



The Bridge Trust Ltd

Connecting faith and action

Annual report and financial statements

1 April 2021 to 31 March 2022

Charity number 1142658

Company number 07556101

The Bridge Trust Ltd

Trustees' report

Year ended 31 March 2022

The trustees are pleased to present their annual directors' report and financial statements for the charity for the year ending 31 March 2022, which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Review of the year

This has been a second year in which the COVID-19 pandemic has had an impact on what we do and how we do it. Unlike many charities, our finances have improved once more due generous giving to support our partners' feeding programme in India, and our regular donors' unfailing support. One of the impacts of the lockdown on the slums in India has been that people have not been able to work and therefore have no money to buy food. We have again supplied funding which has contributed to hundreds of thousands of meals being provided in some desperate situations.

We have continued to supply funding for health care workers, slum schools and orphans, though these activities have inevitably been disrupted due to the pandemic. However, some of the people involved in these have also helped with the distribution of food and other activities related to the response to COVID-19. Our initiative to support the building of toilets in rural areas has continued and we have also funded two more wells to provide a safe water supply. Read *Achievements and performance* below for more details of these and other things we have been supporting in India.

In Zambia, as well as our regular financial support for the Sachibondu Health Centre, and for some pastors in the Fire-Baptised Church, we have again provided funds to help women train for work that will free them from the poverty that had led them into sex work.

For the second year running, COVID-19 has made it impossible to visit our partners in India or Zambia, or to hold any fund-raising events in the UK. We have relied on Zoom and WhatsApp for both our trustees' meetings and speaking to our partners in UK churches and all around the globe. We are keen to visit our partners again, and hope that we may be able to do so in the coming year, but keeping in touch via the internet is likely to continue to play a big part in how we operate in future.

One of the highlights of our year has been the developing relationship with Mercy in Action. Not only have they committed themselves to a generous level of support of our work, but their directors John and Allison Todd have been very helpful in facilitating discussions about how we can grow what we do in the future.

We have seen some changes in the composition of our board of trustees in the year. Cara Medus, Josh Edbrooke and Huang Yu Hsin (Hiro) joined us. Then later in the year, Colin and Cara Medus both stepped down from the trustees. The Trust remains in good health and we are well positioned to grow what we do, and face the challenges of the future. Dave and Rhi Day have continued to work hard to remain in touch with and support all our friends in difficult times.

Our purposes and activities

Objects

The objects of the charity are

- to advance the Christian faith, mainly but not exclusively, by teaching about Christian faith and action, and through training and mentoring church leaders, in the United Kingdom and overseas.
- to relieve those in need by reason of poverty, illness, disability, social exclusion or age in the United Kingdom or overseas by raising awareness of needs, by making grants to persons in such need and to those working to relieve poverty in such a way, and by training others to do the same.

We achieve these objects through support of work mainly in India and Zambia. We employ two members of staff, Dave and Rhi Day, who both have long experience of church leadership in the UK and overseas. Our connections with India and Zambia exist for the most part as a result of the links they have established over the years. Details of the work we support are provided below under the heading *Achievements and performance*.

The trustees have considered the Charity Commission's guidance on public benefit. We think that our work provides public benefit in many ways, in particular because the work of the slum schools and health workers in India, the health centre in Zambia, and the ministry of the churches whose leaders we support is open to all, and makes a tangible difference to the lives of ordinary poor people in both countries.

Achievements and performance

India

We would normally have visited India at least once during the year to keep in touch with the work we support. Once again, however, COVID-19 has prevented that. Nevertheless we have been able to keep in close touch using online means.

