

**The Bridge Church Ayrshire SCIO**

**Report and Financial Statements**

**Year ending 31 March 2025**

**Charity Number SC048660**

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## **The Bridge Church Ayrshire SCIO**

### **Report of the trustees for the year ending 31 March 2025**

The trustees are pleased to present their annual report together with the consolidated financial statements of the charity for the year ending 31 March 2025. The financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Constitution, and 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)

## **The Bridge Church Ayrshire SCIO**

### **Report of the trustees for the year ending 31 March 2025**

#### **Our purposes and activities**

As per the constitution the Church will have the following charitable purposes:

- The advancement of the Christian faith
- The prevention and relief of poverty
- The advancement of education
- The advancement of citizenship and community development
- The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage

The Church constitution also lays down the following objectives:

- To conduct a local Church in accordance with the Statement of Faith detailed in the constitution.
- To establish membership of the Church and regular religious services, and young generations ministry and the like for the instruction of the whole family.
- To spread the Gospel of the Lord Jesus Christ throughout the land and the rest of the earth by evangelism, and discipleship.
- To provide food and clothing and other necessities for the under privileged and to raise funds for the furtherance of this cause.
- To support missionary work and the like.
- To promote and encourage co-operation with other similar organisations.

The Church will offer a wide range of activities. These activities will include:

- Sunday morning worship services will be held each week at 11am at The Bridge Church Ayrshire SCIO in Kilwinning and at 11am at The Bridge Church, Ayr.
- Mini Kidzlife facilities are provided for preschool children (under age 5's).
- Kidzlife Church (age 5-11) services are provided at the services.
- A live video link of the service will be provided to the nursing mothers room at the Kilwinning services.
- The main church buildings will each be equipped internally to a high standard with modern sound systems, stage lighting, AV equipment and media equipment as well as good quality musical instruments. The buildings are intentionally multifunctional in order that the same space can be utilised in different ways for different groups.
- Mid week "Life groups" will meet in homes throughout Ayrshire.
- A ten week "New Focus" teaching class will run throughout the year for the benefit of people new to the Church / and new to the Christian faith.
- Discipleship groups / bible study groups for men & women.
- Bereavement counselling.
- Visitation to Hospitals, and places of care and convalescence.
- Pre and post marriage counselling.
- Special focus will be given to outreach around the key seasons of the Christian calendar, including Easter and Christmas.
- A community Heat Hub open to all without restriction to serve food & hot drinks in a safe and secure environment. Also to distribute surplus food as available.
- Volunteers will be provided with opportunities to be involved in all aspects of the Church and training will be provided as required. There will also be opportunities to volunteers to use their skills or learn new ones by getting involved in the café, general office work and administration, website maintenance and development and graphic design, advertising, camerawork and DVD production, podcasts, sound/lighting/AV and other media systems as well as the music ministry.

## **Achievements and Performance,**

### **Financial**

In the period 2024/25, the Church income increased from £152,542 p.a. to £173,658 p.a.

Total reserves carried forward at the end of the year was £199,446 of which £70,459 is restricted and £128,987 is unrestricted.

### **Financial Review**

The church has grown in attendance during the year and with the support of its staff, volunteers and congregation has generated a positive and acceptable financial outcome for the period.

### **Principal Funding Sources**

The principal income to the Church will come from the freewill giving of the congregation by way of tithes and offerings.

### **Investment powers and other policies**

We will review our policies in accordance with the latest GDPR and Volunteer Services information and legislation.

### **Reserves Policy**

The Charity will strive to have sufficient reserves for a minimum of a 3-month period and will endeavour to maintain at least this position.

### **Missions Giving Policy**

The Bridge Church Ayrshire SCIO, with the agreement of all trustees, will be committed to aiming to give at least 10% of its future income (excluding grant funding, gifts & donations and other restricted funds) to various other missions, Churches and ministries.

Included in this giving will be:

Care for the poor, infirm & vulnerable, widows and orphans, and those impacted by the trauma of addictive behaviours, both directly and indirectly.

Overseas missions, orphanages, gospel crusades and clinics.

Pioneering Churches and bible schools both national and international.

Hospitality and respite for missionaries, ministers and other Church and missions workers, both nationally and internationally. This includes hosting them while with The Bridge Church and assisting them with equipment and materials for the work of their ministry.

Support for youth and children's work in the community.

Recommendations for Missions Giving are to be considered, formally approved and minuted by the Board of Trustees.

### **Plans for Future Periods**

With the UK still deep in a Cost-of-Living crisis and with inflated core living costs on the increase, especially in the areas of utilities, fuel and food, it remains apparent that the church has an important, and vital role to play in the personal welfare of our community's citizens.

