Bridge Community Church
Bury St Edmunds

Registered Charity No. 1192359

Trustees Annual Report
for the twelve months ended 31 December 2025

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

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Annual report of Trustees for period ending 31st December 2025 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	Resigned 30th October 2025	Board of Trustees
Mark Gavin Anderson Barrell	Chairperson	
Graham Jack*		
David William Oakley*	Resigned 30th June 2026	
Emma Clare Denton		
Kathryn Read		

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

Subsequent to year end, David Oakley gave notice of his intention to leave Bridge Community Church, and he moved on to a new church ministry over the summer of 2026. His departure as the Senior Pastor means he is no longer a trustee and has resigned from that position. The trustees and whole church leadership wish to thank David for his positive impact as our church pastor and his management during his time with the church. The Trustees are confident that this transition poses no risk to the church and its ongoing stability as a charity or its ability to deliver its core mission.

Staff workers

Bridge Community Church (referred to as the church in this report) retained five staff workers in 2025

- 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
- Harry Larke, Youth Lead, part-time (maternity cover for Alice Peterson).

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 two other bodies within the 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, 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 fortnightly to implement the agreed strategy of the church to fulfil the objectives of the charity.

The Trustees as a board met at least quarterly in 2025 to discuss/oversee budget, cash flow, annual reports, insurance, safeguarding, and staff contracts. Additionally, operating systems, risk assessments/guidelines, policies were reviewed as well as safe building use, managing building maintenance alongside trouble shooting as and when necessary. Some of these meetings included church Elders and staff workers, as the church leadership reviewed monthly together the implementation of strategy as well as addressing issues around community engagement, church services, pastoral care, and small group support.

The eldership body in 2025 consisted of Graham Jack, Andrew Malcolm, David Oakley, Timothy Banks, and Ian Foreman.

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.

Partners of the church CIO as well as Staff provided help and expertise on building maintenance, health and safety, annual fire and electrical checks/reviews to provide a safe environment.

One Church meeting at two sites.

The church in 2025 met weekly on Sundays at two different locations i.e., West Road site and at the Westley site of Westbury Community Centre.

At West Road there is a full gathering each week for worship prayer, preaching and and communion, alongside a full schedule of children and youth provision. At the Westley site, a two-week rhythm of services is practised to ensure that volunteers are not overburdened. Alternative Sundays are a worship service involving a band and a preached message and other Sundays are a Discipleship Bible Study around tables based on shared learning through discussion.

The numbers of people attending on a Sunday across both sites have continued to slowly increase both through people joining us as they move into the area 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 services and activities of the church 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 2025 including those related to the 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) until August 2025 when David Oakley took on responsibility at West Road site alongside John Martin at our Westley site. David Oakley (Senior Pastor) was the liaison Trustee for the team in 2025 supported by Emma Malcolm (Children) and Bev Burroughs (Vulnerable Adults) at West Road site and Graham Jack (Vulnerable Adults) and Sue Williams (Children) at the Westley site. The Finance and Administration Manager oversees DBS checks, disclosures and liaises with the staff team. Staff and volunteers completed Safeguarding training during 2025.

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, DBS checks, safeguarding training and volunteer agreements with references.

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, and 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. The main connection of those involve in the church throughout the week is through the church’s regular Grow (Small) Groups, alongside monthly prayer and collective prayer weeks and other courses, such as Alpha.

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 2024 continued to run its Community Grocery to help those in food poverty as well as becoming a Suffolk Council recognised family hub. 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 2025, 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.

2 new partnerships continued throughout 2025:

1. Isaiah 61 movement to help equip our people to personally share life, faith and Jesus with others.
2. Brighter Bury Prayer Movement as people from various churches across Bury St Edmunds were encouraged to sign up for at least a day a month to pray for the renewal of our town.

Nationally, in 2025 the church pastors continued to interact with the Synergy Church Network who provide 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 and support two particular families involved in mission initiatives in Austria and Italy respectively.

Church activities - In addition to the activities below at the church's main sites, people regularly met in small groups called 'Grow Groups' in homes throughout the week.