- For many years, we supported orphan girls in the Love India Children's Home in Delhi. During the year, the Love India Trust made the difficult decision to close the home. The Delhi city government has taken responsibility for the ongoing care of girls whom they had placed in the home. Love India has found other ways of supporting and caring for the girls that they themselves had taken in, and we have been able to continue supporting that care financially. (Almost £4,000 this year.)
- Many families in the slums of Delhi were without work because of the pandemic – they rely on being engaged by the day for construction work, which came to a halt. We have funded the churches we work with to feed such families who have no income and no savings. They have been distributing either cooked food, or packages of raw ingredients. Over the period of the pandemic they have provided over 500,000 meals. We have funded this and other costs of relief required by the pandemic. (£24,500 this year.) This was made possible by great generosity on the part of our donors, including one primary school pupil who felt sorry for children going hungry and raised funds by running a marathon (at the rate of one mile a day).
- We continued funding the work of 30 health workers in a slum area of Delhi. Their usual work has been restricted as a result of the pandemic but they have been working hard on providing the feeding programme for the poor. They have recently been able to resume their usual work. (£15,750 this year.)
- The Love India Trust, with whom we work, runs a number of schools in two slum areas of Delhi, between them teaching and feeding some 4,000 children every day. Many of the children's families came to Delhi to find work, and live in slums where there is no other educational provision. Two donors regularly give us the money to fund two of these schools. We have sent almost £10,000 for this work this year. The schools themselves were closed for a long period by the pandemic but the staff have continued supporting the pupils and their families, in particular by helping with the feeding programme. More recently, the schools have been able to re-open.
- We provided funds for the support of five pastors in India. Three were supported from the trust's own funds, and two from specific donations for this purpose from individual supporters. Most of the churches and their members are not well off, and without our support their pastors could not afford to devote themselves to church leadership. In addition to the regular support, we helped with the cost of medical treatment for a pastor who could not have afforded it himself. (£11,286 this year.)
- A landslide hit one of the towns where we support the church pastor; the homes of several church members were damaged, and one teenage member of the church lost her life. We have sent £2,500 towards rebuilding costs for the damaged houses.

- Two church leaders we knew lost their lives to COVID-19. Donations to the trust have enabled us to provide funds for the teenaged daughter of one of them to continue her education. (£1,000 this year)
- We funded another rural toilet block this year which is important for the safety of women in villages that have no indoor facilities. (£745) We have also funded the drilling and building of two more wells to provide safe drinking water. (£2,510)
- The building where the Love India Children's Home had operated is now being used by our partners for a variety of other purposes. One of these is the provision of IT training to give poor young women skills through which they will be able to provide for themselves. They will be taking a year's course which is accredited by the Delhi city government. We have sent £2,216 towards the costs this year.

Zambia

As with India, it has been impossible for anybody from the Trust to visit Zambia this year, because of the pandemic. Again, we have relied on technology to keep in touch with what is going on.

- We provide regular small amounts of support for pastors working with the Fire Baptised Churches of Zambia (£780 each year, plus an extra £500 this year) and for a young woman at the health centre in Sachibondu (£343).
- We have continued our connection with Sachibondu Rural Health Centre, in North West Zambia. The clinic provides much needed treatment to hundreds of people every day, some of whom walk very long distances to get there. We are grateful to the donors who have enabled us to continue to support the work of the clinic. (£3,924 this year.)
- For some time we've had a connection with Fomawoso, an organisation in Solwezi. Fomawoso supports marginalised women with employment training. Last year two young women we had sponsored qualified as mining engineers and started work. This has enabled them to escape from poverty-driven sex work. This year we have been able to send a further £1,000 to help train some more women in similar circumstances.

Philippines

The charity Mercy in Action (see below) have generously partnered with us to raise funds. Much of their own work is in the Philippines with families in extreme poverty. In December 2021, the coastal area where much of their work is situated was hit by a typhoon. We have been able to send £2,000 to help with re-building work.

Other activities

The Bath-based charity Mercy in Action (www.mercyinaction.org.uk) opened a new branch in Bristol of its chain of boutique charity shops, after some delay because of the pandemic. They are sharing the profits from that branch with Bridge. The shop is doing really well and Mercy in Action have donated £12,480 to us this year. We are grateful for their support, which gives us a much more secure stream of income than we have had previously, and we look forward to a growing relationship with them.