Funding for our winter Heat Hub has been used to maximum effect. We are currently investigating funding sources to continue. The church has provided this service with whatever resources are available to us.

The upgrading of our premises and the insulation of same is still subject to securing funding, this is ongoing.

Other ministries, particularly the young generations ministry requires our focus and investment, both in resourcing activities and the training and development of volunteers and staff. This area will be a more key focus in 2025/2026.

### **Trustees' responsibilities in relation to the financial statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period.

In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then 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 the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with legislation. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.


The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

### **Reference and Administrative details**

Charity Name:	The Bridge Church Ayrshire SCIO
Charity Registration Number:	SC048660
Charity Office and Operational Address:	2 Dalry Road, Kilwinning, Ayrshire KA13 7HD Tel (01294) 557849 e: <a href="mailto:office@bridge-church.com">office@bridge-church.com</a> <a href="http://www.bridge-church.com">www.bridge-church.com</a>

## Our advisers:

Independent Examiner

  
Anderson Associates, 10 Chapelton Gardens,  
Bearsden, G61 2DH

Bankers

Royal Bank of Scotland, 69 High Street,  
Irvine, KA12 0AL

Solicitors

Burness Paul, 120 Bothwell Street, Glasgow  
G2 7JL

Specialist Charity Adviser

  
Trust Advice  
Unit 2 The Broadbridge Business Centre, Delling Lane,  
Bosham, PO18 8NF

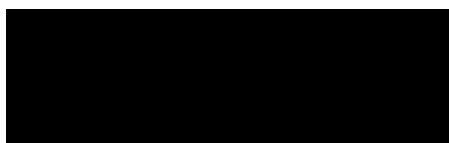
Memberships & Affiliations

Trust Advice  
OSCR  
Disclosure Scotland Services

## Trustees

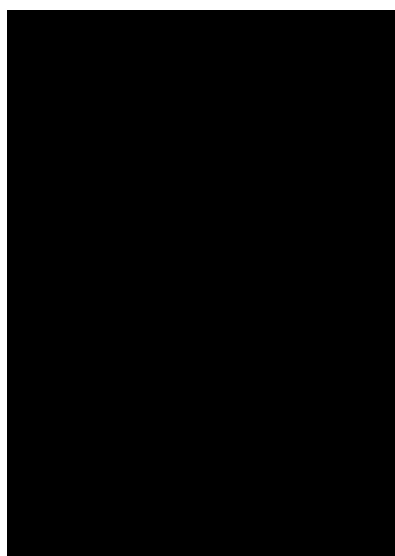
The trustees of the charity are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year end were as follows:

### Key management personnel: Trustees' and officers



Trustee  
Trustee  
Trustee

### Key Management Personnel: Staff and Volunteers



Senior and Founding Pastor  
Senior and Founding Pastor  
Lead Pastor in Kilwinning  
Part Time Financial Administrator  
Head Usher  
Music Ministry Pastor  
MiniKidzlife Team Leader  
Hospitality Team Leader  
Media Team Leader  
Youth Ministry Team Leader  
Senior Citizens Ministry/Ushering Team Leader  
Senior Citizens Ministry  
Worship Ministry Leader  
Janitorial

## **Structure, Governance and Management**

### **Governing Document**

The Bridge Church Ayrshire SCIO is a registered charity and is governed in accordance with The Bridge Church Ayrshire SCIO Constitution.

The mission statement of the Church is “to bring a message of faith, hope and love to all people” and the Church has set up a whole range of ministries, activities, community groups and initiatives to reach out and help people.

### **Recruitment and Appointment of Trustees**

Members of the Church Board are also charity trustees for the purposes of charity law.

### **Trustee Induction and Training**

The charity continues to employ the expertise of, and consult with Trust Advice and remains abreast of current charity law and compliance.

### **Organisation**

The Bridge Church Ayrshire SCIO has a Board of Trustees made up of 3 people. The Board plan to meet bi-annually circumstances permitting. The Board are responsible for the strategic direction and policy of the Church. The Board members have a variety of professional backgrounds relevant to the work of the charity including the fields of ministry, business, education, accountancy, and care professions.

A small team of paid staff will carry out much of the day-to-day operations of the Church. This team will consist of three Ministers, one part time Financial Administrator, and a part time cleaner. This year, funding permitting, we would like to employ a part time Community Project Co-ordinator. In addition to this small team of paid staff, much of the operations of the Church will be carried out by a team of unpaid volunteers who make up the volunteer leadership team. This volunteer leadership team will give strength and structure to the many different ministries, outreach groups and other activities that will be carried out by the Church.

