

RYDE BAPTIST CHURCH

England & Wales · Charity number 1133780

Details

Other names GEORGE STREET CENTRE

Status Registered

Legal form Previously excepted

Registered 2010-01-26

Register [View on the Charity Commission register](#)

Contact

Address Ryde Baptist Church
George Street
Ryde
PO33 2JF

Phone 01983 812774

Email rydebaptistsecretary@gmail.com

Website www.rydebaptist.xyz

Activities

Objects: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Activities: The Charity is a Baptist Church whose George Street Centre is used by the wider community of Ryde. In addition to regular worship and church activities, our rooms are used by a number of organisations such as IOW Bridge Club, Art Classes, etc. Street Pastors have a base at our premises. We host a Girls' Brigade company. Our rooms are well-used by the local community.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Isle Of Wight

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£77,833	£80,011	-	-
2023-12-31	£76,960	£91,119	-	-
2022-12-31	£79,799	£75,930	-	-
2021-12-31	£98,223	£69,532	-	-
2020-12-31	£41,310	£109,104	-	-

Trustees

Name	Role	Appointed
Rev Kerry John Birch	Chair	2015-12-01
Betty Anne McComb		
Nicholas John Mulhern		2025-05-22
Rev Ivan Maxwell Page		2023-01-22
Sally Ann Pratt		2010-04-21

RYDE BAPTIST CHURCH

England & Wales - Charity number 1133780

Accounts

Ryde Baptist Church Annual Report for 2024

Reg No. 1133780

Principal Office: Ryde Baptist Church
George Street
RYDE
Isle of Wight
PO33 2JF

Charity Trustees as on 31 December 2024:

Rev Kerry Birch (Minister)
Sally Pratt (Secretary & Acting Treasurer)
Betty McComb
Rev Ivan Page

The Church operates under the Constitution agreed in 2009 which follows the options agreed by the Baptist Union of Great Britain with the Charity Commission. The Church is a charitable unincorporated association. The Deacons including the Minister act as Managing Trustees and report to the Church Members. The Trustees meet regularly, and the Church Members meet several times during the year. The Treasurer and the Secretary carry out much of the administration, but other Deacons have delegated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the general public and serve the community, the Church's building in George Street is home to a wide range of community activities.

Secretary's report for 2024

Some new outreach ventures were in the planning stages towards the end of 2023 and started in earnest in January 2024 - a Saturday evening free community supper and a Monday morning parent and toddler group.

We applied for a kitchen inspection and arranged food hygiene training for 10 volunteers. The Saturday suppers drew in up to 20 people each week, plus volunteers to serve. We developed some good relationships and were able to talk about and discuss faith as opportunities arose. The suppers continued until the week before Easter.

The parent and toddler group started well but had to be restarted after a few weeks because of difficulties with some parents. Since then, it has been running successfully during school terms; although numbers have fluctuated, it is a very happy group.

Church life continued as usual on Sunday mornings and midweek prayer and house groups, including a new group meeting in the church building. The church newsletter continued to be delivered each week by email, or in print.

On Sunday, 4 February, we joined with other Baptist churches in the BMS Day of Prayer. We continued praying regularly for a contact serving in Ukraine with Operation Mobilisation, and also for the situations in Ukraine, Lebanon and especially Gaza.

On Good Friday we served coffee and hot cross buns, interspersed with readings from the Gospels, and finishing with the last words of Jesus from the cross. Easter Sunday began with breakfast in church and continued with the morning service.

The church AGM took place on Saturday 1 June as part of the church Conflab Day, which was organised to celebrate 20 years since the reopening of the church following the fire in 1995. Despite planning to stand down at the end of March, in the absence of new deacons the Secretary had continued doing the work of Treasurer, and following checking by the external examiner, the 2023 accounts were presented to the church. Despite much expenditure on the lift, the church was in a healthy financial position. This is thanks to the many groups who pay to use the premises, as well as the generosity of members, for which we are grateful to God.

For the rest of the day, we took a look back at the very beginnings of Ryde Baptist Church and were reminded of the faithfulness and commitment of those first Baptists to each other and to their community of Ryde. We looked at the commitment of the faithful few after the fire of 1995, and at how the church rose from the ashes in 2004. We looked at our aims from the last church Awayday in November 2018, recognising the tough times we (and many others) had been through since then. We considered how faithfulness and commitment are just as important today as we look to the future and where God is leading us. We also joyfully welcomed 5 new members into the RBC family. Members were asked to keep praying for new deacons to be found. On the following Sunday, as a

continuation of the discussions about blessing our community, we took a prayer walk round Ryde.

The annual Girls' Brigade awards evening took place on Saturday 29 June, followed by a church parade on Sunday 30 June. Their annual camp took place in August. A Holiday Club for children aged 5 and upwards, organised by the local Youth for Christ worker, brought good number of children into the church in August. We welcomed John Froud performing his one-man concert in the church in early September.

Sunday 22 September saw a celebration of the 20th anniversary of reopening with a special service followed by a celebratory lunch.

On Sunday 6 October we celebrated our annual Harvest service, and GB Parade, focusing on the work of BMS, with donations of food to the Island Foodbank. We also received generous gifts towards the cost of a portable power bank for our contact serving in Ukraine.

The annual Service of Remembrance incorporating a Girls' Brigade Parade service took place on Sunday 10 November.

Christmas events began with a GB Christmas coffee morning and book sale, singing carols at two local care homes, a Christmas coffee morning with carols and a Gingerbread House making party. The annual Carol Service took place on 22 December and there was also a short celebration on Christmas Day.

The building continued to be used for courses and groups as well as our own activities. Regular GB coffee mornings raised funds though coffee, cakes and book sales. Other coffee mornings, Bridge sessions and NHS franchised diabetes prevention group sessions continued, along with Ryde Social Heritage Group quarterly meetings and various AGMs for local organisations.

We regularly welcome a charitable group providing support for people on probation. However, towards the end of the year we lost the Seetec back-to-work help sessions as they found their own dedicated premises in Newport. We also lost Ryde Town Council meetings when they moved to the newly converted local bank premises. The Art class and Quirky Crafters continued through the year.

Despite asking on numerous occasions, we had no success in getting volunteers to help keep the church open more during the week. However, the library and card stalls were rearranged for people to browse when the building was open. We also carried out large clear-outs of the church office and storerooms.

We lost two older members, one who had long been unable to attend church for health reasons and the other very suddenly Alison Ridout.

Six new members were welcomed in 2023, and there were three resignations.

At the end of the year, membership stood at 35.

RYDE BAPTIST CHURCH

RYDE

ISLE OF WIGHT

INDEPENDENT EXAMINERS REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the governing body of Ryde Baptist Church, Ryde, Isle of Wight

We report on the accounts of Ryde Baptist Church for the year ended 31st December 2024, which are set out on the attached seven pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is required.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

Our examination was conducted in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date 14 May 2025

Caryn March Accountants Limited
7 St Edmunds Walk
Wootton Bridge
Ryde
Isle of Wight
PO33 4JB

Ryde Baptist Church

Accounts for the Year Ending December 2024

	<u>31/12/2024</u>	<u>31/12/2023</u>
<u>Fixed Assets</u>		
Church Building (Insurance Value)	2,409,919.00	2,348,841.00
Church Manse (Insurance Value)	318,877.00	313,547.00
Church Contents and Fixtures	147,388.00	143,653.00
Total Fixed Assets	<u>£2,876,184.00</u>	<u>£2,806,041.00</u>
<u>Current Assets</u>		
Barclays Bank Current Account	-68.95	1,292.58
Barclays Bank Restricted Account	3,054.24	6,470.12
Barclays Bank Tracker Account	42,878.34	49,881.77
Petty Cash	0.00	0.00
Accounts Receivable	0.00	0.00
Total Current Assets	<u>£45,863.63</u>	<u>£57,644.47</u>
<u>Liabilities</u>		
BUC Ltd (Manse)	47,111.11	50,213.71
Baptist Strategy (Manse)	12,000.00	18,500.00
Members Loans (Manse)*	0.00	0.00
Total Liabilities	<u>£59,111.11</u>	<u>£68,713.71</u>
Net Asset	<u>£2,862,936.52</u>	<u>£2,794,971.76</u>

