

RIDGEWAY CHURCH ST ALBANS

England & Wales · Charity number 1179002

Details

Other names	RIDGEWAY CHURCH
Status	Registered
Legal form	CIO
Registered	2018-07-02
Register	View on the Charity Commission register

Contact

Address	34 Wynchlands Crescent St. Albans AL4 0XL
Phone	01727 869703
Email	office@ridgewaychurch.net
Website	www.ridgewaychurch.net

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN ST ALBANS AND THE SURROUNDING NEIGHBOURHOOD; AND2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: The purposes are:The advancement of the Christian faith in St Albans through Bible teaching.Activities that are, in the opinion of the church members, consistent with the Christian faith: relief of hardship of those in need; the education and social welfare of those known to church members. These are undertaken consistent with the doctrinal distinctives stated in the church handbook.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£152,268	£158,395	-	-
2024-12-31	£158,426	£158,596	-	-
2023-12-31	£150,406	£153,449	-	-
2022-12-31	£138,955	£142,579	-	-
2021-12-31	£117,884	£129,943	-	-

Trustees

Name	Role	Appointed
SIMON NICHOLAS OGBOURN BSc, BA	Chair	2019-05-02
Charles Henry Reid BA		2022-08-01
Dr JONATHAN GULEDUWA KEFAS FRCPCH		2019-05-02
GIFT MLALAZI BSc		2019-05-02
Peter Buckley BSc, PhD		2019-05-02

RIDGEWAY CHURCH ST ALBANS

England & Wales - Charity number 1179002

Accounts



RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

Contents	Page
Report of the Trustees	1 - 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9 -15

RIDGEWAY CHURCH ST ALBANS
Charitable Incorporated Organisation No. 1179002
Trustees' Report for the Year ending 31st December 2025

Enter his gates with thanksgiving, and his courts with praise! Give thanks to him; bless his name! For the Lord is good; His steadfast love endures for ever, and His faithfulness to all generations (Psalm 100: 4 and 5). We are grateful to God for his provision for us this year through the ministry of the Word and the fellowship of his people.

The Trustees present their report with the financial statements of the charity for the year ending 31st December 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: applicable to charities preparing their financial statements on a Receipts and Payments basis CC16b.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Trustees have based their report on the Charity Commission's guidance on public benefit. The church's objectives, activities and their decision making related to that are, in the opinion of the Trustees, compliant with that guidance.

The primary objective of the church is the advancement of the Christian faith, both in the UK and overseas, by the teaching of the Bible and by promoting prayer and fellowship amongst Christian believers. The church also seeks the advancement of public benefit through religious education of the Christian faith.

The Church's Pastoral Team

Our pastoral team comprises the Senior Pastor, Simon Ogbourn and the Assistant Pastor, Charles Reid.

The Church's Ministries

The regular Sunday services of the church are held at Sandringham School. During the morning service we run a creche for children up to nursery age and Bible classes for children from School Years 1 to 9.

The format of our Sunday afternoon and evening services continued in a similar way from the previous year. The meetings alternated between an afternoon prayer meeting and an evening service. We continued to have a monthly evening service on Zoom until the autumn, when it was decided that it had served its purpose and it was stopped. A Theology study group was also organised monthly on the Sundays until July. The Theology group met in the afternoon when there was an evening service.

The church uses the Jersey Farm Community Centre (JFCC) for a weekly Friday afternoon café. This weekly café has continued to be a significant link with the wider community. In conjunction with the charity Rennie Grove Peace Hospice, the JFCC café holds monthly bereavement support sessions; several members of Ridgeway Church have been trained in bereavement support and join with the Rennie Grove volunteers to run the groups. The JFCC café runs monthly art sessions which includes watercolour sketching and finger painting classes.

The church's toddler group is run at the Jersey Farm Community Centre on Monday mornings during term time. From January until July it was run fortnightly; from September it was run weekly during term time.

Our midweek evening meetings continue twice monthly in members' homes to give the fellowship an opportunity to join a smaller church group for fellowship and Bible study.

Other ministry groups continued this year: the women's Bible study groups; the men's and

women's Saturday morning breakfast meetings. Despite no longer having a regular monthly service at Parkside View sheltered housing complex we were able to arrange a carol service at Christmas for the residents.

We had our church Away Day on 4th May 2025 at All Nations Christian College, and was led by Chris Smith; pastor of CC Redbourn. The beautiful environment of All Nations College, Ware, Hertfordshire was once again a lovely venue for good fellowship and stimulating teaching.

We continued our distribution of invitations to the Marshalswick and Jersey Farm housing estates for the Christmas and Easter services. At Christmas we arranged open-air carol singing at the Marshalswick Quadrant. Our annual carol singing at the Blackberry Jack pub in Jersey Farm was also very well attended.

