

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

	As at 31/12/2021	As at 31/12/2020
<u>Church</u>		
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>