Ryde Baptist Church
Accounts for the Year Ending 31/12/2024

	<u>Unrestricted</u> <u>funds</u>	<u>Restricted</u> <u>funds</u>	<u>Endowment</u> <u>funds</u>	<u>2024 Total</u> <u>funds</u>	<u>2023</u> <u>Total funds</u>
<i>Incoming Resources</i>					
Donations, Legacies and similar income	26,405.95			26,405.95	66,870.33
Activities in furtherance of the charities objects	38,102.42			38,102.42	
Investment Income		810.26		810.26	581.35
Other income resources	12,514.42			12,514.42	9,507.93
Total Incoming resources	£77,022.79	£810.26	£0.00	£77,833.05	£76,959.61
<i>Resources Used</i>					
Costs of generating funds					
Grants in furtherance of charities objects	8,641.17			8,641.17	5,622.00
Activities in furtherance of the charities objects	34,702.41			34,702.41	32,079.86
Expenditure on managing/administering	36,667.71			36,667.71	53,417.12
Total resources used	£80,011.29	£0.00	£0.00	£80,011.29	£91,118.98
Deficit of Income over Expenditure	-£2,988.50	£810.26	£0.00	-£2,178.24	-£14,159.37
<i>Transfers</i>					
Gross transfers between funds – in	23,353.17	3,000.00		26,353.17	39,181.43
Gross transfers between funds – out	-3,000.00	-23,353.17		-26,353.17	-39,181.43
Net Transfers	£20,353.17	-£20,353.17	£0.00	£0.00	£0.00
<i>Other recognised gains/losses</i>					
Gains/Losses on investment assets	0.00			0.00	0.00
Gains on revaluation, fixed assets	70,143.00			70,143.00	388,693.00
Net recognised gains / losses	£70,143.00	£0.00	£0.00	£70,143.00	£388,693.00
<i>Reconciliation of funds</i>					
Total Funds for the year				67,964.76	374,533.63
Total Funds Brought Forward				2,794,971.76	2,420,438.13
Total Funds Carried Forward				£2,862,936.52	£2,794,971.76

Ryde Baptist Church
Accounts for Year Ending December 2024

	<u>31/12/2024</u>	<u>31/12/2023</u>
Ryde Baptist Church General – Unrestricted		
Receipts		
Offerings (Cash & Envelopes)	1,245.00	621.06
Offerings (Standing Orders)	22,600.00	24,700.00
Use of premises (Cash)	7,444.62	8,525.00
Use of premises (BACS)	30,537.80	25,131.75
Donations & Gifts	2,540.95	1,363.54
Special Offerings	0.00	0.00
Recovered Tax (Gift Aid)	9,123.60	6,384.98
Legacies	0.00	0.00
Use of premises (Combined in prev. years)	0.00	0.00
Hospitality	120.00	144.00
Photocopying	0.00	0.00
Miscellaneous Donations	20.00	0.00
Total Offerings, Donations, Legacies etc	<u>£73,631.97</u>	<u>£66,870.33</u>
Miscellaneous Income	66.00	0.00
Total	<u>£66.00</u>	<u>0.00</u>
Investment Income - Restricted		
Interest Received	810.26	581.35
Total Investment Income	<u>£810.26</u>	<u>£581.35</u>
Other Income resources		
Electricity Feed in Tariff	3,324.82	9,507.93
Total Other Income resources	<u>£3,324.82</u>	<u>£9,507.93</u>
Total Receipts	<u>£77,833.05</u>	<u>£76,959.61</u>

	<u>31/12/2024</u>	<u>31/12/2023</u>
Payments		
<i>Grants payable in furtherance of charity's objects</i>		
Youth & Children's work	5,953.17	0.00
Mission	0.00	0.00
BMS & HM Giving	2,688.00	5,622.00
<i>Total Grants payable in furtherance of charity's objects</i>	<u>£8,641.17</u>	<u>£5,622.00</u>
<i>Activities in furtherance of charity's objects</i>		
Minister's Stipend	28,600.08	23,978.22
Pension (Church)	3,912.38	6,054.12
Extra pension payment	10.00	12.00
PAYE previous year	686.07	0.00
Travel/Conference Expenses	1,493.88	1,840.52
Pulpit Supply	0.00	0.00
Special Events	0.00	0.00
Worship Resources	0.00	195.00
<i>Total Activities in furtherance of charity's objects</i>	<u>£34,702.41</u>	<u>£32,079.86</u>
<i>Expenditure on Managing/Administering the charity</i>	<u>31/12/2024</u>	<u>31/12/2023</u>
<u>Church</u>		
Insurance	2,741.00	2,676.43
Electricity	2,785.36	1,627.88
Gas	1,927.18	2,545.57
Water	583.68	0.00
Cleaning Materials/Consumables	1,432.52	658.33
Church cleaning	1,960.00	0.00
Maintenance (General)	0.00	0.00
Maintenance (Building)	1,501.61	2,866.91
Maintenance (Lift)	11,758.80	23,577.00
Maintenance (Alarms/extinguishers)	1,409.89	2,471.87
Maintenance (Gas Appliances)	1,111.66	1,172.73
Kitchen equipment and Maintenance	0.00	0.00
Telephone & Internet	847.28	756.42
Printing, postage & Stationery	0.00	175.20
Copier & Computer costs	510.42	144.00
Subscriptions	686.22	1,147.18
Courses & Meetings Expenses	0.00	0.00
Sound System expenses	0.00	0.00
Publicity& Posters	0.00	0.00
Members Loan repayments	0.00	0.00
Miscellaneous Expenses	948.03	1,944.77
<i>Total for Church</i>	<u>£30,203.65</u>	<u>£41,764.29</u>
<u>Manse</u>		
Council Tax	1,816.25	1,728.95
Water	418.74	309.60
Electricity	0.00	0.00
Gas	0.00	0.00
Telephone	0.00	0.00
Maintenance	295.60	5,677.27
Insurance	295.19	221.76
Interest on Purchase Loan	3,638.28	3,715.25
<i>Total for Manse</i>	<u>£6,464.06</u>	<u>£11,652.83</u>
<i>Total Payments</i>	<u>£80,011.29</u>	<u>£91,116.96</u>
<i>Deficit of Income over Expenditure</i>	<u>-£2,178.24</u>	<u>-£14,159.37</u>

	<u>31/12/2024</u>	<u>31/12/2023</u>
<u>Bank Accounts</u>		
Transfers from Tracker to current account	19,853.17	34,181.43
Transfers from current account to Tracker	3,000.00	5,000.00
Transfers from GSC Current Account to Tracker		
Transfers from GSC to Current Account		
Transfers from restricted account to current account	£3,500.00	
 <u>Loans (Manse Purchase)</u>		
Baptist Union Corp. Ltd (Incl.Interest)	47,111.11	50,213.71
Baptist Debit (Strategy)	12,000.00	18,500.00
Members	0.00	0.00
Total	<u>£59,111.11</u>	<u>£68,713.71</u>
 <u>Development Fund (Restricted)</u>		
Manse	1,315.25	1,315.25
Transfer to General fund	0.00	0.00
Total	<u>£1,315.25</u>	<u>£1,315.25</u>

RBC Bank Accounts 2024

	Opening Balances	Transfers in	Transfers out	Income	Interest	GASDS	Restricted Funds	Expenditure	Non-Church Income	Church Expenditur e	Closing Balances
RBC Current A/c	£1,292.58	23,353.17	-3,000.00	67,833.19				-83,660.72	66.00	-5,953.17	-£68.95
RBC Restricted A/c	£6,470.12		-3,500.00		84.12						£3,054.24
RBC Tracker A/c	£49,881.77	3,000.00	-19,853.17		726.14	9,123.60					£42,878.34
Total	£57,644.47	£26,353.17	-£26,353.17	£67,833.19	£810.26	£9,123.60	£0.00	-£83,660.72	£66.00	-£5,953.17	£45,863.63

RBC Loans 2024

Baptist Union Corp.

LM104	<u>Interest (DR)</u>	<u>CR</u>	<u>(Strategy) Capital</u>
Opening Balances		£50,213.71	£18,500.00
Jan	327.06	561.74	1,000.00
Feb	304.77	561.74	500.00
Mar	323.94	561.74	500.00
Apr	311.87	561.74	500.00
May	320.61	561.74	500.00
Jun	308.74	561.74	500.00
Jul	317.36	561.74	500.00
Aug	295.60	561.74	500.00
Sep	284.27	561.74	500.00
Oct	281.35	561.74	500.00
Nov	281.35	561.74	500.00
Dec	281.36	561.74	500.00
Totals	<u>£3,638.28</u>	<u>£6,740.88</u>	<u>£6,500.00</u>
Closing Balances		<u>£47,111.11</u>	<u>£12,000.00</u>
	Est. closed: 2035	Est. closed: 2026	

RYDE BAPTIST CHURCH

England & Wales - Charity number 1133780

Accounts

Ryde Baptist Church Annual Report for 2023

Reg No. 1133780

Principal Office: Ryde Baptist Church
George Street
RYDE
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PO33 2JF

Charity Trustees as on 31 December 2023:

Rev Kerry Birch (Minister)
Sally Pratt (Secretary & Acting Treasurer)
Betty McComb
Rev Ivan Page

The Church operates under the Constitution agreed in 2009 which follows the options agreed by the Baptist Union of Great Britain with the Charity Commission. The Church is a charitable unincorporated association. The Deacons including the Minister act as Managing Trustees and report to the Church Members. The Trustees meet regularly, and the Church Members meet several times during the year. The Treasurer and the Secretary carry out much of the administration, but other Deacons have delegated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the general public and serve the community, the Church's building in George Street is home to a wide range of community activities.