Every fortnight on Sunday afternoons, there is a youth ministry for Hong Kong teenagers and a parallel Hong Kong parents ministry. These are led by Ridgeway Church members, who are themselves from Hong Kong and who have reallocated to the UK in the past five years.

The church conducts baptismal services as requested by new believers. We conducted one service this year for the baptism of one of our young people.

Grant Making

The church supports a number of individuals and organisations. We support a family living and working in Sapporo, Japan; they are members of the OMF missionary organisation.

All grants are approved by the Church Business Meeting (CBM) and are included in the annual budget. The grants are reviewed regularly to assess the needs of the recipients and the availability of funds.

As part of our concern for different causes, including local secular charities as well as Christian relief agencies, we have appeals at Christmas and at Harvest (September) to raise money for their support.

Receipt of Grants

In 2025 grants totalling £6,500 were received to assist in the support of our Assistant Pastor.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

The church has continued to focus on the teaching of the Bible and promoting prayer and fellowship through the teaching and outreach ministries outlined above.

FINANCIAL REVIEW

Principal Funding Sources

Ridgeway Church St Albans continues to be primarily dependent upon the donations made by the church members. We are grateful to God for the continued financial support from the Ridgeway Church fellowship throughout 2025.

Investment Policy and Objectives

The church's sole property asset is a 74.55659% share in the home of the Senior Pastor.

Reserves Policy

It is not the policy of the church to increase general reserves. At the end of 2025 the church had open reserves equivalent to an expenditure of eight weeks. In our Balance Sheet we have a designated Building Reserve which currently stands at £50,234. There are currently no obligations towards the Building Reserve. Some or all of this Reserve can be reclassified as unrestricted general fund, if necessary, and included in open reserves.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The church is a Charitable Incorporated Organisation. The church's governing document is the written Constitution approved at a Church Business Meeting on 3rd May 2018 and approved by the Charity Commission on 2nd July 2018. The Constitution was amended at the AGM on 11th July 2024.

Recruitment and Appointment of New Trustees

The Trustees comprise the Senior Pastor, the Assistant Pastor and three non-pastoral team members. Recommendations to appoint new trustees are brought to the CBM by the Trustees. They are appointed at a CBM by a resolution that must be passed by a majority of 75% of the quorum then present. The recruitment of trustees is set out in the Church's Handbook and Constitution. The non-pastoral team trustees are appointed for a five year term of office; the pastoral team trustees remain trustees until they resign from the pastoral team.

Recruitment and Appointment of the Treasurer

Recommendations to appoint a new treasurer are brought to the Church Business Meeting by the trustees. The treasurer is appointed at the church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The treasurer is appointed for a five year term of office.

Organisational Structure

The trustees meet fortnightly alternating between prayer and church business. They also regularly meet with the treasurer to review and discuss the financial affairs of the church.

The agenda for the Church Business Meetings (CBM) for members set by the trustees; CBMs are held regularly throughout the year. At these meetings members review and make decisions in response to the leadership and work of the trustees and treasurer. All important matters concerning finance are brought to the church members at a CBM for decision. The annual budget is approved by the CBM normally held in November, before the start of our new financial year.

One trustee meets regularly with the treasurer to discuss financial aspects of the church's work. Another trustee has the responsibility for safeguarding; to ensure that the church complies with the policy approved by church members.

Induction and Training of New Trustees and Treasurers

New trustees and treasurers are briefed as necessary on their obligations under charity law, the Ridgeway Church St Albans Constitution and the decision-making processes of the church.

Risk Management

The Trustees routinely assess the risks that the church faces including financial, pastoral and other physical risks. These include but are not limited to: completing Risk Assessment forms to cover each church activity; arranging appropriate insurance cover; safeguarding risks for church activities.

Safeguarding is the responsibility of all church members, particularly those involved in leading church ministries. The safeguarding training that each volunteer must attend emphasises the fact that each person has a responsibility for the care of each child and vulnerable adult. Every volunteer involved in church ministries is routinely DBS checked and encouraged to sign up to the DBS update service. Final responsibility for safeguarding ultimately lies with the Trustees. The trustee responsible for safeguarding submits an annual safeguarding report to the Trustees.

The church is a 'Gold' member of the Christian Safeguarding Services (<https://thecss.co.uk/>). The church's safeguarding policy was revised in 2025 and was approved at a trustees meeting on 5th January 2026. It was based on the model policy prepared by Christian Safeguarding Services (CSS) and is updated regularly based on advice from CSS. The gold membership of

CSS also allows us to use their advice services. The training given to volunteers by the Safeguarding trustee is based on CSS training courses, the latest one attended was in September 2024. CSS highlighted the need for volunteer training to include an awareness of domestic abuse.

