for children. This has been appreciated by children and parents/carers alike.

We meet in the local community hall and occasionally in a local pub. The trustees of the hall and landlords of the pub, as well as local councillors, have expressed their appreciation of the positive impact our meetings have had on the community.

Alpha Courses - We were able to run courses this year open to any who wished to attend, and a small number have discovered Christian faith for the first time.

Midweek – This year we increased the number of our smaller “Connect Groups” to four. These groups provide emotional, spiritual, and practical support to those who attend, for example providing meals for those stuck at home, lifts to appointments.

We were invited by the local Health Board and Social Services to be a part of their Open Day. This was a show case for all local groups that are recognised to be a benefit to individuals and the community. We are engaged in becoming an integral part of our community and district by volunteering, coming alongside, helping others and generally serving the locality:

We run Saundersfoot Youth Club in partnership with the local authority and a Christian Charity (Hope Pembrokeshire).

We run ‘Regency Rompers’ (a community toddler group) in the local Community Hall.

We are a referral agency for Pembrokeshire Foodbank to combat food poverty.

In partnership with another local church, we assist in running an annual free holiday bible club for children in the local primary school.

We held a Family Fun Day in the local community hall. Free fun activities for adults and children and attended this year by over 200 people.

We were pro-active in generating community events, for example, we organised and ran:

- a Christmas Craft Market stall selling donated crafts and items to raise money for Alzheimer UK.
- quiz nights, also a Movie night, raising funds for a local dementia charity (The Wednesday Club)
- and for Tenby & Saundersfoot First Responders.

We have started to consider ways we might provide a Drop-In Centre in the village as a sign post facility for those struggling with food poverty, mental health issues, financial and other difficulties, and to help combat loneliness.

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CHARITABLE INCORPORATED ORGANISATION

TRUSTEES' REPORT
FOR THE YEAR ENDED 31st March 2025

Public Benefit

All meetings are open to all to attend and all benefit is available to the public at large. Pastoral support is provided to the members, church supporters and regular attendees, which benefits the community locally.

The charity objectives are evident each week at "Hello Sunday" a meeting open to, and advertised to, the public at large, as the church presents the gospel of Jesus Christ.

In setting objectives and planning activities, the trustees have given careful consideration to the Charity Commission's general guidance on public benefit.

Risk Management

During the year the trustees have considered possible risks to the charity, documented them, assessed how they might be avoided or mitigated and have resolved to continue to review all risks as a minimum annually. No risks were thought to be of such significance as to endanger the existence of the CIO or the fulfilment of its objects during the year.

Further areas of operational risk are covered in published policy documents.

Financial Review

Income was received from a range of voluntary donors, many of who are regular givers. The charity is not reliant on any large donor.

Voluntary donations for the period ended 31 March 2025 totalled £39,386 which compared favourably with voluntary donations received in 2024 of £34,365.

Payments totalled £41,177 (2024: £31,515). No Restricted Funds were received or paid during the year (2024: £1000)

At 31 March 2025, the cash funds held totalled £45,500 (2024: £44,381). No Restricted Funds were held at year end.

the bridge saundersfoot
CHARITABLE INCORPORATED ORGANISATION

TRUSTEES' REPORT
FOR THE YEAR ENDED 31st March 2025

Reserves Policy

Our policy is to retain sufficient reserves to:

ensure that the charity has sufficient funds to meet its financial commitments;
demonstrate that the charity is sustainable into the future;
ensure that the charity is able to manage future unforeseen financial difficulties;
ensure that excessive funds are not held without any identifiable reason or
for any identifiable purpose.

The trustees regard the majority of the balance carried forward (circa £40,000) to be the current reserves and these funds will more than meet the Reserves Policy for the coming year.

Conclusion

The trustees consider that this year has consolidated and built on the successful first year of the charity and that they see no reason why the work should not progress further in the future.

The trustees are indebted to our Church Leader and Core Leadership Team, and our dedicated volunteers who give unstintingly of their time, skills, resourcefulness and energy to maintain and grow the work. To all these, the Trustees extend their profound thanks.

Trustees' Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year. The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees declare they have approved the Trustees' report above. Signed on behalf of the Charity's Trustees:

Signature(s) *John Edmonds*

P Knight

Name: J Edmonds

P Knight

Position(s): Chair of Trustees

Treasurer

Dated: 10 July 2025

10 July 2025

CHARITABLE INCORPORATED ORGANISATION

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31st March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	*E'mt Funds £	Total 2024-25 £	Total 2023-24 £
INCOME & ENDOWMENTS FROM : -						
Donations	2a	39,386	0	0	39,386	74,326
Other Trading Activities	2b	299	0	0	299	0
Charitable Activities	2c	1,733	0	0	1,733	841
Other Income	2d	0	0	0	0	32
Income from Investments	2e	878	0	0	878	696
TOTAL RECEIPTS		42,296	0	0	42,296	75,895
EXPENDITURE ON : -						
Raising Funds	3a	157	0	0	157	0
Charitable Activities	3b	41,020	0	0	41,020	31,483
Other Expenditure	3c	0	0	0	0	32
TOTAL PAYMENTS		41,177	0	0	41,177	31,515
NET GAINS (LOSSES) on Investments		0	0	0	0	0
NET INCOME (EXPENDITURE)		1,119	0	0	1,119	44,381
TRANSFERS between Funds		0	0	0	0	0
Gain (losses) on Revalued Assets		0	0	0	0	0
NET Movement in FUNDS		0	0	0	0	0
Balances Brought Forward		0	0	0	44,381	0
BALANCES CARRIED FORWARD		1,119	0	0	45,500	44,381

The notes on pages 11 to 13 form part of these accounts.