Dave and Rhi Day

The Trust has continued to employ Dave and Rhi. COVID-19 has prevented visits overseas, but increased use of social media has furthered their contact with Zambia and India. Their regular Zoom calls with India especially have kept us up to date with the situation there and the desperate needs that our partners face. They have found it a privilege to speak to many churches and groups in the UK about India and the work we support. The generous response has been very encouraging.

Besides promoting the work of the Trust, Dave and Rhi have been able to maintain the mentoring of church leaders plus visiting and advising several churches. As mentioned above, the giving from Mercy in Action has made a significant difference to us as a Trust. For Dave and Rhi, being able to spend time and build relationship with Mercy in Action and their leaders has been an important part of the past year.

Safeguarding

We are working on updating our safeguarding policy and procedures to comply with current guidance. One of our trustees has taken the responsibility of leading on this and it is a regular agenda item at trustees' meeting. We aim to have a safeguarding culture within our charity, and we are working on ways of ensuring that this is true of our overseas partners, where they work with children or vulnerable adults. We regularly evaluate and review our policies and procedures to ensure that they remain fit for purpose.

Financial review

The trust's income in 2021-22 was over £122,000, which is much more than in any previous year. As well as the support from Mercy in Action described above, we have seen a very generous response from our supporters to the needs overseas resulting from the COVID-19 pandemic, and a steady level of regular donations for our regular work. This has made it possible for us to provide more support to our partners overseas than ever before. This year we have again been able to fund the health workers in Delhi wholly from funds given for that purpose. As before, general funds have been used to pay for the support of some of the pastors we support in India, the amounts we send for pastors in Zambia, and staff salaries.

We have continued to hold a reserve of £10,000.

At our present levels of income and regular commitments, we have no concerns about the charity's ability to continue as a going concern.

The trustees consider that under the Charities Act 2011, the income of the charity falls within the range for which an independent examination of the charity's accounts is required, but an audit is not required.

Related party transactions

There were no related party transactions requiring disclosure.

Structure, governance and management

The Bridge Trust Ltd is a company limited by guarantee. Its governing document is its Memorandum and Articles of Association. The trustees are also the directors of the company. They may be appointed either by a resolution by the members of the charity, or by the directors. Directors must periodically retire, though they may offer themselves for re-appointment.

Reference and administrative details

The name of the charity is The Bridge Trust Ltd. It is registered as a company incorporated in England and Wales. It is also registered as a charity by the Charity Commission.

Company registration number: 07556101

Charity registration number: 1142658

Registered office address: 24 Stanbury Road, Bristol, BS3 4QG.

There were several changes to the board of trustees during the year. Josh Edbrooke and his wife Huang Yu Hsin (Hiro Edbrooke) were appointed as trustees. (Josh has been a trustee before, until he left to live abroad for some years.) Cara Medus was appointed as a trustee, but later in the year both she and her husband Colin Medus resigned. Full details are as follows.

| | |
|-------------------|---|
| Lesley McAllister | Served throughout the year and up to the date of this report. |
| Colin Medus | Resigned 17 January 2022. |
| Cara Medus | Appointed 25 May 2021; resigned 17 January 2022. |
| Liz Sanderson | Served throughout the year and up to the date of this report. |
| Josh Edbrooke | Appointed 2 October 2021. |
| Huang Yu Hsin | Appointed 2 October 2021. |
| Ian Wilson | Served throughout the year and up to the date of this report. |

Approved by The Bridge Trust Ltd trustees on 20 June 2022 and signed on their behalf by:

Ian Wilson (Director & Company Secretary)

The Bridge Trust Ltd

Independent Examiner's report to the trustees

Year ended 31 March 2022

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

As the trustees of the Company (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Lesley Hyde
21 Thames Drive
Leigh-on-Sea
Essex
SS9 2XQ