The church has a GDPR policy and all data held by the church complies with the provisions of the policy. Revised policy dated April 2024 is based on the model policy from Edwards Connor Solicitors. The software ChurchSuite was introduced in 2024 and is being used to administer church activities. Its use also ensures that the data held by the church is held securely and in compliance with GDPR.

A revised Health and safety policy dated October 2024 was issued. The policy was based on a document published by 'Church Office' © 2020. The new H&S policy incorporates a revised fire evacuation procedure.

The church has insurance cover specifically designed for places of worship, providing insurance for property, liabilities and a wide range of outreach activities.

Membership of other organisations

Ridgeway Church St Albans is a member of the Fellowship of Independent Evangelical Churches (FIEC) and the Evangelical Alliance (EA).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1179002

Principal Address 34 Wynchlands Crescent, St Albans, Hertfordshire AL4 0XL

Trustees and elders Simon Ogbourn, Senior Pastor
Charles Reid, Assistant Pastor
Peter Buckley (appointed May 2022 for a term of 5 years)
Jonathan Kefas (appointed June 2023 a term of 5 years)
Gift Mlalazi (appointed May 2024 for a term of 5 years)

Independent Examiner Darren Warren FMAAT
Paxton Independent Examiners
61a High Street South
Rushden
Northants
NN10 0RA

Treasurer Ben Afari (appointed November 2023 for a term of 5 years)

Assistant Treasurer Frank Akpan (appointed November 2023 for a term of 5 years)

Bankers Lloyds TSB Bank plc
St. Albans Branch
PO Box 1000 BX1 1LT

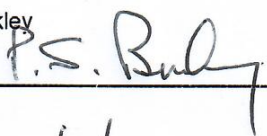
Kingdom Bank
Beeston, Nottingham
NG9 2RS

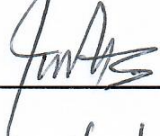
Church Website www.ridgewaychurch.net

FIEC Registration number 5364

EA Membership number 240379

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley 

J Kefas 

Date: 5/3/26

5/3/26

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002**

I report on the accounts for the period ended 31 December 2025 set out on pages 7 to 15.

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 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

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

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Darren Warren FMAAT
Paxton Independent Examiners
61a High Street South
Rushden
Northants
NN10 0RA

Date:

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

CHARITY COMMISSION STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds £	Restricted income funds £	2025 £	2024 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income		135,219	10,209	145,428	150,900
Activities for generating funds		1,582	-	1,582	1,071
Charitable Activities Income		4,094	-	4,094	4,774
Investment income		1,059	105	1,164	1,681
Total incoming resources	2	141,954	10,314	152,268	158,426
Resources expended					
Costs of Generating Funds					
Fundraising trading costs	3	1,140	-	1,140	1,013
Charitable activities	4	152,922	4,331	157,253	157,523
Other	4	2		2	60
Total resources expended		154,064	4,331	158,395	158,596
Net incoming / (outgoing) resources before transfers		(12,110)	5,983	(6,127)	(170)
Gross transfers between funds	11	6,502	(6,502)	-	-
Net movement in funds	12	(5,608)	(519)	(6,127)	(170)
Funds brought forward from 2024		307,475	10,532	318,007	318,177
Total funds carried forward		301,867	10,013	311,880	318,007

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	Unrestricted funds £	Restricted income funds £	2025 £	2024 £
Fixed assets					
Investments	8	227,560	-	227,560	227,560
Total fixed assets		<u>227,560</u>	<u>-</u>	<u>227,560</u>	<u>227,560</u>
Current assets					
Cash at bank and in hand		74,307	10,013	84,320	90,447
Total current assets		<u>74,307</u>	<u>10,013</u>	<u>84,320</u>	<u>90,447</u>
Net assets		<u>301,867</u>	<u>10,013</u>	<u>311,880</u>	<u>318,007</u>
Funds of the Charity					
Restricted income funds	9		10,013	10,013	10,532
Unrestricted income funds:					
Designated funds	10	277,794		277,794	276,960
General fund		24,073		24,073	30,515
Total funds		<u>301,867</u>	<u>10,013</u>	<u>311,880</u>	<u>318,007</u>

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley

P.S. Buckley

Date:

5/3/26

J Kefas

J Kefas

5/3/26

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

1.1 Basis of preparation

The 2025 accounts are prepared on a receipts and payments basis.

1.2 Funds

General funds represent those funds of the church that are not subject to any restrictions regarding their use. Where general funds are set aside for a particular purpose (designated), these funds are also unrestricted.