West Road Site

Sunday
Morning Services with specialist programmes for children and youth

Monday
'Stay and Play' Group

Tuesday
Support Group Meetings
Bridge the Gap (fortnightly SEND provision)

Wednesday
Morning: Ladies Prayer Hour
Friendship Tea (monthly) for isolated and elderly
Afternoon/Evening: children and youth activities
Community Grocery
All church prayer - monthly

Thursday
Community Support Group Meetings

Friday

Westley Site

Sunday
Morning Service with specialist programmes for children.

Monday
Coffee and cake: drop-in community café Alpha9

Tuesday
Prayer time

Wednesday
Grow Group Meetings
All church prayer - monthly

Thursday

Friday

Coffee and cake drop-in community café
Community Grocery (Food Bank)
English classes for Ukrainian Refugees.
Community support (at West Road site)
Story of God - Bible Study

Saturdays
Community Social Events
Dads and Kids Group

During 2025, across both sites, over 200 adults, children and youth regularly attended in person the Church's Sunday services whilst around 40 connected via the Church's livestream/on-demand 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. 11 small groups for around 110 people continue to meet in private homes from the West Road Site and 4 small groups of around 36 people at the Westley site on a weekly or fortnightly basis for Bible study, prayer, and mutual pastoral support. Light parties for Halloween (over 400 people at West Road and 200 at Westley) and Christmas and Easter services and activities were held for hundreds of people. Those involved or connected in need of support and encouragement both physically and spiritually are 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 *(£82,399 invested in this area in 2025 compared to £141,047 in 2024). This decrease was primarily due to just under £55,000 of capital and vision expenditure on safety and modernising upgrades to our church building in the previous year.*

In 2025 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. These gatherings across both sites typically included lively engaging worship, accessible Bible teaching, children and youth provision, 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. During 2025, several youth and adults were baptised.

During the week at both sites, operating under the same overall Bridge Community Church vision, we provide a strong sense of family and belonging to those who struggle with physical and mental health, relational and financial breakdown, and loss. Bridge Community Church is grateful for an outstanding set of volunteers who sacrificially give hours of compassionate support to many who are on a variety of journeys towards emotional and spiritual health.

Whilst the West Road site services and activities happen within our own premises the Westley site of Bridge Community Church continue to meet at the Westley Community Centre and are grateful for the continued good relationship with the Centre trustees and their willingness to support mutual and separate initiatives and retain a solid partnership.

Since the transition from the local school to the community centre in July 2004 the Westley site congregation Sunday service numbers have steadily grown to an average of 38 adults and 5 children a week by the end of 2025 with 'Messy church' events attracting 20 children plus their carers 3 x a year. At West Road site the congregation on Sundays continues to be around 120 to 150 with 30 to 40 children and youth with the average age of attendees being around 40 years old with great hope for the future, and our being a truly intergenerational church.

Youth Work *(£35,296 invested in this area in 2025 compared to £35,792 in 2024. Supporting young people both inside and outside of the church).*

Over the last year we have seen 15 to 20 young people each week engage and, during the period of maternity cover, we continued to focus on enabling those who came to strengthen their own relationships with each other as well as with the Lord Jesus through:

1. Strong appropriate support by youth leaders/volunteers for our young people, aiming to act as a positive role model for the young people, whilst also creating spaces for where the young people feel safe and comfortable in their faith.

2. Relationship building with young people and their peers for personal and spiritual growth. Here the aim is for each young person to feel safe, comfortable and to build friendships that will encourage social and emotional development and their faith.

In order to nurture both of these relationships, we run both groups on Sundays as well as a weekly group for ages school years 6 to 11 with a variety of activities. For the midweek activities some sessions are more structured with games alongside topical discussion while others will be more relaxed and unstructured such as a board game's night. This variation encourages an array of youth to come along and engage, as well as encouraging teamwork, communication, conversation and reflection to build rapport with and for the young people.

Personal Spiritual Growth – We create spaces and sessions for this to happen through our teaching sessions on Sundays. In 2025, we ran 2 groups, one for the younger youth and one for the older youth but with the same goal in mind i.e., to inform the youth on Christian truths, ethics and teaching. In addition, the groups encourage the young people to reflect and apply the teachings in their own lives so that they can become more spiritually and emotionally aware individuals. We aimed to help our young people understand their goals, beliefs, feelings and for them to apply learning into their own lives.

