

THE BRIDGE CHURCH, ST IVES
TRUSTEES ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2016

**THE BRIDGE CHURCH, St IVES.
INDEX TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2016**

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Trustees' Annual Report for the period

	Period start date				Period end date		
From	2	6	2015	To	31	3	2016

Section A Reference and administration details

Charity name The Bridge Church St Ives

Other names charity is known by The Bridge Church

Registered charity number (if any) 1161958

Charity's principal address 2 Burrel Road

St Ives

Cambridgeshire

Postcode

PE27 3LE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Richards	Lead Elder		
2	John Moyle			
3	Malcolm Ellis			
4	Richard Johnson			
5	Michael Upton			
6	Leslie Howard			
7	Conrad Roper			
8				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	Appointed by church leaders

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

The Bridge Church is part of Relational Mission. Relational Mission is a growing family of churches from different countries which is also part of Newfrontiers, a group of apostolic leaders, together with their teams and churches, united on global mission and by core values and genuine relationships. Newfrontiers represents a worldwide network of more than 850 churches in 60 nations. Relational Mission churches are predominantly in the UK and mainland Europe.

Property Risks are covered by insurance and safeguarding risks are covered by following recognised guidelines.

Summary of the objects of the charity set out in its governing document

To advance the Christian faith in the county of Cambridgeshire and in such other parts of the UK or the world as the charity trustees may from time to time think fit; and
To relieve persons who are in conditions of need or hardship or who are sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as the charity trustees may from time to time think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

As a part of our direct service to the community we operate:

- A CMA affiliated Money Advice Centre
- A Counselling Centre which is an organisational member of the British Association for Counselling and Psychotherapy.
- A weekly youth group
- A weekly Baby and Toddlers group

All of these services are open to all in the community and are free to use with the exception of general counselling which asks for donations to help fund the professional costs.

Additional details of objectives and activities (Optional information)

The Bridge Church has made a grant of £1,500 as a donation to Relational Mission which has the same general charitable objectives.

The Bridge Church receives significant voluntary support, estimated at a minimum of 630 hrs per month, covering the following areas of activity:

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Children and youth work
Leadership and pastoral care of small groups
Counselling
Debt advice
Worship
Teaching
Hospitality
Administrative support

Summary of the main achievements of the charity during the year

The general income and expenses have remained steady and consistent over the period. Main outgoings remain staff costs and hire of premises for the church offices and meetings. Approximately £120,000 was added to the building fund (including £50,000 loan). This fund will be used to purchase premises for the church offices, church services/meetings and to continue the activities of the charity detailed under Section C.

The former Trust was closed on the 31 Dec 15. The Charitable Incorporated Organisation (CIO) was registered 02 Jun 15 and began operating on the 01 Jan 16 when all assets and liabilities of the Trust were transferred to the new legal entity.

Membership has grown. During the year the number of adults and children who form The Bridge Church has increased to 181.

- 3 People were saved and added to the church
- 6 Baptisms took place

The Alpha course which promotes the Christian faith was run and a number of people who attended the course continue to now attend the church.

The debt advice centre adopted all the new regulations and guidelines detailed in the Financial Conduct Authority's Consumer Credit Sourcebook, these have impacted on the way any debt advice is now given and as a result the number of clients that we can now see and the number of appointments which can now be made have been reduced. The centre took on 34 new clients last year and there were 75 appointments. The centre continues to have a strong team and maintains a significant regional reputation.

The Counselling Centre continues to operate with three qualified counsellors and an administrator who work under the supervision of the clinical lead who is a doctor of Clinical Psychology. A new counsellor is being trained and will hopefully begin to see clients as a part qualified counsellor from 2017.

The youth team continues to be developed by our part time youth leader and the youth work continues to grow on Friday evenings

The Children's work continues to be developed by a team of trained and DBS (Disclosure and Barring Service) checked volunteers, this team has increased to 40.

Overseas mission continues largely through Edward and Fridah Buria who oversee the Newfrontiers churches in central Africa, they visited The Bridge Church again during the year – continuing to strengthen the links between The Bridge Church and ministries to the poorest communities in northern Kenya (Samburu and Turkana.)

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity aims to hold in general reserve a balance of 2-3 months operating costs (primarily staff costs and premises rent/hire). Restricted funds are used to separate receipts, donations, gifts and grants given for specific purposes. The building fund is currently the largest restricted fund.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>C Roper</i>	
Full name(s)	CONRAD ROPER	
Position (eg Secretary, Chair, etc)	CHAIR	
Date	19 Jan 17	

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

The Bridge Church, St Ives

On accounts for the year
ended

31st March 2016

Charity no

1161958

Set out on pages

10 - 19

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:


- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

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



Mervyn Thomas
128 Putnoe lane, Bedford, MK41 8LS

Dated: 20th. January 2016

	Bridge Church St. Ives			Charity No:	1161958	CC17a
	Annual accounts for the period					
	Period start date	02/06/2015	To	Period end date	31/03/2016	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Code	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds			-	-	-	-	-
Voluntary income	Note 3	S01	53,855	-	-	53,855	-
Activities for generating funds	Note 3	S02	43	-	-	43	-
Investment income	Note 3	S03	25	-	-	25	-
Incoming resources from charitable activities	Note 13	S04	-	75,824	-	75,824	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	53,923	75,824	-	129,747	-
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs	Note 4	S08	22	-	-	22	-
Investment management costs		S09	-	-	-	-	-
Charitable activities	Notes 4, 13	S10	29,400	8,399	-	37,799	-
Governance costs	Note 6	S11	120	-	-	120	-
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	29,542	8,399	-	37,941	-
Net incoming/(outgoing) resources before transfers		S14	24,381	67,425	-	91,806	-
Gross transfers between funds		S15	- 5,002	5,002	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	19,379	72,427	-	91,806	-
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	19,379	72,427	-	91,806	-
Total funds brought forward		S20	17,197	100,017	-	117,214	-
Total funds carried forward		S21	36,576	172,444	-	209,020	-

