



Trustee's annual report & financial statements

For the period ending 31st March 2025



Peter Hall Finance & Accounting Solutions
"Fellow" Certified Public Accountant UK 10227712A



Report and Financial Statement

FOR THE YEAR ENDED 31st March 2025

CONTENTS:

1. Title pages	Pages 1-2
2. Trustee's report	Pages 3-7
3. Independent Examiner's report	Page 8
4. Statement of financial activities	Pages 9-11
5. Other & Media	Page 12

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing document: The Trust is administered in accordance with the terms of the Trust Deed. The charity is a charitable unincorporated association and the purposes and administration arrangements are set out in its constitution.

The Charity is registered with the “Office of Scottish Charity Regulator”

The organisational structure and decision-making process: The Trustees are the managerial arm of the charity. They meet regularly and make decisions for and on behalf of the church. Major decisions of a managerial and financial nature are minuted.

How trustees are appointed and recruited: The trustees were those appointed on the establishment of the trust. Appointment and removal is in accordance with the Trust Deed which requires that appointment is approved by unanimous agreement of the existing trustees and removal of any trustee by the unanimous agreement of the others.

Risk Management: It is considered by the Trustees that there is no foreseeable risk where the charity is exposed.

Affiliations and connections: The charity is affiliated with the “Assemblies of God, Great Britain”. (“Assemblies of God” is a company limited by guarantee (No. 2873415) registered in England, having its registered office at Gf/F12, No 1-2 The Cottages, Deva Centre, Manchester, England, M3 7BE, and is also a registered charity (No. 1032245)).

OBJECTIVES AND ACTIVITIES

The Purpose of the charity as set out in the Governing Document: The purpose of the charity is the advancement of religion; provision of assistance to those in need through age, ill-health, disability, financial hardship or another disadvantage.

Summary of the main activities in relation to those Purposes: During the year the charity continued weekly meetings. The charity helped several people in the community through counselling and practical help.

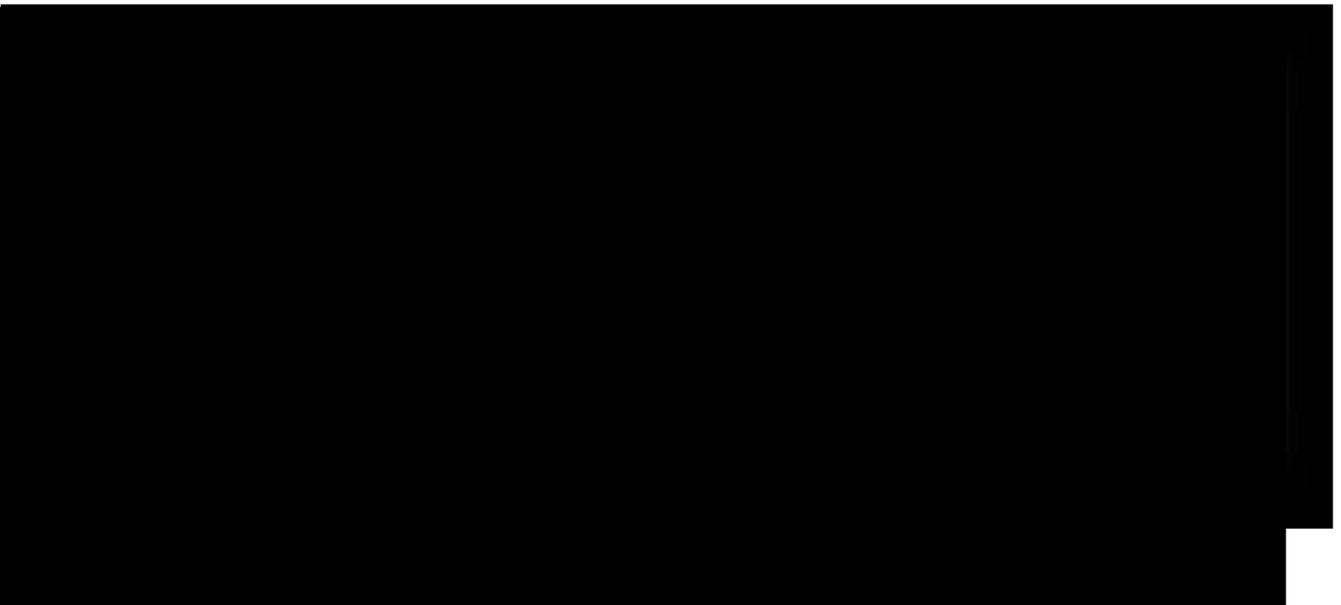
Volunteers: The church and/or charity would not be able to function without the help of volunteers in the areas of supervision of children, music, serving and cooking, teaching and maintenance. The Trustees would like to thank all volunteers for their invaluable contribution to the life of the charity. The Trustees acknowledge that service to the public benefit would not be possible with these volunteers.