Secretary's Report for 2023

The year began with a spring-cleaning day in the church on 7 January, and the building looked much better for it.

At our January church meeting, Rev Ivan Page was elected to the diaconate.

Church life continued as usual on Sunday mornings and midweek prayer and house groups. The informal seating arrangements made the church much more welcoming and were appreciated by both regular members and visitors. The church newsletter continued to be delivered each week by email, or in print.

On 29 January we marked Leprosy Sunday with a look at the work of the Leprosy Mission in Bangladesh, and we joined in the BMS Day of Prayer in February. Our Ukrainian families moved on, but we prayed regularly for a contact serving there with Operation Mobilisation. On 18 February we hosted another collection day for Mad-Aid, focusing on help for Turkey and Syria.

21 February saw a Shrove Tuesday Pancake party to celebrate our minister's 60th birthday. On Good Friday we held a short time of prayer and reflection, and Easter Sunday started with breakfast and continued with the morning service which included communion, a Baptism and four new members being welcomed into fellowship.

On Saturday 10 June Ryde GB represented National Girls' Brigade at the Colonel's Parade on Horseguards Parade. Girls' Brigade annual awards night was on Saturday 1 July and the GB summer camp took place from 29 July to 5 August, at Holtwood, near Wimborne.

On Thursday 21 September we held the church AGM when we reported on the last year and presented the accounts for 2022. Sally Pratt was reaffirmed as Secretary and acting Treasurer. We had no success in finding new deacons, which was causing a lot of extra work for the existing team.

Sunday 24 September saw our annual Harvest service, and GB Parade, focusing on the work of Tearfund, with donations of food to the Island Foodbank.

On Sunday 8 October, we celebrated the church's 175th anniversary with a bring and share lunch together after the service, and a prayer walk around the sites associated with Ryde Baptist Church from its earliest days.

The annual Service of Remembrance incorporating a Girls' Brigade Parade service took place on Sunday 12 November.

Christmas events began with an impromptu Girls' Brigade Nativity, continued with a GB Christmas coffee morning and book sale, a Christmas coffee morning with carols

and a Church Christmas party. These were followed by a Gingerbread House making party, the annual Carol Service on 24 December and a Christmas Day celebration.

Some new outreach ventures were in the planning stages towards the end of the year and started in earnest in January 2024 - a Saturday evening free supper and a Monday morning parent and toddler group. We applied for a kitchen inspection and arranged food hygiene training for 10 volunteers.

The building continued to be used for courses and groups as well as our own activities. Coffee mornings, Bridge sessions, Seetec back-to-work help sessions and NHS franchised diabetes prevention group sessions continued, along with Ryde Social Heritage Group quarterly meetings and various AGMs for local organisations.

We are used as a venue for police training and regularly welcome a charitable group providing support for people on probation. We are now the preferred venue for Ryde Town Council who use the premises for all committee and full council meetings. The Art class and Quirky Crafters continued through the year.

Since March 2023 the Secretary has been doing the work of Treasurer as well as Secretary and hopefully has succeeded in bringing order to a lot of previous confusion. She has managed to complete the 2023 accounts, using the spreadsheet programme set up by the previous treasurer, and they have now been approved by the external examiner and are presented for acceptance by the church.

Despite much expenditure on the lift and the replacement of the manse boiler and water tank, the church is in a healthy financial position. This is thanks to the many groups who pay to use the premises, as well as the generosity of members, for which we are grateful to God.

We lost three older members who had long been unable to attend church for health reasons. Four new members were welcomed in 2023, and there were six resignations.

At the end of the year, membership stood at 34.

RYDE BAPTIST CHURCH
RYDE
ISLE OF WIGHT

INDEPENDENT EXAMINERS REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Independent examiner's report to the governing body of Ryde Baptist Church, Ryde, Isle of Wight

We report on the accounts of Ryde Baptist Church for the year ended 31st December 2023, which are set out on the attached four pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act,
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- to state whether particular matters have come to my attention.

Basis of independent examiner's report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date 28 May 2024

Caryn March Accountants Limited
7 St Edmunds Walk
Wootton Bridge
Ryde
Isle of Wight
PO33 4JB

Ryde Baptist Church

Accounts for the Year Ending 31 December 2023

	<u>31/12/2023</u>	<u>31/12/2022</u>
<u>Fixed Assets</u>		
Church Building (Insurance Value)	2,348,841.00	1,996,889.00
Church Manse (Insurance Value)	313,547.00	298,331.00
Church Contents and Fixtures	143,653.00	122,128.00
Total Fixed Assets	<u>£2,806,041.00</u>	<u>£2,417,348.00</u>
<u>Current Assets</u>		
Barclays Bank Current Account	1,292.58	1,500.30
Barclays Bank Restricted Account	6,470.12	6,409.11
Barclays Bank Tracker Account	49,881.77	72,157.88
Barclays Bank GSC Current Account <i>Closed by Barclays</i>	0.00	0.00
Petty Cash	0.00	0.00
Accounts Receivable	0.00	0.00
Total Current Assets	<u>£57,644.47</u>	<u>£80,067.29</u>
<u>Liabilities</u>		
BUC Ltd (Manse)	50,213.71	52,977.16
Baptist Strategy (Manse)	18,500.00	24,000.00
Members Loans (Manse)*	0.00	0.00
HMRC	0.00	0.00
Agency Collections	0.00	0.00
Nest Pension	0.00	0.00
Baptist Union Pension	0.00	0.00
Accounts Payable	0.00	0.00
Total Liabilities	<u>£68,713.71</u>	<u>£76,977.16</u>
Net Assets	<u>£2,794,971.76</u>	<u>£2,420,438.13</u>

Ryde Baptist Church
Accounts for the Year Ending 31/12/2023

	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>2023 Total funds</u>	<u>2022 Total funds</u>
<u>Incoming Resources</u>				
Donations, Legacies and similar income	66,870.33		66,870.33	79,056.16
Activities in furtherance of the charities objects			0.00	
Investment Income		581.35	581.35	83.86
Other income resources	9,507.93		9,507.93	659.45
Total Incoming resources	£76,378.26	£581.35	£76,959.61	£79,799.47
<u>Resources Used</u>				
Costs of generating funds				0.00
Grants in furtherance of charities objects	5,622.00		5,622.00	4,656.00
Activities in furtherance of the charities objects	32,079.86		32,079.86	35,742.39
Expenditure on managing/administering	53,417.12		53,417.12	35,531.59
Total resources used	£91,118.98	£0.00	£91,118.98	£75,929.98
Net Income over expenditure	-£14,740.72	£581.35	-£14,159.37	£3,869.49
<u>Transfers</u>				
Gross transfers between funds – in	34,181.43	5,000.00	39,181.43	0.00
Gross transfers between funds – out	-5,000.00	-34,181.43	-39,181.43	0.00
Net Transfers	£29,181.43	-£29,181.43	£0.00	£0.00
<u>Other recognised gains/losses</u>				
Gains/Losses on investment assets	0.00		0.00	
Gains on revaluation, fixed assets	388,693.00		388,693.00	192,009.00
Net recognised gains / losses	£388,693.00	£0.00	£388,693.00	£192,009.00
<u>Reconciliation of funds</u>				
Total Funds for the year			374,533.63	195,878.49
Total Funds Brought Forward			2,420,438.13	2,224,559.64
Total Funds Carried Forward			£2,794,971.76	£2,420,438.13

