

# **Ryde Baptist Church Annual Report for 2023**

**Reg No. 1133780**

Principal Office: Ryde Baptist Church  
George Street  
RYDE  
Isle of Wight  
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 31<sup>st</sup> 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,
- 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 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>           |
|-------------------------------------------------------------|-----------------------------|-----------------------------|
| <b><u>Fixed Assets</u></b>                                  |                             |                             |
| 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                  |
| <b>Total Fixed Assets</b>                                   | <b><u>£2,806,041.00</u></b> | <b><u>£2,417,348.00</u></b> |
| <b><u>Current Assets</u></b>                                |                             |                             |
| 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                        |
| <b>Total Current Assets</b>                                 | <b><u>£57,644.47</u></b>    | <b><u>£80,067.29</u></b>    |
| <b><u>Liabilities</u></b>                                   |                             |                             |
| 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                        |
| <b>Total Liabilities</b>                                    | <b><u>£68,713.71</u></b>    | <b><u>£76,977.16</u></b>    |
| <b>Net Assets</b>                                           | <b><u>£2,794,971.76</u></b> | <b><u>£2,420,438.13</u></b> |

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

|                                                    | <u>Unrestricted<br/>funds</u> | <u>Restricted<br/>funds</u> | <u>2023<br/>Total funds</u> | <u>2022<br/>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                      |
| <b>Total Incoming resources</b>                    | <b>£76,378.26</b>             | <b>£581.35</b>              | <b>£76,959.61</b>           | <b>£79,799.47</b>           |
| <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                   |
| <b>Total resources used</b>                        | <b>£91,118.98</b>             | <b>£0.00</b>                | <b>£91,118.98</b>           | <b>£75,929.98</b>           |
| <b>Net Income over expenditure</b>                 | <b>-£14,740.72</b>            | <b>£581.35</b>              | <b>-£14,159.37</b>          | <b>£3,869.49</b>            |
| <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                        |
| <b>Net Transfers</b>                               | <b>£29,181.43</b>             | <b>-£29,181.43</b>          | <b>£0.00</b>                | <b>£0.00</b>                |
| <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                  |
| <b>Net recognised gains / losses</b>               | <b>£388,693.00</b>            | <b>£0.00</b>                | <b>£388,693.00</b>          | <b>£192,009.00</b>          |
| <u>Reconciliation of funds</u>                     |                               |                             |                             |                             |
| <b>Total Funds for the year</b>                    |                               |                             | <b>374,533.63</b>           | 195,878.49                  |
| Total Funds Brought Forward                        |                               |                             | 2,420,438.13                | 2,224,559.64                |
| <b>Total Funds Carried Forward</b>                 |                               |                             | <b>£2,794,971.76</b>        | <b>£2,420,438.13</b>        |

**Ryde Baptist Church**  
**Accounts for Year Ending 31 December 2023**

|                                                   | <u>31/12/2023</u>        | <u>31/12/2022</u>        |
|---------------------------------------------------|--------------------------|--------------------------|
| <b>Ryde Baptist Church General – Unrestricted</b> |                          |                          |
| <b>Receipts</b>                                   |                          |                          |
| 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                    |
| <b>Total Offerings, Donations, Legacies etc</b>   | <b><u>£66,870.33</u></b> | <b><u>£79,056.16</u></b> |
| Miscellaneous Income                              | 0.00                     | 659.45                   |
| <b>Total</b>                                      | <b><u>£0.00</u></b>      | <b><u>£659.45</u></b>    |
| <b>Investment Income - Restricted</b>             |                          |                          |
| Interest Received                                 | 581.35                   | 83.86                    |
| <b>Total Investment Income</b>                    | <b><u>£581.35</u></b>    | <b><u>£83.86</u></b>     |
| <b>Other Income resources</b>                     |                          |                          |
| Electricity Feed in Tariff                        | 9,507.93                 | 0.00                     |
| <b>Total Other Income resources</b>               | <b><u>£9,507.93</u></b>  | <b><u>£0.00</u></b>      |
| <b>Total Receipts</b>                             | <b><u>£76,959.61</u></b> | <b><u>£79,799.47</u></b> |

|                                                                 | <u>31/12/2023</u>        | <u>31/12/2022</u>        |
|-----------------------------------------------------------------|--------------------------|--------------------------|
| <b>Payments</b>                                                 |                          |                          |
| <b>Grants payable in furtherance of charity's objects</b>       |                          |                          |
| Youth & Children's work                                         |                          |                          |
| Mission                                                         |                          |                          |
| BMS & HM Giving                                                 | 5,622.00                 | 4,656.00                 |
| <b>Total Grants payable in furtherance of charity's objects</b> | <b><u>£5,622.00</u></b>  | <b><u>£4,656.00</u></b>  |
| <b>Activities in furtherance of charity's objects</b>           |                          |                          |
| 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                   |
| <b>Total Activities in furtherance of charity's objects</b>     | <b><u>£32,079.86</u></b> | <b><u>£35,742.39</u></b> |
| <br><b>Expenditure on Managing/Administering the charity</b>    | <br><u>31/12/2023</u>    | <br><u>31/12/2022</u>    |
| <b><u>Church</u></b>                                            |                          |                          |
| 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                   |
| <b>Total for Church</b>                                         | <b><u>£41,764.29</u></b> | <b><u>£17,664.53</u></b> |
| <br><b><u>Manse</u></b>                                         |                          |                          |
| 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                 |
| <b>Total for Manse</b>                                          | <b><u>£11,652.83</u></b> | <b><u>£4,867.18</u></b>  |
| <br><b>Total Payments</b>                                       | <b><u>£91,118.98</u></b> | <b><u>£62,930.10</u></b> |
| <br><b>(Deficit) / Excess of Income over Expenditure</b>        | <b><u>£14,159.37</u></b> | <b><u>£16,869.37</u></b> |

|                                                    | <u>31/12/2023</u> | <u>31/12/2022</u> |
|----------------------------------------------------|-------------------|-------------------|
| <b>Bank Account</b>                                |                   |                   |
| 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                     |
| <b>Total</b>                             | <b><u>£68,713.71</u></b> | <b><u>£76,492.16</u></b> |

**Development Fund (Restricted)**

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

## RBC Bank Accounts 2023

|                    | Opening<br>Balances | Transfers IN      | Income            | Interest       | GASDS            | Restricted<br>funds | Transfers<br>OUT  | Expenditure       | BMS B'day etc<br>Bookshop<br>Non-Church<br>income | Non-church<br>Expenditure | Closing<br>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          |
| <b>Total</b>       | <b>£80,067.29</b>   | <b>£39,181.43</b> | <b>£69,833.28</b> | <b>£581.35</b> | <b>£6,384.98</b> | <b>£0.00</b>        | <b>£39,181.43</b> | <b>£99,222.43</b> | <b>£0.00</b>                                      | <b>£0.00</b>              | <b>£57,644.47</b>   |

**RBC Loans 2023**

Baptist Union Corp.

| LM104 |                         |                               | (Strategy)        |
|-------|-------------------------|-------------------------------|-------------------|
|       | Interest (DR)           | CR                            | Capital           |
|       | <b>Opening Balances</b> | £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             |
|       | <b>Totals</b>           | <b>£3,715.25    £6,478.70</b> | <b>£5,500.00</b>  |
|       | <b>Closing Balances</b> | <b>£50,213.71</b>             | <b>£18,500.00</b> |

Est. closed: 2035

Est. closed: 2026