ACHIEVEMENTS AND PERFORMANCE

This past year has been an incredible season of growth for Bridge Family Church and Kirk House Coffee. We’ve seen God’s favor as we’ve continued to strengthen our church family, serve our community, and grow in our new space. Our coffee house has become a welcoming hub where families, students, and neighbors regularly gather. The kids’ area, affordable menu, and warm atmosphere have opened the door for dozens of new connections each week.

Through Kirk House Coffee we've been able to build genuine relationships, serve with excellence, and create opportunities for our community to experience God's love in practical ways. We've also seen our church ministries expand, more volunteers step up, and new people finding their place in our church family.

As we look ahead to 2026, we're believing for even greater impact — more outreach in our city, stronger partnerships in our neighborhood, and for Kirk House Coffee to continue being a light and safe space for Edinburgh.



FINANCIAL REVIEW

Bridge Family Church continues to grow and flourish in its ministry and community outreach. The financial year ending 31 March 2025 reflects significant growth in both income and expenditure, with expanded programming and increased support from donors and partners.

Income

Total income for the year was £186,399, a substantial increase from £105,632 in 2024. This included:

- £173,574 from general donations and giving (2024: £105,632)
- £71,917 designated for the Building Fund (up from £4,601)
- £12,825 from Café income

Additional receipts from missions giving, Gift Aid, room rentals, and miscellaneous contributions

The increase in donations and designated gifts reflects the strong support from the congregation and wider community, particularly towards building improvements and ministry expansion.

Expenditure

Total expenditure for the year was £164,948, compared to £64,908 in the previous year. This included:

- £108,659 in building-related expenses

- £22,125 for hall hire and facilities
- £9,330 in utilities
- £8,553 in team-related expenses
- £2,440 in café-related operational costs

Other administrative, ministry, missions, and event costs associated with the delivery of the church's charitable activities

The growth in expenditure aligns with the church's strategic focus on building improvement, increased staffing needs, and ministry development.

Net Movement and Fund Position

The charity recorded a net surplus of £21,450 for the year (2024: £40,724). This comprises:

- A surplus of £58,192 in unrestricted funds
- A deficit of £36,742 in restricted funds (primarily due to drawdown of Building Fund reserves)

The total funds carried forward at 31 March 2025 stood at £117,071 (2024: £95,620), comprising:

- £164,717 in unrestricted funds
- £(47,646) in restricted funds, reflecting expenditure in advance of income allocated for the building fund

All funds are being used in line with the charitable objectives of the organisation.

Cash Position

At year-end, the charity held £117,419 in its HSBC bank account and £348 in credit card liabilities, resulting in a net cash position of £117,071.

Financial Oversight and Assurance

The accounts have been independently examined by Peter Hall (FCPA MCSI), and no material concerns were raised. The Trustees confirm that the accounts comply with the Charities Accounts (Scotland) Regulations 2006 and that the charity maintains robust financial practices.

Conclusion

The Trustees are pleased with the financial health of the church and remain committed to the responsible stewardship of its resources. The continued generosity of supporters and careful management of funds ensure Bridge Family Church is well-positioned to further its mission to connect the community to a loving God.

The financial effect of significant events: There were no significant events during the financial period. All expenditures was for the day to day running of the activities of the church.

Investment policy & objectives set: The Trustees consider that the cash deposits will be needed for the charity's activities and therefore, there is no plan for investments. For the next financial year, the objectives will be to consolidate current activities given the church is only four years old.

Charity's policy on reserves: on the 31st May 2017, the Trustees adopted a "Reserves Policy" that at least £1,500 be maintained in the bank account as a minimum. This would ensure the continuation of Church activities given a sudden fall in receipts.

Going Concern: As at the date of approval of this report, and the financial accounts, the Trustees have assessed that there is no uncertainty about the Charity's ability to continue as a going concern.

FUTURE PERIODS

Plans for future periods:

We want to complete our outdoor renovations, expand our hall use, get more people engaged in the local church and looking to train more leaders to help us expand our reach.

The cafe is growing so we are looking forward to recruiting more help, we full renovated the downstairs of the building which means it can be used more by the community.

2025 was a great year and we believe and hope 2026

Factors likely to affect financial performance or position going forward: There is no foreseeable event likely to affect the financial performance.

The Trustees believe that this report is a fair, balanced and an understandable review of the charity's structure, legal purposes, objectives and activities, financial performance & financial position.

The Trustees would like to thanks all those volunteers to help make it possible for Bridge Family Church to function.

The Charity Trustees declare that they have approved the report above. Signed on behalf of the Charity Trustees.