The Bridge Church Ayrshire SCIO is an independent non-denominational Christian Church. The Church will endeavour to work to best practice in all areas in accordance with local and national policy.

The Church also has strong affiliations with other churches and ministries internationally in countries including, South Africa, Ghana, the USA and Australia.

### **Pay Policy for Senior Staff**

The pay of the senior staff is reviewed annually.

## **Risk Management**

The Board are aware of the need to have a risk management strategy in place and will ensure that this is carried out. This will comprise of:

- an annual review of the principal risks and uncertainties that the charity faces;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

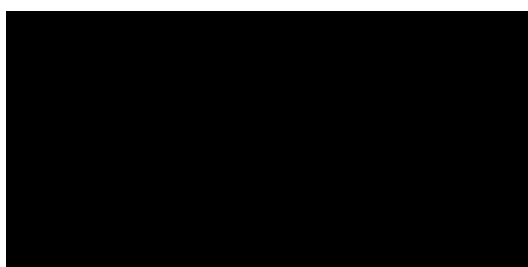
It is recognised that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available funds. Attention will also be focused on non-financial risks arising from fire, health and safety and food hygiene. These risks will be managed by ensuring accreditation is up to date, having robust policies and procedures in place, and regular awareness training for staff and volunteers working in these operational areas.

## **Statement as to disclosure to our Independent Examiner**

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the group's Independent Examiner is unaware, and
- The trustees, having made enquiries of fellow trustees and the group's Independent Examiner that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a trustee in order to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

By order of the board of trustees



Date: 25/08/25



**Statement of Financial Activities (including Income and Expenditure Account)**  
**for the year ended 31 March 2025**

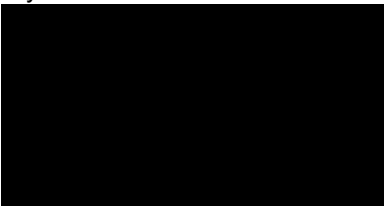
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Income:</b>					
Donations and legacies	3	92,148	43,601	135,749	141,721
Income from charitable activities:	4	0	30,000	30,000	8,951
Income from other trading activities:	5	930	6,979	7,909	1,870
Investment income	6	0	0	0	0
<b>Total Income</b>		93,078	80,580	173,658	152,542
<b>Expenditure</b>					
Costs of raising funds	7	0	0	0	0
Expenditure on charitable activities	8	89,378	73,234	162,612	131,514
<b>Total expenditure</b>		89,378	73,234	162,612	131,514
Transfer between Funds		1,667	-1,667	0	0
Net income/(expenditure) and net movement in funds for the year		5,367	5,679	11,046	21,028
<i>Reconciliation of funds</i>					
Total funds brought forward		123,620	64,780	188,400	167,372
<b>Total funds carried forward</b>	14	128,987	70,459	199,446	188,400

Balance Sheet  
at 31 March 2025

	Notes	31/03/2025 £	31/03/2024 £
<b>FIXED ASSETS</b>			
Tangible Fixed Assets	9	108,326	108,326
<b>Current Assets</b>			
Cash at Bank and on Hand			
Current Account		76,162	62,021
Deposit Account		16,783	15,855
		92,945	77,876
Debtors and Prepayments	12	5,473	9,029
		98,418	86,905
<b>Creditors: amounts falling due within one year</b>	13		
Accrued Charges		7,298	6,831
Other Creditors		0	0
		7,298	6,831
<b>Net Current Assets</b>		91,120	80,074
<b>Net Assets</b>		199,446	188,400
<b>Funds</b>	14		
Unrestricted		128,987	123,630
Restricted		70,459	64,770
<b>Total Funds</b>		199,446	188,400

Approved by the Board of Trustees on 2025 and signed on its behalf by:

Trustee



Date 25/08/25

Trustee

Date 25/08/25

Notes to the Accounts  
at 31 March 2024

1 Accounting Policies

a) Accounting Convention  
The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Repil (FRS 102) (effective 1 January 2015) - Charities SORP FRS 102

b) Income  
Income represents grants and donations received during the year and are fully recognised in the Statement of Financial Activities in the year in which they are receivable.

c) Unrestricted Funds  
Unrestricted funds are grants and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds

d) Restricted Funds  
Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund, together with a fair allocation of management and support costs

e) Fixed Assets  
Fixed assets are stated at cost less accumulated depreciation. Assets given in kind have been capitalised based on an estimate of the equivalent capital cost at the time of donation. Depreciation is provided at annual rates calculated to write off the cost of each asset over its expected useful life.