Ryde Baptist Church
Accounts for Year Ending 31 December 2023

	<u>31/12/2023</u>	<u>31/12/2022</u>
Ryde Baptist Church General – Unrestricted		
Receipts		
Offerings (Cash & Envelopes)	621.06	1,967.68
Offerings (Standing Orders)	24,700.00	24,690.00
Use of premises (Cash)	8,525.00	1,651.00
Use of premises (BACS)	25,131.75	22,868.50
Donations & Gifts	1,363.54	173.00
Special Offerings	0.00	5.00
Recovered Tax (Gift Aid)	6,384.98	27,258.08
Legacies	0.00	0.00
Use of premises (Combined in prev. years)	0.00	0.00
Hospitality	144.00	438.90
Photocopying	0.00	4.00
Miscellaneous Donations	0.00	£0.00
Total Offerings, Donations, Legacies etc	<u>£66,870.33</u>	<u>£79,056.16</u>
Miscellaneous Income	0.00	659.45
Total	<u>£0.00</u>	<u>£659.45</u>
Investment Income - Restricted		
Interest Received	581.35	83.86
Total Investment Income	<u>£581.35</u>	<u>£83.86</u>
Other Income resources		
Electricity Feed in Tariff	9,507.93	0.00
Total Other Income resources	<u>£9,507.93</u>	<u>£0.00</u>
Total Receipts	<u>£76,959.61</u>	<u>£79,799.47</u>

	<u>31/12/2023</u>	<u>31/12/2022</u>
Payments		
Grants payable in furtherance of charity's objects		
Youth & Children's work		
Mission		
BMS & HM Giving	5,622.00	4,656.00
Total Grants payable in furtherance of charity's objects	<u>£5,622.00</u>	<u>£4,656.00</u>
Activities in furtherance of charity's objects		
Minister's Stipend	23,978.22	24,750.00
Pension (Church)	6,054.12	6,089.85
Extra pension payment	12.00	2,193.36
Travel/Conference Expenses	1,840.52	1,697.01
Pulpit Supply	0.00	60.00
Special Events	0.00	0.00
Worship Resources	195.00	952.17
Total Activities in furtherance of charity's objects	<u>£32,079.86</u>	<u>£35,742.39</u>
Expenditure on Managing/Administering the charity		
<u>Church</u>		
Insurance	2,676.43	2,604.50
Electricity	1,627.88	611.03
Gas	2,545.57	1,624.37
Water	0.00	1,424.68
Cleaning Materials/Consumables	658.33	734.76
Biffa Waste disposal/Recycling	0.00	0.00
Maintenance (General)	0.00	0.00
Maintenance (Building)	2,866.91	1,157.92
Maintenance (Lift)	23,577.00	5,967.60
Maintenance (Alarms/fire extinguishers)	2,471.87	1,634.16
Maintenance (Gas Appliances)	1,172.73	648.00
Kitchen equipment and Maintenance	0.00	0.00
Telephone & Internet	756.42	763.54
Printing, postage & Stationery	175.20	46.68
Copier & Computer costs	144.00	176.46
Subscriptions	1,147.18	35.00
Sound System expenses	0.00	0.00
Publicity & Posters	0.00	0.00
Members Loan repayments	0.00	0.00
Miscellaneous Expenses	1,944.77	235.83
Total for Church	<u>£41,764.29</u>	<u>£17,664.53</u>
<u>Manse</u>		
Council Tax	1,728.95	1,642.28
Water	309.60	286.20
Electricity	0.00	0.00
Gas	0.00	0.00
Telephone	0.00	0.00
Maintenance	5,677.27	316.83
Insurance	221.76	211.01
Interest on Purchase Loan	3,715.25	2,410.86
Total for Manse	<u>£11,652.83</u>	<u>£4,867.18</u>
Total Payments	<u>£91,118.98</u>	<u>£62,930.10</u>
(Deficit) / Excess of Income over Expenditure	<u>£14,159.37</u>	<u>£16,869.37</u>

	<u>31/12/2023</u>	<u>31/12/2022</u>
Bank Account		
Transfers from Tracker to RBC Current Account	34,181.43	25,889.78
Transfers from Tracker to GSC Current Account		
Transfers from RBC Current Account to Tracker	5,000.00	5,500.00
Transfers from GSC Current Account to Tracker		
Transfers from GSC to Current Account		
Transfers from restricted accounts to General fund		

Loans (Manse Purchase)

Baptist Union Corp. Ltd (Incl. Interest)	50,213.71	52,492.16
Baptist Debit (Strategy)	18,500.00	24,000.00
Members	Cleared 0.00	0.00
Total	<u>£68,713.71</u>	<u>£76,492.16</u>

Development Fund (Restricted)

Manse	0.00	1,315.25
Transfer to General fund	£0.00	0
Total	<u>£0.00</u>	<u>£1,315.25</u>

RBC Bank Accounts 2023

	Opening Balances	Transfers IN	Income	Interest	GASDS	Restricted funds	Transfers OUT	Expenditure	BMS B'day etc Bookshop Non-Church income	Non-church Expenditure	Closing Balances
RBC Current A/c	£1,500.30	34,181.43	69,833.28	0.00			-5,000.00	-99,222.43	0.00		£1,292.58
GSC Current A/c	£0.00	0.00	0.00								£0.00
RBC Restricted A/c	£6,409.11	0.00	0.00	61.01							£6,470.12
RBC Tracker A/c	£72,157.88	5,000.00		520.34	6,384.98		-34,181.43				£49,881.77
Total	£80,067.29	£39,181.43	£69,833.28	£581.35	£6,384.98	£0.00	£39,181.43	£99,222.43	£0.00	£0.00	£57,644.47

RBC Loans 2023

Baptist Union Corp.

LM104			(Strategy)
	Interest (DR)	CR	Capital
	Opening Balances	£52,977.16	£24,000.00
Jan	£289.87	£485.00	£500.00
Feb	£280.11	£485.00	£500.00
Mar	£290.67	£540.00	£500.00
Apr	£287.52	£540.00	£500.00
May	£303.06	£540.00	£500.00
Jun	£301.88	£540.00	£500.00
Jul	£325.47	£540.00	£500.00
Aug	£334.07	£561.74	£500.00
Sep	£322.65	£561.74	£500.00
Oct	£331.70	£561.74	£500.00
Nov	£319.54	£561.74	£500.00
Dec	£328.71	£561.74	£0.00
	Totals	£3,715.25 £6,478.70	£5,500.00
	Closing Balances	£50,213.71	£18,500.00

Est. closed: 2035

Est. closed: 2026

RYDE BAPTIST CHURCH

England & Wales - Charity number 1133780

Accounts

Ryde Baptist Church Annual Report for 2022

Reg No. 1133780

Principal Office: Ryde Baptist Church
George Street Centre
George Street
RYDE
Isle of Wight
PO33 2JF

Charity Trustees as on 31 December 2022:

Rev Kerry Birch (Minister)
Sally Pratt (Secretary)
Henry Tucker (Treasurer)
Betty McComb
Beth-Anne Boreham

The Church operates under the Constitution agreed in 2009 which follows the options agreed by the Baptist Union of Great Britain with the Charity Commission. The Church is a charitable unincorporated association. The Deacons including the Minister act as Managing Trustees and report to the Church Members. The Trustees meet regularly, and the Church Members meet several times during the year. The Treasurer and the Secretary carry out much of the administration, but other Deacons have delegated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the general public and serve the community, the Church's building in George Street is home to a wide range of community activities.

Secretary's Report for 2022

In 2022 services were back in person, although early on it was still mandatory to wear a mask in the building. By popular request the informal seating arrangements started in August 2021 continued and have stayed the same ever since.

The church newsletter was delivered each week by email, or in print.

Prayer group continued on Zoom and two house groups were reconstituted.

Café church restarted on Sunday evenings, then the Sunday teatime slot was used to invite various small groups of people to have tea and spend time with the leadership team.

One Sunday in March we gathered for worship outside the building, looking for things in George Street to pray for. Church meetings during the year tried to focus on outreach.

We heard more about the Leprosy Mission in January and joined in the BMS Day of Prayer in February. Shortly after this Ukraine was attacked by Russian troops, and we began to pray for our Ukrainian brothers and sisters. We welcomed two Ukrainian families to the church, and hosted Jumble sales to raise funds for Ukraine. We heard from and prayed regularly from a contact serving in Ukraine with Operation Mobilisation.

We celebrated Easter at a Good Friday coffee morning, with hot cross buns, and met for breakfast before the Easter Sunday service.

The service on 15 May was live on YouTube from the national Baptist Assembly, which our minister was attending.

On Thursday 2 June we hosted a joint church/GB party for the Queen's Platinum Jubilee. We were all encouraged to dress in red, white and blue.

The GB awards evening on 3 July saw three years' worth of badges presented. We hosted a well-attended joint children's music event on 8 July with another church.

The AGM and Church Members' Meeting were held on 22 September. The 2021 accounts were presented, showing that we were in a much better position than in 2020. Sally Pratt and Jim Tucker were reaffirmed as Secretary and Treasurer respectively.