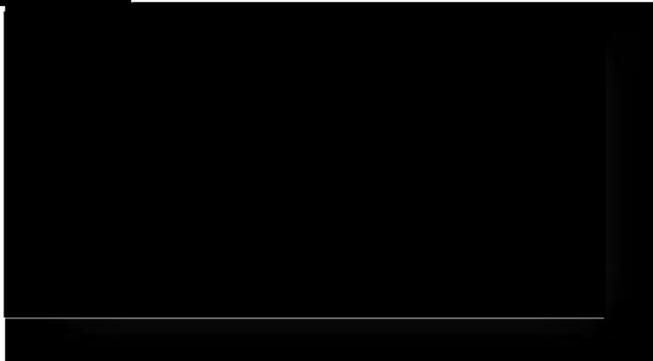


Signature:.....

Date : 5/12/2025



Position : Trustee/Pastor



INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF "BRIDGE FAMILY CHURCH"

Scottish Registered Charity SC043179

I report on the accounts of the charity for the year ended 31st March 2025 which are set out on pages 9 to 11.

Respective responsibilities of Trustees and Auditors

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

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent Examiner's statement

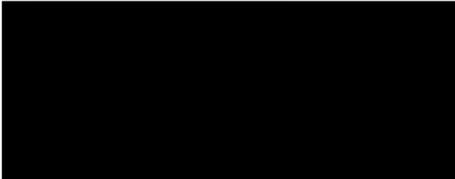
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

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

Date: 19/12/2025


Fellow Certified Public Accountant UK. 10227712A
Peter Hall Finance & Accounting Solutions
of Tillicoultry, Clackmannanshire. FK13 6DR

Bridge Family Church*Scottish Registered Charity SC043179***Statement of Income & Expenditure****For the 12 months ending 31st March 2025**

	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024	Notes
	£	£	£	£	
Income & Endowments from:					
Donations & Legacies	101,657	71,917	173,574	105,632	1
Charitable Activities					
Other Trading Activities	12,825		12,825		
Investments					
Other					
Total	114,481	71,917	186,399	105,632	
Expenditure on:					
Raising Funds					
Charitable Activities	56,289	108,659	164,948	64,908	2
Other					
Total	56,289	108,659	164,948	64,908	
Net Income/(expenditure)	58,192	(36,742)	21,450	40,724	
Transfers between funds					
Net funds	58,192	(36,742)	21,450	40,724	
Reconciliation of funds					
Total funds brought forward	106,525	(10,904)	95,620	54,896	
Total funds carried forward	164,717	(47,646)	117,071	95,620	3

Notes to the Statement of Financial Activities

2025 2024

Income & Endowments

Income from Donations & Legacies

General donations	173,574	105,632	1
Café	12,825		

Expenditure

Expenditure on Charitable Activities

All costs to further charity's aims	56,289	40,832	2
Premises costs	108,659	24,076	

Reconciliation of funds

HSBC Glasgow	117,419	95,621	3
HSBC Credit Card	(348)	(1)	

Cash & Bank balances at end of the year

117,071	95,620
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Statement of Balances

	Unrestricted	Restricted	Total	Prior Yr
Start of year	106,525	(10,904)	95,620	54,896
Surplus / (Deficit) 2025	58,192	(36,742)	21,450	40,724
End of year balances	164,717	(47,646)	117,071	95,620

Movement in Funds	1/4/2024	Net Mov't	Transfers	31/3/2025
Unrestricted				
General Fund	106,525	58,192		164,717
Restricted				
Building Fund	(10,904)	(36,742)		(47,646)
Total Funds	95,621	21,450		117,071

Receipts & Payments 2025

Year ending 31st March 2025

	2025	2024
	£	£
<u>Receipts</u>		
Building Fund	71,917	4,601
Café	12,825	
Miscellaneous Income	17,410	20,851
Missions Gift Aid		75
Missions Income	5,552	11,293
Room Rental Income	950	
T/O Gift Aid	9,518	8,642
T/O Non-Gift Aid	68,227	60,170
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Total Receipts	186,399	105,632
<u>Less: Payments</u>		
Accounting Fees Expense	855	805
Advertising	1,631	22
Bank Charges Expense	189	99
Bridge Kidz Expense	165	
Building Expense	108,659	24,076
Café Expenses	2,440	
Cleaning	2,494	
Connect Groups Expense	2	
Facilities	61	
Hall Hire	22,125	12,875
Hospitality Expense	205	1
Insurance Expense	525	499
Membership Fees Expense	1,115	1,166
Ministry Expenses	898	787
Miscellaneous Expense	745	21
Missions Expense	1,553	4,042
Office Expense	78	29
Professional Fees	300	500
Special Guests Expense	100	1,300
Special Events Expense	1,278	214
Team Expense	8,553	12,995
Utilities Expense	9,330	4,536
Worship Team expense	588	941
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Total Payments	164,948	64,908
Net Receipts (Payments)	21,450	40,724



Web: www.bridgefamilychurch.com

Twitter: [@bfcedinburgh](https://twitter.com/bfcedinburgh)

Facebook: "bridgefamilychurch"

Spotify: "bridge family church worship"

iTunes: "Bridge Family Church"