Children and Families *(£41,514 invested in this area in 2025 compared to £47,082 in 2024)*

The emphasis for the church's children and family work in 2025 was:

Stay and Play – Our 'Stay and Play' group continued to meet weekly during term-times 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. This group continues to develop as it provided a safe space with sensory and soft play options.

Spiritual Growth - During 2025, there has been continued weekly investment in the lives of kids through developing family based spiritual growth to support families in their faith journeys beyond Sunday input from the kid's team. With the growth in young families attending there has been space and volunteer team pressures in continuing to deliver the weekly sessions meaning that the group has a wider age-range than ideal. Therefore, the aim for 2026 is to develop more volunteers so that we can split the bigger group into smaller age groups for more specific investment and support of the children. This year we were able to run community events over Easter and Christmas, sharing the Christian message with families.

Family Hub – We have continued in 2025 as an officially recognised family hub of Suffolk Council despite the financial cutbacks from the Council to deliver family support for our community. Increasingly we are consolidating much of our activities under the family hub title for greater cohesion and to offer more pathway support for families both inside and

outside of church. We have partnered with Family Support, Local Authority and have been able to demonstrate the effectiveness of this partnership both locally and nationally.

Bridge the Gap – We have continued to develop in 2025 our provision for children who are struggling with school attendance as we offered a safe space within our church building fortnightly for children and families. This initiative means children and their families can be heard as we connect them to professional services to bridge the gap between home and school. Over 20 families and 50 children/youth have positively benefitted, and the programme is being more widely recognised and going from strength to strength. We have also build greater links with local authority, health and education providing co-production with families to enable then to gain an education for their child.

Community Work *(£43,700 invested in this area in 2025 compared to £38,432 in 2024).*

Throughout 2025, the church continued to deliver a range of community-based activities aimed at supporting individuals and families across the western side of Bury St Edmunds. Building on its recognised Family Hub provision, the church provided practical assistance, social opportunities, and pathways to further support for people experiencing financial hardship, isolation, or other challenges. Activities centred around community gatherings, food support, family-focused initiatives, and wellbeing services. These programmes created opportunities for social connection, reduced isolation, and enabled individuals to access both informal and structured support within a welcoming and inclusive environment. **A few of those activities are highlighted below:**

The Community Grocery – The Community Grocery remained a key element of the church's community outreach programme, supporting individuals and families in moving towards greater independence and financial resilience. The effectiveness of the model has been recognised by the local authority, leading to its replication elsewhere within West Suffolk. The Grocery frequently serves as an initial point of engagement, enabling access to additional support available through the church's Family Hub provision. Despite volunteer capacity challenges resulting in reduced opening hours during the year, the service continued to support more than 50 member households each month, benefiting approximately 200 individuals.

Ukrainian Refugee Support – Each Friday morning we have continued throughout 2025 to care for Ukrainian refugees through English language classes, befriending activities, supporting families and offering social events. Classes were attended by up to 15 refugees during the year and helped participants improve language skills, build social networks, access employment opportunities, and integrate into the local community. The programme also facilitated wider community engagement through social activities, including film and game evenings attended by up to 60 people. Attendance at English classes reduced during the year as participants either secured employment or relocated, reflecting positive progression towards independence.

Warm Safe Space Provision - The church building continued to operate as a recognised Warm Safe Space, providing a safe, welcoming environment where members of the local community could meet, access support, and reduce social isolation. Friday morning coffee gatherings remained particularly well attended by both local residents and members of the church congregation. These sessions also acted as a gateway to other support services available through Bridge Community Church. During the year, the church strengthened partnership working by hosting regular visits from external agencies, including the Financial Inclusion Team, Hearing Aid Clinic, and Community Occupational Therapy Services. Additional information and wellbeing sessions were delivered by organisations such as Wellbeing Suffolk and Feel Good Suffolk, helping attendees access specialist

advice, support, and community resources. At our Westley site within the Westbury Community Centre we have continued to see community engagement with new friendships, courses and practical support for those we connected where needed.