The Harvest Service took place on Sunday 25 September focusing on BMS. Items donated on the day were given to the Food Bank. The annual Service of Remembrance incorporating a GB Parade service took place on Sunday 13 November.

At Christmas GB invited everyone to their Christingle service on 14 December. We held a family Christmas party on 17 December and on 18 December material from Bible Society was used for an instant nativity. We built gingerbread houses on 20 December, and on Christmas Day there was a short family service.

The building was used again for courses and groups as well as our own activities. Street Pastors returned and a safeguarding course was held on 15 January for members of RBC, and other churches. Coffee mornings, Bridge sessions and back to work help sessions returned and continued. Ryde Social Heritage Group resumed their quarterly meetings.

We were approved and used as a venue for police training. NHS franchised diabetes prevention group sessions started in October and continue several times a month. Coffee morning/advice sessions started on 26 July and continued until July 2023.

Ryde Town Council use the premises regularly for committee and full council meetings and bookings have been made up to March 2024.

One art class ceased because the teacher retired, but another class continues.

At the end of the year 2022 Ryde Baptist Church had 43 members.

RYDE BAPTIST CHURCH
RYDE
ISLE OF WIGHT

INDEPENDENT EXAMINERS REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Independent examiner's report to the governing body of Ryde Baptist Church, Ryde, Isle of Wight

We report on the accounts of Ryde Baptist Church for the year ended 31st December 2022, which are set out on the attached four pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Charities Act have not been met;or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date 12 July 2023

Caryn March Accountants Limited
7 St Edmunds Walk
Wootton Bridge
Ryde
Isle of Wight
PO33 4JB

Ryde Baptist Church
Balance Sheet at 31 December 2022

	31/12/2022	31/12/2021
Fixed Assets		
Church Building (Insurance Value)	1,996,889.00	1,861,021.00
Church Manse (Insurance Value)	298,331.00	250,500.00
Church Contents and Fixtures	122,128.00	113,818.00
Total Fixed Assets	<u>£2,417,348.00</u>	<u>£2,225,339.00</u>
Current Assets		
Barclays Bank Current Account	1,500.30	679.85
Barclays Bank Restricted Account	6,409.11	6,402.93
Barclays Bank Tracker Account	72,157.88	65,211.90
Barclays Bank GSC Current Account <i>Closed by Barclays</i>	0.00	0.00
Petty Cash		60.25
Accounts Receivable		
Total Current Assets	<u>£80,067.29</u>	<u>£72,354.93</u>
Liabilities		
BUC Ltd (Manse)	52,492.16	55,869.17
Baptist Strategy (Manse)	24,000.00	30,000.00
Members Loans (Manse)*	0.00	0.00
HMRC		899.68
Agency Collections		
Nest Pension		
Baptist Union Pension		
Accounts Payable		
Total Liabilities	<u>£76,492.16</u>	<u>£86,768.85</u>
Net Asset surplus (deficit)	<u>£2,420,923.13</u>	<u>£2,210,925.08</u>

*Cleared 2021

Ryde Baptist Church
Accounts for year ending 31 December 2022

	<u>31/12/2022</u>	<u>31/12/2021</u>
Ryde Baptist Church General – Unrestricted		
Receipts		
Offerings (Cash & Envelopes)	1,967.68	647.00
Offerings (Standing Orders)	24,690.00	24,337.00
Use of premises (Cash)	1,651.00	580.00
Use of premises (BACS)	22,868.50	1,890.00
Donations & Gifts	173.00	27,270.00
Special Offerings	5.00	3,917.00
Recovered Tax (Gift Aid)	27,258.08	0.00
Legacies		34,731.65
Use of premises (Combined in prev. years)		
Hospitality	438.90	133.05
Photocopying	4.00	
Miscellaneous Donations		
Total Offerings, Donations, Legacies etc	<u>£79,056.16</u>	<u>£93,505.70</u>
Miscellaneous Income	<u>659.45</u>	<u>2,016.75</u>
Total	<u>£659.45</u>	<u>£2,016.75</u>
Investment Income		
Interest Received	83.86	5.54
Total Investment Income	<u>£83.86</u>	<u>£5.54</u>
Other Income resources		
Electricity Feed in Tariff	0.00	2,695.31
Total Other Income resources	<u>£0.00</u>	<u>£2,695.31</u>
Total Receipts	<u>£79,799.47</u>	<u>£98,223.30</u>

Ryde Baptist Church
Accounts for year ending 31 December 2022

	<u>31/12/2022</u>	<u>31/12/2021</u>
Payments		
<i>Grants payable in furtherance of charity's objects</i>		
Youth & Children's work		
Mission		
BMS & HM Giving	4,656.00	2,784.00
<i>Total Grants payable in furtherance of charity's objects</i>	<u>£4,656.00</u>	<u>£2,784.00</u>
 <i>Activities in furtherance of charity's objects</i>		
Minister's Stipend	24,750.00	24,500.00
Pension (Church)	6,089.85	5,540.28
Extra pension payment	2,193.36	3,695.40
Travel/Conference Expenses	1,697.01	388.84
Pulpit Supply	60.00	
Special Events		
Worship Resources	952.17	622.58
<i>Total Activities in furtherance of charity's objects</i>	<u>£35,742.39</u>	<u>£34,747.10</u>
 <i>Expenditure on Managing/Administering the charity</i>		
<u>Church</u>		
Insurance	2,604.50	2,512.56
Electricity	611.03	621.65
Gas	1,624.37	1,564.75
Water	1,424.68	40.43
Cleaning Materials/Consumables	734.76	321.07
Biffa Waste disposal/Recycling	0.00	23.22
Maintenance (General)		
Maintenance (Building)	1,157.92	1,861.96
Maintenance (Lift)	5,967.60	338.42
Maintenance (Alarms)	1,634.16	827.05
Maintenance (Gas Appliances)	648.00	
Fire Extinguishers Maintenance etc.		
Kitchen equipment and Maintenance		
Telephone & Internet	763.54	760.56
Printing, postage & Stationery	46.68	220.00
Copier & Computer costs	176.46	126.00
Subscriptions	35.00	373.58
Courses & Meetings Expenses	1,697.01	388.84
Sound System expenses		
Publicity& Posters		
Members Loan repayments		4,833.51
Manse Purchase Loans	11,302.87	11,764.92
Miscellaneous Expenses	235.83	1,358.53
<i>Total for Church</i>	<u>£30,664.41</u>	<u>£27,937.05</u>
 <i>Expenditure on Managing/Administering the charity</i>		
<u>Manse</u>		
Council Tax	1,642.28	1,586.45
Water	286.20	260.40
Electricity		
Gas		
Telephone		
Maintenance	316.83	237.80
Insurance	211.01	177.32
Interest on Purchase Loan	2,410.86	1,802.31
<i>Total for Manse</i>	<u>4,867.18</u>	<u>4,064.28</u>
 Total Payments	<u>£75,929.98</u>	<u>£69,532.43</u>
 Excess of Income over Expenditure	<u>£3,869.49</u>	<u>£28,690.87</u>

Ryde Baptist Church
Accounts for year ending 31 December 2022

	<u>31/12/2022</u>	<u>31/12/2021</u>
Transfers from Tracker to RBC Current Account	25,889.78	25,394.54
Transfers from Tracker to GSC Current Account		
Transfers from RBC Current Account to Tracker	5,500.00	59,672.29
Transfers from GSC Current Account to Tracker		
Transfers from GSC to Current Account		1.00
Transfers from restricted accounts to General fund		
Loans (Manse Purchase)		
Baptist Union Corp. Ltd (Incl.Interest)	52,492.16	55,869.17
Baptist Debit (Strategy)	24,000.00	30,000.00
Members		
	Cleared 0.00	0.00
Total	<u>£76,492.16</u>	<u>£85,869.17</u>
 <i>Development Fund (Restricted)</i>		
Manse	1,315.25	1,315.25
Transfer to General fund		
Total	<u>£1,315.25</u>	<u>£1,315.25</u>

RYDE BAPTIST CHURCH

England & Wales - Charity number 1133780

Accounts

Ryde Baptist Church Annual Report for 2021

Reg No. 1133780

Principal Office: Ryde Baptist Church
George Street Centre
George Street
RYDE
Isle of Wight
PO33 2JF

Charity Trustees as on 31 December 2021:

Rev Kerry Birch (Minister)
Sally Pratt (Secretary)
Henry Tucker (Treasurer)
Betty McComb
Beth-Anne Boreham

The Church operates under the Constitution agreed in 2009 which follows the options agreed by the Baptist Union of Great Britain with the Charity Commission. The Church is a charitable unincorporated association. The Deacons including the Minister act as Managing Trustees and report to the Church Members. The Trustees meet regularly, and the Church Members meet several times during the year. The Treasurer and the Secretary carry out much of the administration, but other Deacons have delegated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the general public and serve the community, the Church's building in George Street is home to a wide range of community activities.

