

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	