FULLBRIDGE EVANGELICAL CHURCH

ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

Charity Number: 1139769

Income & Expenditure Account
for the year ended 31st December 2024

		2024		2023	
Income					
Restricted Funds					
Missionary		£ 8,707.80		£ 7,507.20	
Building Fund		£ 62,820.00		£ 32,316.00	
Special Purpose Gifts		£ 9,116.12		£ 4,790.00	
Event Fees		£ 2,256.00		£ 1,828.01	
Pastoral support (Mugford)		£ 8,800.00		£ 8,700.00	
Community Hardship Fund		£ 210.00		£ 0.00	
Community Hub/Refugee support		£ 1,624.18		£ 744.00	
Gift Aid repayment		£ 13,068.47		£ 7,501.69	
Interest		£ 0.00		£ 0.00	
			£ 106,602.57		£ 63,386.90
Unrestricted Funds					
General Fund		£ 37,309.46		£ 34,985.27	
Use of hall by outside groups		£ 4,170.00		£ 1,415.00	
Noah's Ark contributions		£ 206.57		£ 100.00	
Other		£ 1,256.00		£ 510.00	
Legacies		£ 40,000.00		£ 0.00	
Gift Aid repayment		£ 7,856.08		£ 6,008.23	
Interest		£ 1,420.21	£ 92,218.32	£ 546.43	£ 43,564.93
			£ 198,820.89		£ 106,951.83
Expenditure					
Restricted Funds					
Community Hardship Fund		£ 50.00		£ 1,000.00	
Missionary Fund		£ 9,499.46		£ 11,304.50	
Building Fund		£ 75,765.49		£ 4,934.50	
Pastoral support (Mugford)		£ 19,308.00		£ 18,552.00	
Events:	FUSE	£ 0.00		£ 1,533.17	
	Othona	£ 1,702.00		£ 0.00	
	Weekend Away	£ 2,330.42		£ 1,779.51	
Special Purpose Gifts		£ 13,182.76		£ 5,912.50	
Community Hub		£ 1,379.34		£ 967.91	
			£ 123,217.47		£ 45,984.09
Unrestricted Funds					
Administration & communication		£ 4,864.90		£ 6,466.94	
Building		£ 14,288.09		£ 16,409.38	
Catering		£ 1,827.22		£ 1,161.35	
Ministries		£ 1,228.54		£ 1,478.72	
Outreach		£ 686.13		£ 326.00	
Sunday services		£ 3,134.19		£ 1,776.67	
Legacies		£ 10,000.00		£ 0.00	
			£ 36,029.07		£ 27,619.06
			£ 159,246.54		£ 73,603.15
Excess of Income over Expenditure			£ 39,574.35		£ 33,348.68
Add surplus at 31st December 2023			£ 125,834.35		£ 92,485.67
Income Fund at 31st December 2024			£ 165,408.70		£ 125,834.35

Balance Sheet at 31st December 2024

	2024	2023
FIXED ASSETS		
Freehold Property	£ -	£ -
CURRENT ASSETS		
Bank Account Balances	£ 165,408.70	£ 125,834.35
	£ 165,408.70	£ 125,834.35
FUNDS		
Capital Funds	£ -	£ -
Income Funds - Unrestricted	£ 71,297.21	£ 72,791.91
- Restricted	£ 94,111.49	£ 53,042.44
	£ 165,408.70	£ 125,834.35

Signed on behalf of the Trustees:

Date:

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF FULLBRIDGE EVANGELICAL CHURCH
Charity number 1139769

I report on the accounts of the charity trustees for the year ended 31st December 2024, which are set out on the attached accounts.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144 of the Charities Act 2011 (the Act) does not apply, and that an independent examination is required. It is my responsibility to examine the accounts under section 145 of the Act, to follow the procedures specified in the general Directions given by the Charity Commission under section 145(5)(b) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiners' statement

My examination was carried out in accordance with the 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 examiners' statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements

a) to keep accounting records in accordance with section 130 of the Act; and

b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

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



M C Richardson FCCA 18th March 2025

Richardson & Co Accountants
Cornish & Sussex Suite
House 3
Lynderswood Business Park
Black Notley
Essex
CM77 8JT

Fullbridge Church
Fullbridge, Maldon,
Essex, CM9 4LE
Registered Charity no. 1139769

Fullbridge Evangelical Church has been in existence since 1937. The church is governed by a new declaration of trust dated 7 November 2010 which was registered with the Charity Commission 11 January 2011.

The objects of the trust are:

(i) to advance the Christian faith and

(ii) (ii) to relieve sickness and financial hardship, for the benefit of the public in Maldon and in other parts of the United Kingdom and the world. The trustees ensure that public benefit requirements are met, giving due regard to the Charity Commission's guidance.

The purpose of the church is that there should be a congregation of Christian believers whose aim is the worship of God and the furtherance of the gospel of the Lord Jesus Christ, as well as the relief of need or hardship and the provision of pastoral care. The aims are thus the advancement of the Christian religion in a way which will bring public and personal benefit through the changes in individual lives which Christian belief engenders.

Trustees are chosen by resolution of the existing trustees. The trustees are listed on page 3.

The trustees have power to purchase property and to raise funds by mortgage or other means.

DBS checks are carried out on all trustees and all volunteers who work with children and vulnerable adults, in accordance with the church's Safeguarding Policy.