These activities demonstrate the church's commitment to providing public benefit by supporting vulnerable individuals and families, reducing social isolation, promoting community cohesion, and improving access to practical assistance and wellbeing services within the local community.

Mission Partnerships *(£19,681 was invested into mission in 2025 and increase from £13,591 in 2024.)*

As a church in 2025, we continue to support overseas and home mission work.

In Italy, our mission partner who has grown up within the church and now based in Torino gave reports on how she helped and supported students from around the world, separated from family and without support. Additionally, our other mission partners in Austria were able to support many local initiatives, including ministry amongst refugees.

The church continues to be active locally in its support of organisations based in the area including Sporting 87 a club which connects over 600 children and 100 adults through football. This organisation cares for the general and spiritual welfare of people connected to the club and provide practical help to those who need it. We continue to support BCY which connects with hundreds of children in both primary and secondary schools in our town through providing spiritual, mental, and social care to children of school age.

Governance

The staff continued to assist the Trustees in making sure that activities both inside and outside of the church buildings and in the community were risk assessed as the health and safety of our church family and community will continue to remain a high priority.

A 'listening exercise' review continued throughout 2025 as our church leadership team sought to develop clarity and alignment for the future of the church into the coming years. We are hugely grateful to the support and help of Richard Underwood from the Fellowship of Independent Evangelical Churches within this.

The Future

During 2025 and continuing into 2026, the church has and will focus on:

- Increased light bearing PRAYER for the church, community and town
- Being a UNIFIED one church two sites BRIDGE into our community and family hub
- Developing people and new leaders with a DISCIPLESHIP emphasis
- Recruiting, resourcing and supporting our volunteer TEAMS more
- Reviewing and developing our PASTORAL CARE provision.
- More CLARITY around roles and relationships across the church leadership teams
- Improving the church WELCOME within our REATIONSHIPs.

<u>Public benefit</u>

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 previously 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, 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 2025. 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 2025. 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 2025 are confident that no significant cutbacks are necessary for 2026.

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 2025, £209,037 and resources expended £222,590 reflecting a £13,553 loss over the year. Even with this loss 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, 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 2025 – 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 20th September 2026 and signed on their behalf by

Trustee: Emma Denton

Trustee: Mark Barrell

Bridge Community Church
Bury St Edmunds

Registered Charity No. 1192359

Financial Statements
for the year ended 31 December 2025

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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 2025 set out on pages 4 to 16.

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 2025.

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

The Charity Commission recommends that a qualified accountant who is a member of a body listed in section 145 of the Charities Act 2011 is always appointed (irrespective of gross income) where the accounts must comply with the Charities SORP which your accounts must so do as they are prepared on the accruals basis of accounting. 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
20 September 2026

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 2025

	Note	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	173,187	-	173,187	185,089
Specific donations	3	-	23,117	23,117	58,452
Investments		2,299	-	2,299	3,281
Other		10,434	-	10,434	4,253
Total income and endowments		185,920	23,117	209,037	251,075
Expenditure on:					
Charitable activities	4	145,077	77,513	222,590	275,944
Total expenditure		145,077	77,513	222,590	275,944
Net (expenditure)/income		40,843	(54,396)	(13,553)	(24,869)
Reconcilation of funds					
Total funds brought forward		884,205	616,121	1,500,326	1,525,195
Total funds carried forward		925,048	561,725	1,486,773	1,500,326

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

Balance sheet as at 31 December 2025

Registered Charity no: 1192359

	Note	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible assets	9		1,294,427		1,294,427
Social investments	11		15,000		15,000
			1,309,427		1,309,427
Current Assets					
Debtors	12	370		-	
Cash at bank and in hand		183,333		196,279	
		183,703		196,279	
Liabilities					
Creditors: amounts falling due within one year	13	6,357		5,380	
Net Current Assets			177,346		190,899
Net Assets			1,486,773		1,500,326
The Funds of the Charity					
Revaluation reserve	10		650,616		650,616
Restricted funds	14		561,725		616,121
Unrestricted funds	15		274,432		233,589
Total Charity Funds			1,486,773		1,500,326

Approved by:

Mr Mark Barrell

Miss Emma Denton

on behalf of the Trustees of Bridge Community Church

20 September 2026

1. Accounting policies

History of the 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 Commisson 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 appropraite 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.