All operations are continuing operations.

*E'mt = Endowment

the bridge saundersfoot
CHARITABLE INCORPORATED ORGANISATION

STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31st March 2025

ASSETS		31-Mar 2025 Total £	31-Mar 2024 Total £
	Notes		
Cash Funds:			
Lloyds Bank Current		7,449	4,684
Lloyds Easy Access Savings		7,540	0
Lloyds Bank 32 Day Notice		20,511	39,696
Lloyds Bank Fixed Deposit		10,000	0
		45,500	44,381
Represented by:			
General Funds (Unrestricted)		45,500	44,381
Restricted Funds	4	0	0
		45,500	44,381
Non-cash assets			
Gift Aid unclaimed for 2024-25		627	15
Small Donations Scheme Gift Aid unclaimed re 2024-25		31	11
		658	26

LIABILITIES

The CIO had given no pecuniary guarantees and had incurred no debts or other liabilities at 31 March 2025.

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 10 to 11.

The Trustees declare they have approved the financial statements above.

Signed on behalf of the Charity's Trustees:

Signature(s)	<i>John Edmonds</i>	<i>P Knight</i>
Full Name(s)	John Edmonds	Paul Knight
Position(s)	Chair of Trustees	Treasurer
Date	10 July 2025	10 July 2025

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CHARITABLE INCORPORATED ORGANISATION

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st March 2025

1. BASIS OF ACCOUNTING

The accounts have been prepared under the "Receipts and Payments" basis in accordance with FRS 102 SORP

2. RECEIPTS	Notes	Unrestricted Funds £	Restricted Funds £	*E'mt Funds £	31-Mar 2025 Total £	31-Mar 2024 Total £
a) Donations						
Voluntary Receipts & Donations	4	39,386	0	0	39,386	34,365
Grant:						
Grace Church West Wales (Reg.No. 1186689)		0	0	0	0	39,962
Legacies		0	0	0	0	0
		39,386	0	0	39,386	74,326
b) Other Trading Activities (incl. Fundraising)						
Fundraising Events Incomes		299	0	0	299	0
		299	0	0	299	0
c) Income from Charitable Activities						
Unrestricted Donations from Charitable Activities		1,733	0	0	1,733	841
		1,733	0	0	1,733	841
d) Other Income						
Other Incomes		0	0	0	0	32
		0	0	0	0	32
e) Income from Investments						
Interest Income		878	0	0	878	696
		878	0	0	878	696

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CHARITABLE INCORPORATED ORGANISATION

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31st March 2025

3. PAYMENTS	Notes	Unrestricted Funds £	Restricted Funds £	*E'nt Funds £	Total 2024-25 £	Total 2023-24 £
a) Expenditure on Raising Funds						
Fundraising Events Expenses		157	0	0	157	0
		157	0	0	157	0
b) Expenditure on Charitable Activities (incl.Governance Costs)						
Charitable Operations Facilitation		8,499	0	0	8,499	6,187
Personnel Costs		21,015	0	0	21,015	17,512
Outreach Expenses		7,984	0	0	7,984	5,177
Designated Expenditures		0	0	0	0	0
Gift and Grants	4	2,325	0	0	2,325	1,144
Administration & Governance		1,197	0	0	1,197	1,463
		41,020	0	0	41,020	31,483
c) Other Expenditure						
Other		0	0	0	0	32
		0	0	0	0	32

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CHARITABLE INCORPORATED ORGANISATION

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31st March 2025

4. RESTRICTED FUNDS	Balance			Balance		
	01-Apr-24	Income	Expenditure	2024-25	2023-24	
	£	£	£	£	£	£
Benevolent Fund Restricted	0	0	0		0	0
	0	0	0	0	0	0

The restricted funds are explained in note 6 of the accounts.

The restricted funds are wholly represented by cash reserves of the charity.

5. PAYMENTS TO TRUSTEES AND DONATIONS BY TRUSTEES

£3,832 was reimbursed to 7 trustees in relation to expenses incurred (2023-24: £2580).

No expenses were claimed by Trustees in regard to Trustee duties (2023-24: NIL).

One Trustee was remunerated as an office holder by the charity and was paid £20,000 (2023-24: £16,667)

Expenses waived by trustees were immaterial.

Total donations by trustees were £17,818 (2023-24: £18,671).

6. DESCRIPTION OF FUNDS

All money given by donors to a Restricted Fund is used for that purpose. Where there are expenses incurred in the delivery of goods or services in an area covered by a Restricted Fund, money may be drawn from this Restricted Fund to cover the relevant expenses in delivery of the service covered by that Fund. An explanation of the different Funds follows.

Benevolent Fund - This fund represents gifts given specifically for benevolent purposes and dispensed to those in need in the local area identified and approved by the Trustees of the charity.