Secretary's Report for 2021

'The kingdom of God is less about getting us into heaven, than getting heaven into us and the world. We must not only express horror at wrong but address those wrongs and become the change we seek'. *Paul Woolley, CEO, London Institute of Contemporary Christianity.*

A meme going round at the beginning of 2021 read, "I'd like to cancel my subscription to 2021. I've experienced the free 7-day trial and I am not interested". A sentiment many of us will have fully understood. After a very truncated Christmas 2020 spent in various 'tiers', we entered a third lockdown at the beginning of January. Having become used to Zoom throughout 2020, we continued Sunday Zoom services, with the minister and secretary continuing to distribute sermon notes and the 7/52 news sheet each week, either by email or in print. The prayer group continued on Zoom, as did a 15-minute prayer slot beforehand at 7 pm with friends from other churches in Ryde.

The Girls' Brigade leaders continued keeping in touch with all the girls, either on Zoom or back in the centre as restrictions were slowly eased. We joined in the BMS Day of Prayer on 31 January and also encouraged people to join in a "prayer for the nation" at 6pm every day from 1 February, as called for by the Archbishops of Canterbury and York. On 7 February 2021 we heard from the Leprosy Mission on Zoom. £209 was given to the Mission, which would be doubled by the UK Government to £418 to build Hubs of Hope in Mozambique.

For the second year running we were unable to celebrate Easter face to face. However, on Good Friday we shared communion on Zoom at 10 am, followed by a coffee morning. On Easter Sunday we worshipped as usual on Zoom, and then delivered afternoon tea to all who wished to join in on Zoom at 4 pm. This was made possible with a generous donation from Tesco and their Community Champion. In May we watched the BU Assembly online. As the summer progressed, some people met on various Sundays for picnics in Appley Park.

The leadership team were constantly considering how to safely re-open the George Street Centre and as Covid restrictions were eased on 19 July, the last Zoom service was on 25 July. The first service back in the centre since March 2020 took place on 1 August. Those attending were still required to wear masks and socially distance, but it was a great joy to meet again face to face. Informal café style 'summertime specials' continued through August, and we opened fully for worship on the first Sunday in September. By popular request the informal seating arrangements continued and have stayed the same ever since.

Church meetings had also been held on Zoom, and we planned to hold the AGM on 22 July in the centre. However, the deacons decided to postpone this to allow for a

special Church members' Meeting on 12 August. The AGM and Church members' Meeting were held on 16 September in the centre. Two nominations were received, and both candidates were overwhelmingly elected. The Secretary and Treasurer were reaffirmed in their roles.

Café Church restarted in the autumn on Sunday evenings and Thursday coffee mornings returned to the Centre too. The Harvest Service took place on Sunday 3 October focusing on Tearfund's invitation to us to 'Share the Load' with those in need. Items donated on the day were given to the Isle of Wight Food Bank. Sunday 10 October was our Church anniversary and Gift Day. The Regional Minister Team Leader for SCBA, was the guest speaker. There was a service of Believers' Baptism on Sunday 24 October with the candidate also welcomed into membership.

GB resumed their monthly coffee mornings on 13 November, with the usual amazing array of cakes. Sunday 14 November saw a Remembrance Sunday Parade service. Thursday 2 December saw the last Church meeting of the year. It was a short meeting, sharing fellowship with hot drinks and mince pies as we looked forward to the Christmas season.

Christmas was a joyful time, with events at last able to take place in person. Thursday 16 December there was a Coffee morning with carols. Friday 17 December saw several people gather for Gingerbread House making. On Sunday 19 December we held a very different Carol/Nativity service 'Around the shepherds' campfire' which made us all think about the Christmas story in a new light. The Café church Christmas party took place later the same day. On Saturday 25 December there was a short service, and by unanimous agreement there was no service on Sunday 26 December.

Despite being able to meet over the Christmas period, with the arrival of the Omicron variant we sadly ended the year as it had begun, with mandatory mask wearing, even while singing. During the lockdown periods, the deacons took the opportunity to draw up a new user application form and conditions of use for our building, harmonising all the previous ones. As groups started to return to the centre all were sent copies of the form and had to sign and abide by the various conditions of use.

During the year a large number of people have helped with music playing, sound desk setting up, cleaning the church and centre, preparing large print song words for Sunday morning, and various other essential tasks that mean the deacons can concentrate on their extensive duties. Members are all part of one body, and when we work in harmony it is a great sight to see, as well as a testimony to our unity in Christ.

At the end of the year 2021 Ryde Baptist Church had 43 members.

RYDE BAPTIST CHURCH
RYDE
ISLE OF WIGHT

INDEPENDENT EXAMINERS REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the governing body of Ryde Baptist Church, Ryde, Isle of Wight

We report on the accounts of Ryde Baptist Church for the year ended 31st December 2021, which are set out on the attached five pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date 12 September 2022

Caryn March Accountants Limited
7 St Edmunds Walk
Wootton Bridge
Ryde
Isle of Wight
PO33 4JB

Balance Sheet

Ryde Baptist Church
Accounts for the Year Ending December 2021

	As at 31/12/2021	As at 31/12/2020
Fixed Assets		
Church Building (Insurance Value)	£1,861,021.00	£1,500,000.00
Church Manse (Insurance Value)	£250,500.00	£161,000.00 (Purchase Value)
Church Contents and Fixtures	£113,818.00	£85,000.00
Total Fixed Assets	£2,225,339.00	£1,746,000.00
Current Assets		
Barclays Bank Current Account	£679.85	£1,631.81
Barclays Bank Restricted Account	£6,402.93	£6,402.29
Barclays Bank Tracker Account	£65,211.90	£30,928.25
Barclays Bank GSC Current Account <i>Closed by Barclays</i>	£0.00	£1.00
Petty Cash		
Accounts Receivable	£60.25	
Total Current Assets	£72,354.93	£38,963.35
Liabilities		
BUC Ltd (Manse)	£55,869.17	£59,831.78
Baptist Strategy (Manse)	£30,000.00	£36,000.00
Members Loans (Manse)*	£0.00	£34,833.51
HMRC	£899.68	£864.88
Agency Collections		£255.00
Nest Pension		
Baptist Union Pension		
Accounts Payable		
Total Liabilities	£86,768.85	£131,785.17
Net Asset surplus (deficit)	£2,210,925.08	£1,653,178.18

* W.Croydon loan repaid
M.Light loan written off

Receipts & Payments
 Ryde Baptist Church
 Accounts for Year Ending December 2021

	As at 31/12/2021	As at 31/12/2020
Ryde Baptist Church General – Unrestricted		
Receipts		
Offerings (Cash & Envelopes)	£647.00	£5,436.56
Offerings (Standing Orders)	£24,337.00	£24,281.00
Use of premises (Cash)	£580.00	
Use of premises (BACS)	£1,890.00	
Donations & Gifts	£27,270.00	£3,012.50
Special Offerings	£3,917.00	
Recovered Tax (Gift Aid)		
Legacies	£34,731.65	
Use of premises (Combined in prev. years)		£1,163.50
Hospitality	£133.05	£45.91
Photocopying		
Miscellaneous Donations		
Total Offerings, Donations, Legacies etc	£93,505.70	£33,939.47
Miscellaneous Income	£2,016.75	
Total	£2,016.75	£0.00
Investment Income		
Interest Received	£5.54	£42.18
Total Investment Income	£5.54	£42.18
Other Income resources		
Electricity Feed in Tariff	£2,695.31	£2,824.82
Total Other Income resources	£2,695.31	£2,824.82
Total Receipts	<u>£98,223.30</u>	<u>£36,806.47</u>

Receipts & Payments

	As at 31/12/2021	As at 31/12/2020
Payments		
<i>Grants payable in furtherance of charity's objects</i>		
Youth & Children's work		£1,000.00
Mission		
BMS & HM Giving	£2,784.00	£4,324.80
<i>Total Grants payable in furtherance of charity's objects</i>	£2,784.00	£5,324.80
<i>Activities in furtherance of charity's objects</i>		
Minister's Stipend	£24,500.00	£24,000.00
Pension (Church)	£5,540.28	£5,434.83
Extra pension payment	£3,695.40	£2,723.58
Travel/Conference Expenses	£388.84	£1,066.46
Pulpit Supply		£220.41
Special Events		
Worship Resources	£622.58	£839.15
<i>Total Activities in furtherance of charity's objects</i>	<u>£34,747.10</u>	<u>£34,284.43</u>