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 2025. 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 reconcilation 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.

Fire safety and other works (of £45,935) to the church building at West Road, Bury St Edmunds were undertaken in 2024 and were funded by a legacy received in 2023. The Trustees have not capitalised these works because they are not improvements but a necessity to maintain the value of the building and comply with best practice for fire safety.

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.

2. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Donations and gifts	146,239	-	146,239	154,039
Gift Aid received	26,948	-	26,948	28,986
Legacies	-	-	-	2,064
Total 2025	173,187	-	173,187	185,089
Total 2024	185,089	-		185,089

3. Specific donations

Community fund donations	-	2,288	2,288	6,273
Vision day income	-	-	-	6,114
Community grocery store	-	5,979	5,979	14,657
Community hub	-	14,850	14,850	25,025
Ukraine refugee help	-	-	-	2,270
Children's work	-	-	-	4,113
Total 2025	-	23,117	23,117	58,452
Total 2024	-	58,452		58,452

4. Charitable activities

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Church ministry					
Staff costs		50,366	-	50,366	54,842
Fire safety & other costs		-	-	-	45,935
Cleaning		4,905	-	4,905	3,979
General maintenance		4,975	-	4,975	3,625
Events		1,071	-	1,071	862
Westley School hire		3,450	-	3,450	4,892
Visiting speakers		534	-	534	625
Vision day expenditure		-	-	-	9,044
Men's fellowship		-	-	-	1,001
Ladies ministry		-	-	-	16
Ukraine refugee support		-	-	-	617
Support costs	5	9,440	7,658	17,098	15,609
		74,741	7,658	82,399	141,047
Youth work					
Staff costs		26,968	-	26,968	26,713
Youth work activities		-	-	-	1,476
Outreach events		-	-	-	-
Support costs	5	4,598	3,730	8,328	7,603
		31,566	3,730	35,296	35,792
Families & children					
Staff costs		10,167	20,000	30,167	29,882
Children's work		2,031	-	2,031	1,785
Toddlers		-	-	-	3,400
Outreach events		-	-	-	3,510
Support costs	5	5,143	4,173	9,316	8,505
		17,341	24,173	41,514	47,082
Community work					
Staff costs		3,604	15,000	18,604	18,428
Community fund spending		-	8,975	8,975	2,989
Community grocery store		-	7,951	7,951	8,461
Community hub		-	2,425	2,425	3,309
Support costs	5	3,172	2,573	5,745	5,245
		6,776	36,924	43,700	38,432
Mission giving					
Mission giving		14,653	5,028	19,681	13,591
		14,653	5,028	19,681	13,591
Total cost of activities undertaken - 2025		145,077	77,513	222,590	275,944
Total cost of activities undertaken - 2024		241,121	34,823		275,944

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 £	2025 Total Funds £	2024 Total Funds £
Church running expenses					
Advertising		286	-	286	618
Annual subscriptions		2,911	-	2,911	2,543
Bank charges		274	-	274	323
Branding		-	-	-	1,218
Catering		940	-	940	962
Computer costs		5,103	-	5,103	2,828
Discipleship resources		1,834	-	1,834	1,730
Repairs and renewals to 33 West Road		724	-	724	646
Insurances		4,595	-	4,595	4,267
Office/general admin		283	-	283	368
Printing, postage and stationery		3,110	-	3,110	2,686
Staff Training		1,975	-	1,975	881
Sundries		840	-	840	2,341
Travel and accommodation		603	-	603	1,438
Utilities		(4,426)	18,135	13,709	11,113
Accountancy and independent examination	16	3,300	-	3,300	3,000
Total support costs		22,352	18,135	40,487	36,962

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 unrestriced expense.