Furniture Fittings and Equipment	20% straight line
Motor Vehicles	25% straight line
Sound & Media	25% straight line

2 Legal Status

The Bridge Church is a registered Scottish Charity and is governed by its Constitution

3 Income from donations and legacies	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Tithes & Offerings	29,458	7,271	36,729	49,522
Gift Aid	62,661	34,815	97,476	88,481
Donations	29	1,515	1,544	3,718
	92,148	43,601	135,749	141,721
4 Income from charitable activities	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Grants	0	30,000	30,000	8135
Missions & Ministry	0	0	0	340
Events	0	0	0	476
Kids Church	0	0	0	0
	0	30,000	30,000	8,951

**Notes to the Accounts  
at 31 March 2025**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>5 Income from other trading activities:</b>				
Bookshop Sales	0		0	0
Rental Income	820		820	1,870
Other income	110	6,979	7,089	0
	930	6,979	7,909	1,870
<b>6 Investment Income</b>				
Bank Interest	0		0	0
<b>7 Costs of raising funds</b>				
Fundraising trading: cost of goods sold and other costs	0		0	0

**8 Analysis of expenditure on charitable activities**

£	Allocation Method	Ministerial Activity	Church Activities	Governance & Support	Total 2025
Establishment	Area	22,808	23,861		46,669
Staffing	Direct	34,200	12,587		46,787
Office Costs	Direct	32,771	2,013		34,784
Missions & Ministries	Direct	16,755	3,074		19,829
Food & hospitality	Usage	2,623	0		2,623
Outreach and travel	Direct	8,742	318		9,060
Professional fees	Direct		1,516	1,344	2,860
Depreciation	Usage		0		0
<b>Total resources expended</b>		117,899	43,369	1,344	162,612

Expenditure on charitable activities was £162,612 (2024: £131,514) of which £89,378 was unrestricted (2024:£94,787) and £73,234 was restricted (2024:£36,727)

**9 Tangible Fixed Assets**

£	Land and Buildings	Sound & Media	Totals
<b>COST:</b>			
01/04/2024	104,000	99,351	203,351
Additions		0	0
31/03/2025	104,000	99,351	203,351
<b>DEPRECIATION</b>			
01/04/2024	0	95,025	95,025
Net Charge	0	0	0
31/03/2025	0	95,025	95,025
<b>NET BOOK VALUE</b>			
31/03/2025	104,000	4,326	108,326
31/03/2024	104,000	4,326	108,326

**Notes to the Accounts  
at 31 March 2025**

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**10 Analysis of support and governance costs**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent Examiner	1,200	1,200
Training	144	0
	<u>1,344</u>	<u>1,200</u>

**11 Analysis of staff costs, trustee remuneration and cost of key management personnel**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Staff costs	20,987	18,534
Ministerial fees	25,800	25,800
	<u>46,787</u>	<u>44,334</u>

The Trustee, [REDACTED] and connected persons received remuneration during the year amounting to £44,334 (2024:£44,334) in total. The payments, including three Ministers and one part time financial administrator have been made in accordance with the Bridge constitution.

No travelling expenses were paid to the Trustees during the year (2024 Nil)  
No other trustee received any expenses.

**12 Debtors and Prepayments**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Grants Receivable	0	0
Debtors and prepaid charges	5,473	9,029
	<u>5,473</u>	<u>9,029</u>

**13 Creditors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Accrued Charges	7,298	6,831
Other	0	0
	<u>7,298</u>	<u>6,831</u>

**Notes to the Accounts  
at 31 March 2025**

**14 Analysis of movements of funds**

	<b>31-Mar 2024 £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Transfers</b>	<b>At 31 March 2025 £</b>
<b>Restricted Funds</b>					
Ayr Church Branch	61,950	50,511	45,114	0	67,347
Other Equipment	2,820	0	1,153	-1,667	0
Daystar	0	30,000	26,888	0	3,112
Total Restricted	64,770	80,511	73,155	-1,667	70,459
<b>Unrestricted Funds</b>					
General	123,630	93,078	89,388	1,667	128,987
Total Unrestricted	123,630	93,078	89,388	1,667	128,987
Total Funds	188,400	173,589	162,543	0	199,446

**15 Analysis of Net Assets between Funds**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
Fund balances at 31 March 2025 represented by:			
Tangible fixed assets	108,326	0	108,326
Net current assets	20,661	70,459	91,120
	128,987	70,459	199,446



## **Independent Examiner's Report to the Trustees of The Bridge Church Ayrshire SCIO**

I report on the accounts of **The Bridge Church Ayrshire SCIO** for the year ended 31 March 2025

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks 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 I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of 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 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations 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.



Date: 28 August 2025