Receipts & Payments

Expenditure on Managing/Administering the charity

Church

	As at 31/12/2021	As at 31/12/2020
Insurance	£2,512.56	£2,376.12
Electricity	£621.65	£862.47
Gas	£1,564.75	£1,531.11
Water	£40.43	£879.65
Cleaning Materials/Consumables	£321.07	£2,167.00
Biffa Waste disposal/Recycling	£23.22	£1,087.97
Maintenance (General)		
Maintenance (Building)	£1,861.96	£1,178.31
Maintenance (Lift)	£338.42	£338.42
Maintenance (Alarms)	£827.05	£1,399.34
Maintenance (Gas Appliances)		£278.00
Fire Extinguishers Maintenance etc.		
Kitchen equipment and Maintenance		
Telephone & Internet	£760.56	£755.88
Printing, postage & Stationery	£220.00	£158.40
Copier & Computer costs	£126.00	£137.41
Subscriptions	£373.58	£377.50
Courses & Meetings Expenses	£388.84	
Sound System expenses		£7.08
Publicity & Posters		
Members Loan repayments	£4,833.51	£999.96
Manse Purchase Loans	£11,764.92	£17,764.92
Miscellaneous Expenses	£1,358.53	£471.18
<i>Total for Church</i>	<u>£27,937.05</u>	<u>£32,770.72</u>

Receipts & Payments

<i>Expenditure on Managing/Administering the charity</i>	As at 31/12/2021	As at 31/12/2020
<i>Manse</i>		
Council Tax	£1,586.45	£1,502.90
Water	£260.40	£324.60
Electricity		
Gas		
Telephone		
Maintenance	£237.80	£237.80
Insurance	£177.32	£164.94
Interest on Purchase Loan	£1,802.31	
<i>Total for Manse</i>	<u>£4,064.28</u>	<u>£2,230.24</u>
Total Payments	<u>£69,532.43</u>	<u>£74,610.19</u>
Excess of Income over Expenditure	<u>£28,690.87</u>	<u>-£37,803.72</u>
	As at 31/12/2021	As at 31/12/2020
Transfers from Tracker to RBC Current Account	£25,394.54	
Transfers from Tracker to GSC Current Account		
Transfers from RBC Current Account to Tracker	£59,672.29	
Transfers from GSC Current Account to Tracker		
Transfers from GSC to Current Account	£1.00	
Transfers from restricted accounts to General fund		
Loans (Manse Purchase)		
Baptist Union Corp. Ltd (Incl.Interest)	£55,869.17	£59,831.78
Baptist Debit (Strategy)	£30,000.00	£36,000.00
Members	£0.00	£34,833.51
Total	<u>£85,869.17</u>	<u>£130,665.29</u>
<i>Development Fund (Restricted)</i>		
Manse	£1,315.25	£1,315.25
Transfer to General fund		
Total	<u>£1,315.25</u>	<u>£1,315.25</u>

RYDE BAPTIST CHURCH

England & Wales - Charity number 1133780

Accounts

Ryde Baptist Church Annual Report for 2020

Reg No. 1133780

Principal Office: Ryde Baptist Church
George Street Centre
George Street
RYDE
Isle of Wight
PO33 2JF

Charity Trustees as on 31 December 2020:

Rev Kerry Birch (Minister)
Mrs Sally Pratt (Secretary)
Mr Henry Tucker (Treasurer)
Mrs Betty McComb
Mrs Susan Pidgeon
Mr William Croydon

The Church operates under the Constitution agreed in 2009 which follows the options agreed by the Baptist Union of Great Britain with the Charity Commission. The Church is a charitable unincorporated association. The Deacons including the Minister act as Managing Trustees and report to the Church Members. The Trustees meet regularly, and the Church Members meet several times during the year. The Treasurer and the Secretary carry out much of the administration, but other Deacons have delegated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the general public and serve the community, the Church's building in George Street is home to a wide range of community activities.

Secretary's Report for 2020

At the beginning of 2020 we were looking ahead to a visit from the Leprosy Mission, and the start of a new scrapbooking group. We planned to run an Alpha course, and a prayer group was due to gather with a view to starting the course in spring 2020. In February we had the first World Church prayer breakfast of the year, but an ominous prayer appeared in the church newsletter on 16 February -

'Pray for those who are suffering in the coronavirus outbreak, and for the medical staff trying to deal with it.'

On 1 March, the minister started a Lent series entitled 'Frontline Sundays' by talking about the church both gathered and scattered. Little did we know how scattered we would be very soon. The World Church prayer breakfast followed by the usual GB coffee morning in March were almost the last events to take place before full lockdown was imposed on 23 March.

22 March was the first Sunday we closed, and a National Day of Prayer for the global pandemic of coronavirus. We were invited to light a candle in our windows as a visible symbol of the light of life, Jesus Christ, our source and hope in prayer.

All groups using the church, Christian or otherwise, had to stop meeting in person. The church started meeting on Zoom on Sunday mornings. This was a new way of worship, but numbers steadily built up as we appreciated being able to see each other's faces and share interactively in live worship and prayer. The minister and church secretary quickly set up a system for distributing sermon notes and a revamped newsletter, working hard to ensure that everyone on the church family list and others received a copy of these each week, either by email or in print. Two members provided changing tableaux throughout the year as a focal point in the front window.

Sadly the church was unable to celebrate Easter with the usual Good Friday drinks and hot cross buns, and Easter Sunday breakfast and communion followed by morning worship. However, prayer gatherings took place on Zoom on Maundy Thursday and on Good Friday.

The prayer group more than doubled in numbers on Zoom. From this prayer meeting sprang the idea for 2020 hours of prayer for Ryde. Starting in July 2020 and continuing until September, it consisted of a 15-minute prayer slot each evening. Each day was dedicated to praying for a different organisation or sector in the life of our town and involved other churches in Ryde, bringing closer fellowship with many brothers and sisters from other churches in the town. By universal agreement these prayer meetings continued weekly until very recently.

As life began to open up slightly later in the summer, a survey of church members was conducted as to whether they used Zoom, were happy with it or not, and how

they felt about meeting again in person. The leadership team had been meeting regularly on Zoom, working on risk assessments and other policies for reopening the church building when possible.

After a deep clean of the premises, the church opened on Sunday 4 October for a monthly service. These were heavily restricted and not well-attended, although those who had been unable to join Zoom appreciated them. Zoom meetings continued afterwards as these were still the most popular way of meeting. The minister hosted the Prayer Course and the Bible Course on Zoom, so that as many people as possible could join in.

Before the pandemic, the minister and secretary had met with the CEO of Aspire and the Ryde community connector, to discuss collaborative working. This went on hold as Aspire became the Ryde community hub for Ryde Town Council volunteers during the pandemic. Several church members signed up to help local people with shopping, collecting medication and other necessary support. Other members made masks and kept in touch with those who could not get out.

The Girls' Brigade captain kept in touch with all the girls in GB, either on Zoom or by phoning parents or meeting them on doorsteps. In the autumn, as schools returned, a rota was organised so that older and younger groups had alternate sessions in the centre and at home. The girls appreciated the continuing bonds kept up through lockdown. For Remembrance Sunday an outline of a poppy to colour in was sent out to everyone. They were collected for GB to make a wreath to display in the front window of the church, and people also coloured them in for their own windows.

The Annual General Meeting for 2020 took place on Zoom on 19 November. Annual reports for 2019 from the Secretary, Girls' Brigade, Friend to Friend, and Open the Book had been sent out in advance of the meeting. The Secretary and Treasurer were reaffirmed in their roles. Very grateful thanks, with a card and gift, were expressed to a long-serving deacon and previous secretary who was retiring from the diaconate. Many members offered words of appreciation and memories.

The Carnival Company in conjunction with Ryde Business Association organised a town trail event of storytelling and activities for Thursday 17 December and used the frontage of the church for a stop on the trail. The Christmas tree was put up in the front window of the centre, and posters outside to remind everyone that the church though closed was still active. The church joined in a Zoom Carol Service with other Ryde churches, held a Zoom Nativity service, and a Zoom service on Christmas Day. Plans for another service in church on Sunday 3 January had to be cancelled because of the rise in infection numbers and changes in tier levels as the country entered another lockdown.

At the end of the year 2020 Ryde Baptist Church had 43 members.

