

The Bridge Church Ayrshire SCIO

Report and Financial Statements

Year ending 31 March 2026

Charity Number SC048660

Contents:

Report of the trustees for the year ending 31 March 2026

Our purposes and activities

Financial Review

Investment powers and policy

Reserves policy

Plans for future periods

Trustees responsibilities in relation to financial statements

Reference and administrative details

Trustees and key management personnel

Structure, Governance and Management

Statement as to disclosure to our Independent Examiner

The Bridge Church Ayrshire SCIO

Report of the trustees for the year ending 31 March 2026

The trustees are pleased to present their annual report together with the consolidated financial statements of the charity for the year ending 31 March 2026. The financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Constitution, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)

The Bridge Church Ayrshire SCIO

Report of the trustees for the year ending 31 March 2026

Our purposes and activities

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

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

The Church constitution also lays down the following objectives:

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

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

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

Achievements and Performance,

Financial

In the period 2025/26, the Church income decreased from £173,658 p.a. to £142,794 p.a.

Total reserves carried forward at the end of the year was £209,074 of which £63,717 is restricted and £145,357 is unrestricted.

Financial Review

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

Principal Funding Sources

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

Investment powers and other policies

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

Reserves Policy

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

Missions Giving Policy

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

Included in this giving will be:

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

Overseas missions, orphanages, gospel crusades and clinics.

Pioneering Churches and bible schools both national and international.

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

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

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

Plans for Future Periods

With the ongoing Cost-of-Living crisis, especially disaffected by the unrest & instability in the Middle East Region, and with inflated core living costs on the increase, especially in the areas of utilities, fuel and food, it remains apparent that the church has an important, and vital role to play in the personal welfare of our community's citizens.

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

Other ministries, particularly the young generations ministry require our focus and investment, both in resourcing activities and in the training and development of volunteers and staff. This area will continue to be a key focus in 2026/2027.

Trustees' responsibilities in relation to the financial statements

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

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

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

Reference and Administrative details

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

Our advisers:

Independent Examiner	Stuart Anderson CA Anderson Associates, 10 Chapelton Gardens, Bearsden, G61 2DH
Bankers	Royal Bank of Scotland, 69 High Street, Irvine, KA12 0AL
Solicitors	Burness Paul, 120 Bothwell Street, Glasgow G2 7JL
Specialist Charity Adviser	Daryl Martin Trust Advice Unit 2 The Broadbridge Business Centre, Delling Lane, Bosham, PO18 8NF
Memberships & Affiliations	Trust Advice OSCR Disclosure Scotland Services

Trustees

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

Key management personnel: Trustees' and officers

Mr David McLaughlin	Trustee
Mr Jerry Siebenaler	Trustee
Mrs Frances Hodgkinson	Trustee

Key Management Personnel: Staff and Volunteers

Pastor Bernard McLaughlin	Senior and Founding Pastor
Pastor Nan McLaughlin	Senior and Founding Pastor
Pastor David McLaughlin	Lead Pastor in Kilwinning
Mrs Linda McLaughlin	Part Time Financial Administrator
Mr Bill Boyd	Head Usher
Pastor David McLaughlin	Music Ministry Pastor
Mrs Lorna Dempsey	MiniKidzlife Team Leader
Ms Karen Hollywood	Hospitality Team Leader
Mr Kevin Dempsey	Media Team Leader
Mr Luke Gibson	Youth Ministry Team Leader
Mr Bill Boyd	Senior Citizens Ministry/Ushering Team Leader
Mrs Marion Boyd	Senior Citizens Ministry
Mrs Pauline Garretty	Worship Ministry Leader
Miss Gail Rennie	Janitorial

Structure, Governance and Management

Governing Document

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

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

Recruitment and Appointment of Trustees

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

Trustee Induction and Training

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

Organisation

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

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

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

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

Pay Policy for Senior Staff

The pay of the senior staff is reviewed annually.

Risk Management

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

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

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

Statement as to disclosure to our Independent Examiner

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

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

By order of the board of trustees



David McLaughlin (Trustee)

Date: 27/07/2026