The spiritual leadership of the church resides with the elders. In 2025 these were A.P. Mugford, R.P. Power, and S. Quelch.

Trustees Report 2025

The regular Sunday meetings are attended by around 66 people each week. It has been encouraging to see new people visit the church on Sundays this year, with some joining the fellowship.

Weekday activities for church members are centred on four well-attended home-groups. A fifth group was started in the Autumn as a result of new people joining the church. In addition there have been several other small groups for discussion, prayer and Bible study. An informal series of ladies' lunches, 'Hungry Hearts', is aimed at those on the fringe of the church. The Church is also being used by community-based groups that have included the Stroke Club and "Pioneers" during the day for older and some more vulnerable members of the community. Youth and children's work consists of various groups on Sunday mornings and at other times, and 'Noah's Ark' (a parent and toddler group held on Fridays). Church members are also involved in an inter-church outreach called Open The Book which presents Bible stories in two primary schools in Maldon.

An two Alpha courses were completed very successfully early in the Spring and another started after the summer. For the second time a follow up course called "Grace and Truth" was offered as a follow-on course and was very well received and are helping them move on into joining church on Sundays.

There were no baptisms baptism during 2025.

We support Andrew and Rachel Mugford as evangelists working in connection with the Christian evangelistic charity 'Counties,' partly in the Maldon area and partly elsewhere (chiefly in Essex). As well as involvement in the activities listed above they have also been able to bring Christian input into several schools in the area.

The “Fullbridge Community Hub” continued to offer both a warm welcome as well as advocacy-support, with help from CAB, MOAT Community and Maldon CVS personnel. Having run an Alpha course in the mornings sessions, some in the group wanted to continue with something similar. “Tuesday Church” continues which includes a Bible reading, discussion and a sharing of and praying for prayer needs.

The church supports several missionary organisations and individuals, both in this country and abroad. Simon Quelch visited Brazil again for 2 months, encouraging local believers in a number of churches with his “How to read the Bible” course. Ross and Bertie Power visited Vinjeru school in July in their capacity as Chair of trustees and a trustee respectively of the Vinjeru School Trust that supports the school. The church supports Martin and Carolyn Simbeye who lead the school.

A significant project began in the second half of 2024 and was completed in July 2025 to open up the front of the church and create more space. The works was project managed and undertaken largely by Richard Reynolds. The open day in July was very well attended and the “Welcome space” is already well used throughout the week by groups as well as being needed on Sundays.

There were no serious incidents during the year. [Defined at: https://emea01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.gov.uk%2Fguidance%2Fhow-to-report-a-serious-incident-in-your-charity&data=05%7C02%7C%7C1c40151b885a49daeb0408dd55ac5be1%7C84df9e7fe9f640afb435aaaaaaaaaaaa%7C1%7C0%7C638760920934564828%7CUnknown%7CTWFpbGZsb3d8eyJFbXB0eU1hcGkiOnRydWUsIlYiOiIwLjAuMDAwMCIsIlAiOiJXaW4zMiIsIkFOIjoiTWFpbCIsIldUIjoyfQ%3D%3D%7C0%7C%7C%7C&sdata=FE9otbi8W7g7v5lSFhTwSjyfffPbSc%2BZjaMKPbCGOCA%3D&reserved=0]

The Church Accounts for 2025 are summarised in the attached statement. Attention should however be drawn here to the following general considerations:

The church funds are identified as follows -

Unrestricted :	General Fund	Restricted :	Missionary Fund
			Building Fund
			Practical Fund
			Events Fund
			Special Purpose Fund

The church’s income and expenditure is presented on a receipts and payments basis. It is the church’s policy to assign all expenditure to the year in which the money is paid; thus there is no item for depreciation in the accounts. We believe that the accounts give a true and fair view, as required by legislation.

Reserves Policy:

Unrestricted Funds

In normal circumstances we aim to keep in reserve a sum equivalent to 100% of the annual expenditure, to enable us to contribute to non-regular needs such as emergency relief, support of short-term mission and unplanned needs for equipment or facilities, and to cover short-term employment contracts if required in the future.

Restricted Funds

Specified gifts should be used as specified by the giver. For example income received for the missionary fund should normally be passed on in the same month; income received for the building fund may be kept until required for building needs.

The actual level of reserves is as stated in the accounts for 2025.

All the above is subject to the provisions of the trust deed and charity law.

The accounts for 2025 were examined by M C Richardson FCCA

The trustees who joined across both trusts on 1 January 2025 were:

J. Krone
A.P. Mugford
R.K. Reynolds
L.H. Richardson

Report agreed by the trustees, and signed on behalf of all the trustees.

Signed:  Date: 22nd September 2026

Footnote – Fullbridge Evangelical Church Property Trust

The Fullbridge Church property is the subject of a separate Declaration of Trust dated 28th December 1978. A supplemental Declaration dated 22nd April 1991 changed the name from Fullbridge Gospel Hall to Fullbridge Evangelical Church. The trustees at the beginning of 2023 were R.C.Little, P.T.Gymer and S.R.Chesney, A.P.Mugford and R.K.Reynolds. R Little, P Gymer and S Chesney resigned on 31st January 2025 and were formally thanked for their faithful service.

The 1978 property trust further stipulates that the Fullbridge premises should be used as a place of meeting and worship, with services for worship, breaking of bread, evangelism and teaching, maintaining the New Testament principles as generally practised by “Open Brethren”.

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