Independent examiner's report to the governing body of Ryde Baptist Church, Ryde, Isle of Wight

We report on the accounts of Ryde Baptist Church for the year ended 31st December 2020, which are set out on the attached pages.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is our responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Charities Act
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

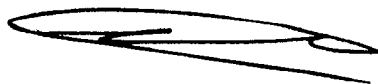
Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Charities Act have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date 21 October 2021

Caryn March Accountants Limited
3 Oak Hills
Shanklin
Isle of Wight
PO37 7JB

Balance Sheet
 Ryde Baptist Church
 Accounts for the Year Ending December 2020

	As at 31/12/2020	As at 31/12/2019
Fixed Assets		
Church Building (Insurance Value)	£1,500,000.00	£1,480,000.00
Church Manse (Purchase Value)	£161,000.00	£161,000.00
Church Contents and Fixtures	£85,000.00	£85,000.00
Total Fixed Assets	£1,746,000.00	£1,726,000.00
Current Assets		
Barclays Bank Current Account	£1,631.81	-£267.73
Barclays Bank Restricted Account	£6,402.29	£6,397.27
Barclays Bank Tracker Account	£30,928.25	£52,748.29
Barclays Bank GSC Current Account	£1.00	£1,421.39
Petty Cash		
Accounts Receivable		
Total Current Assets	£38,963.35	£60,299.22
Liabilities		
BUC Ltd (Manse)	£59,831.78	£63,593.69
Baptist Strategy (Manse)	£36,000.00	£42,000.00
Members Loans (Manse)	£34,833.51	£35,833.47
HMRC	£864.88	£1,238.98
Agency Collections	£255.00	£648.78
Nest Pension		
Baptist Union Pension		
Accounts Payable		
Total Liabilities	£131,785.17	£143,314.92
Net Asset surplus (deficit)	£1,653,178.18	£1,642,984.30

Financial Activity
 Ryde Baptist Church
 Accounts for the Year Ending 31/12/2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	2019 Total funds
<i>Incoming Resources</i>					
Donations, Legacies and similar income	£32,730.06			£32,730.06	£44,260.08
Activities in furtherance of the charities objects	£5,712.85			£5,712.85	£19,928.64
Investment Income	£42.18			£42.18	£224.05
Other income resources	£2,824.82			£2,824.82	£1,525.17
Total Incoming resources	£41,309.91	£0.00	£0.00	£41,309.91	£65,937.94
<i>Resources Used</i>					
Costs of generating funds	£9,686.67			£9,686.67	£13,557.74
Grants in furtherance of charities objects	£7,070.00			£7,070.00	£5,727.49
Activities in furtherance of the charities objects	£59,576.43			£59,576.43	£34,241.29
Expenditure on managing/administering	£32,770.72			£32,770.72	£55,594.14
Total resources used	£109,103.82	£0.00	£0.00	£109,103.82	£109,120.66
Net Income over expenditure	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72
<i>Transfers</i>					
Gross transfers between funds – in					£26,668.75
Gross transfers between funds – out					-£26,668.75
Net Income over expenditure	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72
<i>Other recognised gains/losses</i>					
Gains/Losses on investment assets					
Gains on revaluation, fixed assets					
Net movement in funds	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72
<i>Reconciliation of funds</i>					
Total Funds Brought Forward					£0.00
Total Funds Carried Forward	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72

Receipts & Payments
 Ryde Baptist Church
 Accounts for Year Ending December 2020

	As at 31/12/2020	As at 31/12/2019
Ryde Baptist Church General – Unrestricted		
Receipts		
Offerings (Cash & Envelopes)	£5,436.56	£10,243.37
Offerings (Standing Orders)	£24,281.00	£22,350.00
Donations & Gifts	£3,012.50	£1,750.00
Special Offerings		£6,572.00
Recovered Tax (Gift Aid)		£3,344.71
Legacies		
Total Offerings, Donations, Legacies etc	£32,730.06	£44,260.08
Miscellaneous Income		£120.00
Total		£120.00
Investment Income		
Interest Received	£42.18	£224.05
Total Investment Income	£42.18	£224.05
Other Income resources		
Electricity Feed in Tariff	£2,824.82	£1,405.17
Total Other Income resources	£2,824.82	£1,405.17
Total Receipts	£35,597.06	£46,009.30
	As at 31/12/2020	As at 31/12/2019
Payments		
<i>Grants payable in furtherance of charity's objects</i>		
Youth & Children's work	£1,000.00	£1,000.00
Mission		£923.49
BMS & HM Giving	£4,324.80	£3,804.00
Total Grants payable in furtherance of charity's objects	£5,324.80	£5,727.49
<i>Activities in furtherance of charity's objects</i>	2020	2019
Minister's Stipend	£24,000.00	£23,450.04
Pension (Church)	£5,434.83	£5,326.92
Extra pension payment	£2,723.58	£3,552.96
Travel/Conference Expenses	£1,066.46	£1,306.12
Book Allowance		
Pulpit Supply	£220.41	£605.25
Special Events		
Worship Resources	£839.15	
Total Activities in furtherance of charity's objects	£34,284.43	£34,241.29
Expenditure on Managing/Administering the charity		
<u>Church</u>		
Insurance	£2,376.12	£2,527.57
Electricity	£862.47	
Gas	£1,531.11	
Water	£879.65	
Cleaners	£2,167.00	£452.40
Cleaning Materials/Consumables		
Biffa Waste disposal	£1,087.97	£285.02

Receipts & Payments

	2020	2019
Maintenance (General)		£1,062.70
Maintenance (Building)	£1,178.31	£42,483.60
Maintenance (Lift)	£338.42	
Maintenance (Alarms)	£1,399.34	
Maintenance (Gas Appliances)	£278.00	
Replacement of Equipment		
Telephone & Internet	£755.88	£756.56
Printing, postage & Stationery	£158.40	
Copier & Computer costs	£137.41	
Subscriptions	£377.50	£1,028.33
Courses & Meetings Expenses		£230.00
Administrator		
Sound System expenses	£7.08	
Publicity & Posters		
Members Loan repayments	£999.96	£999.96
Manse Purchase Loan	£17,764.92	£6,000.00
Miscellaneous Expenses	£471.18	
Total for Church	£34,790.72	£57,843.14

	As at 31/12/2020	As at 31/12/2019
<i>Expenditure on Managing/Administering the charity</i>		
<u>Manse</u>		
Council Tax	£1,502.90	£1,446.49
Water	£324.60	£480.00
Electricity		
Gas		
Telephone		
Maintenance	£237.80	£1,514.74
Insurance	£164.94	£156.05
Interest on Purchase Loan		£5,764.92
Total for Manse	£2,230.24	£9,362.20
Total Payments	£76,630.19	£107,174.12
Excess of Income over Expenditure	-£41,033.13	-£61,164.82

Receipts & Payments

George Street Centre (Designated Fund)	As at 31/12/2020	As at 31/12/2019
Receipts		
Donations & Gifts		
Total Donations & Gifts		
Use of premises	£1,163.50	£17,138.00
Hospitality	£45.91	£2,358.09
Photocopying		£34.55
Miscellaneous Donations		£400.00
Total Activities in furtherance of charity's objects	£1,209.41	£19,928.64
Payments	2020	2019
<i>Costs of generating funds</i>		
GSC Specific costs		
Biffa Waste disposal		£1,553.80
Cleaners		£5,398.40
Hospitality		£348.27
Utilities		£453.17
Office Expenses		£764.18
<i>Maintenance</i>		
Lift		£2,362.29
Boilers		£278.40
Alarms		£883.78
General	No payments from GSC A/c	£1,517.65
Total costs of generating funds in 2020	£0.00	£13,557.74
<i>Activities in furtherance of charity's objects</i>		
Kitchen equipment and Maintenance		
Total Activities in furtherance of charity's objects		£0.00
Total Payments	£0.00	£13,557.74
Excess of Income over Expenditure	£1,209.41	£6,370.90
	As at 31/12/2020	As at 31/12/2019
Transfers from Tracker to RBC Current Account		
Transfers from Tracker to GSC Current Account		
Transfers from RBC Current Account to Tracker		
Transfers from GSC Current Account to Tracker		
Transfers from restricted accounts to General fund (Exterior building maintenance. Held in Tracker A/c)		-£25,505.00
Loans (Manse Purchase)		
Baptist Union Corp. Ltd	£58,831.78	£63,593.80
Baptist Debit (Strategy)	£36,000.00	£42,000.00
Members	£34,833.51	£35,833.47
Total	£130,665.29	£141,427.07
<i>Development Fund (Restricted)</i>		
Manse	£1,315.25	£2,479.00
Transfer to General fund		-£1,163.75
Total	£1,315.25	£1,315.25