6 June 2022

The Bridge Trust Ltd

Statement of financial activities for the year ending 31 March 2022

| | Note | Unrestricted funds £ | Restricted funds £ | Total funds 2021-22 £ | Total funds 2020-21 £ |
|--|------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| Income: | | | | | |
| Donations | 3 | 50,392.09 | 72,119.89 | 122,511.98 | 92,747.95 |
| Other income | 4 | 6.04 | | 6.04 | 6.30 |
| Total income | | 50,398.13 | 72,119.89 | 122,518.02 | 92,754.25 |
| Expenditure: | | | | | |
| Costs of raising funds | 5 | | | | 140.00 |
| Expenditure on charitable activities | 6 | 40,460.72 | 73,236.39 | 113,697.11 | 95,084.22 |
| Total expenditure | | 40,460.72 | 73,236.39 | 113,697.11 | 95,224.22 |
| Net income/(expenditure) and net movement in funds for the year | | 9,937.41 | (1,116.50) | 8,820.91 | (2,470.37) |
| Reconciliation of funds | | | | | |
| Total funds brought forward | | 10,933.32 | 13,492.25 | 24,425.57 | 26,895.94 |
| Total funds carried forward | | 20,870.73 | 11,375.75 | 32,246.48 | 24,425.57 |

The Bridge Trust Ltd

Balance Sheet as at 31 March 2022

| | Note | 2022 | 2021 |
|--|------|------------------|------------------|
| | | | £ |
| Fixed assets | | – | – |
| Current assets | | | |
| Cash at bank and in hand | | 33,772.62 | 24,855.97 |
| Liabilities | | | |
| Creditors falling due within one year | 10 | (526.14) | (430.40) |
| Net current assets/total net assets | | 33,246.48 | 24,425.57 |
| The funds of the charity | | | |
| Restricted income funds | 11 | 12,375.75 | 13,492.25 |
| Unrestricted funds | | 20,870.73 | 10,933.32 |
| Total charity funds | | 33,246.48 | 24,425.57 |

For the financial year in question, the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts. These accounts are prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes at pages 9-11 form part of these accounts.

Signed

Josh Edbrooke on behalf of the trustees

Approved by the trustees on 20 June 2022

Notes to the financial statements

1. Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are as follows:

a. Basis of preparation

The financial statements have been prepared in accordance with *Accounting and Reporting by Charities: Statement of Recommended Practice* applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

b. Preparation of the accounts on a going concern basis

The financial statements have been prepared on the basis that the trustees consider the company to be a going concern.

c. Income recognition policies

Income from donations is only recognised when it has been received. Gift aid is not recognised until it has been received from HMRC. Interest on funds held on deposit is recognised upon notification of the interest paid or payable by the bank.

d. Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the trust's work.

e. Cash at bank and in hand

Cash at bank and in hand includes cash and bank balances, as well as balances held at PayPal, Stewardship and CAF. Virgin Money Giving closed during the year so the Trust no longer has funds in that account.

2. Legal status of the trust

The trust is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

3. Donations received

Donations received include donations from individual supporters (plus gift aid where applicable), and grants from other charities and similar bodies (analysed below).

| <i>Grants from other charities</i> | Total £ | Restricted £ | Unrestricted £ |
|------------------------------------|------------|-----------------|-------------------|
| Amazon Smile | 46.44 | | 46.44 |
| Anglia Giving Ltd | 25.00 | | 25.00 |
| Bournemouth Community Church | 500.00 | 500.00 | |
| Charities Trust | 20.00 | | 20.00 |
| Crofts End Church | 1,400.00 | 1,400.00 | |
| Dayspring Church, Chippenham | 4,000.00 | 4,000.00 | |
| Filton Community Church | 4,815.00 | 4,815.00 | |
| Four Winds Trust | 500.00 | | 500.00 |
| Frontline Trust | 3,000.00 | 3,000.00 | |
| George Müller Charitable Trust | 305.00 | | 305.00 |
| Linden Church Trust | 1,225.00 | 1,225.00 | |
| Love Bristol | 1,000.00 | 1,000.00 | |
| Mercy in Action | 12,428.25 | | 12,428.25 |
| PayPal Giving Fund | 147.50 | | 147.50 |
| Resound Trust | 2,067.50 | 1,067.50 | 1,000.00 |
| Thornbury Baptist Church | 3,300.00 | 3,300.00 | |
| Wood Green Mennonite Church Trust | 5,000.00 | 5,000.00 | |
| Woodlands Group of Churches | 8,000.00 | 8,000.00 | |
| Total | 47,779.69 | 33,307.50 | 14,472.19 |

4. Other income

Other income consisted of bank interest received of £6.04.