Section B Balance sheet

	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
Fixed assets		F01	F02	F03	F04	F05
Tangible assets (Note 9)	B01	-	-	-	-	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	-	-	-	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	17,752	-	-	17,752	-
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	18,944	223,584	-	242,528	-
Total current assets	B09	36,696	223,584	-	260,280	-
Creditors: amounts falling due within one year (Note 12)	B10	120	1,140	-	1,260	-
Net current assets/(liabilities)	B11	36,576	222,444	-	259,020	-
Total assets less current liabilities	B12	36,576	222,444	-	259,020	-
Creditors: amounts falling due after one year (Note 12)	B13	-	50,000	-	50,000	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	36,576	172,444	-	209,020	-
Funds of the Charity						
Unrestricted funds	B16	36,576			36,576	-
	B17	-			-	-
Restricted income funds (Note 13)	B18		172,444		172,444	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	36,576	172,444	-	209,020	-
		-	-			
Signed by one or two trustees on behalf of all the trustees	Signature		Print Name		Date of approval	
	C Roper		Conrad Roper		27/01/2016	

Section C **Notes to the accounts**

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* Accounting Standards;
- or Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

Give details in this box of any material changes that have been made.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

Give details in this box of any material changes that have been made.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> the charity becomes entitled to the resources; the trustees are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

**POLICIES ADOPTED
ADDITIONAL TO OR
DIFFERENT FROM
THOSE ABOVE**

Section C	Notes to the accounts	(cont)
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Note 3	Analysis of incoming resources
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Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year	Last year
		£	£
Voluntary income		-	-
	Donations	31,700	-
	Gift Aid Received	5,816	-
	Gift Aid Receivable	16,339	-
		-	-
	Total	53,855	-
Activities for generating funds	Events	23	-
	Other	20	-
		Total	43
Investment income	Interest	25	-
		-	-
		Total	25
Incoming resources from charitable activities		-	-
		-	-
		Total	-

Section C		Notes to the accounts		(cont)
Note 4 Analysis of resources expended				
Resources expended may be further analysed if this would help the reader of the accounts.				
		This year	Last year	
	Analysis	£	£	
Costs of generating voluntary income		-	-	
		-	-	
	Total	-	-	
Fundraising trading costs	Events and other	22	-	
		-	-	
	Total	22	-	
Charitable activities	Rents	4,000	-	
	Premises costs	2,084	-	
	Office supplies and costs	1,296	-	
	Licenses and subscriptions	22	-	
	Hardship and pastoral care	891	-	
		-	-	
	Payroll	17,170	-	
	Employers NI	1,442	-	
	Employers pension contribution	437	-	
	Travel Expenses	171	-	
		-	-	
	Youth Work	73	-	
	Childrens Work	47	-	
	Ancillary meeting costs	267	-	
		-	-	
	Contribution to Relational Mission	1,500	-	
		-	-	
		-	-	
	Total	29,400	-	
Governance costs		-	-	
	Independent Examiners fee	120	-	
	Total	120	-	

Note 6 Details of certain items of expenditure		
6.1 Trustee expenses		
6.2 Fees for examination or audit of the accounts		
<i>Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).</i>		
	This year	Last year
	£	£
Independent examiner's or auditors' fees for reporting on the accounts	120	
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	None	

Section C	Notes to the accounts	(cont)
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Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	21,557	-
Employer's National Insurance costs	1,879	-
Pension costs	1,024	-
Total staff costs	24,460	-

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-
	Charitable Activities	4
	Governance	-
	Other	-
Total	4	-

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme	NEST
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	This year £	Last year £
The costs of the scheme to the charity for the year	1024	
The amount of any contributions outstanding at the year end		
The amount of any contributions prepaid at the year end		

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	Last year	This year	Last year
	£	£	£	£
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	16,339	-	-	-
Prepayments and accrued income	1,413	-	-	-
Total	17,752	-	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	Last year	This year	Last year
	£	£	£	£
Loans and overdrafts		-	50,000	-
Trade creditors		-	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	1,260	-	-	-
Accruals and deferred income	-	-	-	-
Total	1,260	-	50,000	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

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Note 13 **Endowment and restricted income funds**

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Money Advice Centre	R	For Money Advice Centre
Counselling Centre	R	For Counselling Centre
Building Fund	R	For a Future Building
Overseas	R	For Overseas Mission
Newday	R	For Newday Youth Event
Youth Work	R	For Youth work
Events	R	For Events

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Money Advice Centre	-	465	- 5,452	4,987	-	-
Counselling Centre	220	1,520	- 1,192	-	-	548
Building Fund	96,360	71,935	- 1,700	-	-	166,595
Overseas	288	-	-	-	-	288
Newday	-	1,428				1,428
Youth Work	3,067	476	- 40	-	-	3,503
Curry Night	-		- 15	15		-
The Gathering	82		-	-	-	82
Total Funds	100,017	75,824	- 8,399	5,002	-	172,444

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Unrestricted	Money Advice	To clear deficit	4987
Unrestricted	Curry Night	To clear deficit	15

Section C	Notes to the accounts	(cont)
Note 15	Additional Disclosures	
<p>The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.</p>		
<p>On the advice of the Charity Commission received in a telephone conversation 10/01/2017, I was advised to show the transfer of funds from the Trust of the same name as Funds Brought Forward. MT</p>		