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Church ministry	9,439	7,659	17,098	15,609
Youth work	4,598	3,730	8,328	7,603
Families & children	5,143	4,173	9,316	8,505
Community work	3,172	2,573	5,745	5,245
Mission giving	-		-	-
Total support costs	22,352	18,135	40,487	36,962

6. Staff costs

	2025 Number	2024 Number
Number of employees		
The average numbers of full time equivalent employees were:	4	6

No employee earned more thn £60,000 in the year (2023 - £ Nil)

Employment costs:

	2025 £	2024 £
Wages and salaries	127,736	118,884
Social security costs	(3,263)	5,025
Other pension costs	6,632	5,956
	131,105	129,865

Staff expenses of £260 were paid in aggregate in the year (2024 - £798).

The total amount paid in aggregate in the year to Key Management Personnel as defined by FRS 102 was £37,093 (2024 - £36,012) excluding employer's personal pension contributions paid in the year of £1,854 (2024 - £1,800).

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 £6,632 (2024 - £5,956).

8. Transactions with Trustees

No Trustee received any remuneration from the Charity during the year for their work as a Trustee (2024 - £Nil). Two members of staff are also Trustees and they received total remuneration of £57,521 (2024 - £55,845) 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 £7,697 in aggregate in the year to the Charity without pre-condition on the use of the donations (2024 - £9,857).

Trustees were re-imbursed for personal expenses by the Charity during the year amounting to £260 (2024 - £798).

There were no transactions with related parties during the year (2024 - None).

9. Tangible fixed assets

		Freehold property		
		Church building	Houses	Total
		£	£	£
Cost	1 January 2025	519,427	775,000	1,294,427
	Additions in the year	-	-	-
	31 December 2025	519,427	775,000	1,294,427
Depreciation	At 1 January 2025	-	-	-
	Charge for the year	-	-	-
	31 December 2025	-	-	-
Net book value	31 December 2025	519,427	775,000	1,294,427
	31 December 2024	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 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
	775,000

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	99,384
Prior period adjustment for change in accounting policy on adoption of FRS 102	650,616
As restated at 1 January 2018	750,000

	2025	2024
	£	£
11. Social investments	15,000	15,000

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 Trustrees 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	-	-
	-	112

13. Creditors: amounts falling due within one year

Other creditors	3,057	2,380
Accruals	3,300	3,000
	6,357	5,380

14. Restricted funds

	1 January 2025	Income	Expenditure	31 December 2025
	£	£	£	£
Community fund donations	26,823	2,288	24,111	5,000
Community grocery store	9,129	5,979	657	14,451
Community hub	55,714	14,850	47,717	22,847
Ukraine refugee help	5,028	-	5,028	-
	96,694	23,117	77,513	42,298
Church building fund	519,427	-	-	519,427
Total	616,121	23,117	77,513	561,725

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

Note 14 (contd)

	1 January 2024	Income	Expenditure	31 December 2024
	£	£	£	£
Total	592,492	58,452	34,823	616,121

15. Unrestricted funds

	1 January 2025	Income	Expenditure	31 December 2025
	£	£	£	£
General	134,205	185,920	145,077	175,048
Manse fund	99,384	-	-	99,384
Total	233,589	185,920	145,077	274,432

Analysis of unrestricted funds at 31 December 2025

	£
General unrestricted funds	135,048
Manse fund	99,384
Designated fabric fund	40,000
Total unrestricted funds	274,432

During the year, the Trustees designated £40,000 of general unrestricted funds to establish a designated fabric fund. The designation has been made to provide for future expenditure on the repair, maintenance and improvement of the charity's buildings. This is an internal transfer within unrestricted funds and does not affect the total unrestricted funds of the charity.

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

	1 January 2024	Income	Expenditure	31 December 2024
	£	£	£	£
Total	282,087	192,623	241,121	233,589

16. Accountancy and independent examination

	2025	2024
	£	£
Accountancy fees	1,800	1,750
Independent examination	1,500	1,250
	3,300	3,000

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

Independent Examiner's Report - 31 December 2025

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 2025 set out on pages 4 to 16.

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 2025.

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

The Charity Commission recommends that a qualified accountant who is a member of a body listed in section 145 of the Charities Act 2011 is always appointed (irrespective of gross income) where the accounts must comply with the Charities SORP which your accounts must so do as they are prepared on the accruals basis of accounting. 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

20 September 2026

David A Eaton FCA

Eaton & Co

Chartered Accountants and Consultants

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