5. Costs of raising funds

There was no expenditure on publicity this year. (Previous year: £140.00.)

6. Expenditure on charitable activities

| | Note | £ |
|-------------------------------------|------|-------------------|
| Staff salary costs | 7 | 30,000.00 |
| Support of overseas charitable work | 8 | 82,526.39 |
| Governance and administrative costs | 9 | 1,170.72 |
| | | <u>113,697.11</u> |

7. Staff salary costs

The charity employs Dave Day and Rhian Day. Staff salary costs consist entirely of their salaries. As a result of the Employment Allowance for small employers, no employer's NICs were incurred this year.

8. Support of overseas charitable work

Expenditure on overseas charitable work is analysed as follows, showing whether it was from restricted or unrestricted funds. See *Achievements and Performance* in the Trustees' Report for further information about this expenditure.

| | | Restricted funds £ | Unrestricted funds £ | Total £ |
|---|--|-----------------------|-------------------------|------------------|
| India: | Slum schools | 9,733.00 | | 9,733.00 |
| | Orphans | 3,979.25 | | 3,979.25 |
| | Health workers | 15,750.00 | | 15,750.00 |
| | Support of pastors and other Christian workers | 5,776.25 | 5,510.00 | 11,286.25 |
| | Wells for tribal area villages | 2,510.00 | | 2,510.00 |
| | Providing toilets in remote villages | 745.00 | | 745.00 |
| | COVID-19: feeding programme and other relief | 24,259.14 | | 24,259.14 |
| | Educational grant | 1,000.00 | | 1,000.00 |
| | Disaster relief (Almora landslide) | 1,500.00 | 1,000.00 | 2,500.00 |
| | IT training scheme | 2,216.00 | | 2,216.00 |
| Total (India) | | <u>61,571.10</u> | <u>6,510.00</u> | <u>73,978.64</u> |
| Zambia | Sachibondu health centre | 3,924.00 | | 3,924.00 |
| | Solwezi training scheme | 1,000.00 | | 1,000.00 |
| | Support of pastors and other Christian workers | 843.75 | 780.00 | 1,623.75 |
| Total (Zambia) | | <u>5,767.75</u> | <u>780.00</u> | <u>6,547.75</u> |
| Philippines | Typhoon relief (rebuilding costs) | | 2,000.00 | 2,000.00 |
| Total expenditure on overseas charitable work | | <u>73,236.39</u> | <u>9,290.00</u> | <u>82,526.39</u> |

9. Governance and administrative costs

| | £ |
|--|-----------------|
| Bank charges | 400.34 |
| Employer's liability insurance | 468.04 |
| Website costs | 94.34 |
| Training events for trustees and staff | 195.00 |
| Governance | 13.00 |
| | <u>1,170.72</u> |

Bank charges include the costs of making overseas transfers, and other bank service charges. Governance includes charges incurred for the submission of returns to Companies House. Website costs include web hosting and domain registration.

10. Creditors and accrued payments falling due within one year

| | £ |
|--------------------------|--------------|
| HMRC (PAYE on salaries) | 431.80 |
| Web hosting for the year | <u>94.34</u> |
| | 526.14 |

11. Restricted funds

Restricted funds comprise funds held for the following

| | £ |
|--|------------------|
| India | |
| Orphans | 302.50 |
| Slum schools | 237.50 |
| Health Workers | 4,219.67 |
| Support of pastors and other Christian workers | 292.50 |
| Miscellaneous gifts for work in India | 5,487.30 |
| Zambia | |
| Sachibondu health centre | 1,680.03 |
| Support of pastors and other Christian workers | <u>156.25</u> |
| | <u>12,375.75</u> |

12. Reserves

The trustees consider it desirable to hold a reserve, and have set aside £10,000 of unrestricted funds as a reserve as at 31 March 2022.