1.3 Investments

Investments are carried in the Balance Sheet at cost.

1.4 Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the church. Gifts in kind for use by the church are included in the SOFA as incoming resources when receivable.

1.5 Tangible fixed assets

Fixed assets are expensed in the Statement of Financial Activities in the year of acquisition. There were no purchases over £200 during 2025 (2024: nil).

1.6 Pensions

The church contributes 6% of salary into the employee's personal pension scheme. This is expensed as incurred.

1.7 Excepted charity status

The church obtained its own charity number 1179002 on 2nd July 2018 and the transfer of all net assets and liabilities to the C.I.O. was completed on 31st December 2018.

1.8 Grants received

In 2025 two grants of £5,000 and £1,500 were received to support the appointment and training of an Assistant Pastor (2024: £10,000 and £1,500).

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

2. ANALYSIS OF INCOMING RESOURCES

	2025	2024
	£	£
Giving	135,219	131,515
Ridgeway Building Fund	2,293	6,324
Tear Fund	760	10
Christmas Appeal	456	926
Other Restricted	200	625
Non-recurring: Assist Pastor Grants received	6,500	11,500
Voluntary income	145,428	150,900
Bookstall	884	671
Other Income	698	400
Activities for generating funds	1,582	1,071
Interest received	1,164	1,681
Investment income	1,164	1,681
Cafe Income	2,110	2,755
Away Day Income	1,634	1,980
Other	350	39
Charitable Activities Income	4,094	4,774
Total Incoming Resources	152,268	158,426

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

3. FUNDRAISING TRADING COSTS

	2025	2024
	£	£
Bookstall	1,038	968
Newspaper for resale	102	45
	<u>1,140</u>	<u>1,013</u>

4. CHARITABLE ACTIVITIES

	Note	2025	2024
		£	£
Gifts / grants to Individuals	6	2,400	2,361
Gifts / grants to Institutions	6	10,781	11,271
Administration and support	5	103,761	103,567
Rent		18,545	19,295
Insurance		447	426
Equipment purchased & repairs		702	645
Printing, stationery and office costs		2,488	3,359
Website		20	366
Publicity and Books for general use		12	280
Subscriptions and memberships		5,458	4,640
Church ministries, incl. children & youth		6,905	3,247
Visiting Preachers		425	-
Travel & subsistence		839	1,585
Repairs & maintenance		72	946
Account Independent Examination	7	450	450
Professional fees	7	3,330	4,775
Bank charges		186	141
Other		434	229
		<u>157,255</u>	<u>157,583</u>

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

5. STAFF COSTS

The staff costs during the year were:

	2025	2024
	£	£
Salaries	93,972	91,808
Employers National Insurance costs	2,272	4,035
Pension costs	4,991	4,867
Other Expenses	2,526	2,857
Total staff costs	103,761	103,567

	2025	2024
The average number of ministers and full-time equivalent employees in the period was:	2.6	2.6

No Trustees received any remuneration or reimbursed expenses in their capacity as Trustees.

Simon Ogbourn received remuneration for pastoral work, including a contribution of 6 percent of stipend into his own pension scheme. Charles Reid was appointed Assistant Pastor from 1st August 2022 on a three-year full-time contract, extended by another year in November 2024. His remuneration including a payment of 6 percent of stipend into the church pension scheme with NEST, remained unchanged. Both the Pastor and Assistant Pastor received reimbursement for expenses incurred on behalf of the charity.

RIDGEWAY CHURCH, ST ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2025

6. GRANTS AND GIFTS

	Grants to Institutions		Grants to Individuals	
	2025	2024	2025	2024
	£	£	£	£
OMF - John & Sian Newton	9,000	9,000	-	-
Zion Church St Ives - T Dennick	500	1,000	-	-
St Albans & District Foodbank	771	971	-	-
STEP	-	300	-	-
Fellowship Fund	-	-	1,600	1,561
Life Expo	500	-	-	-
Preparation for Christian ministry	-	-	800	800
Tear Fund	10	-	-	-
	10,781	11,271	2,400	2,361

7. PROFESSIONAL FEES

£450 was paid for the independent examination of the 2024 accounts. Professional fees mainly comprise payroll services £1,332 and professional fees towards the church building project £1,951.

8. INVESTMENTS

	2025	2024
	£	£
At cost		
1 January 2024	227,560	227,560
31 December 2024	227,560	227,560

The investment is the property situated at 34 Wynchlands Crescent, and is part-owned by Simon Ogbourn (Pastor-Elder). The investment was transferred by the Independent Chapel (Spicer Street) on the church's formation, evidenced by a Deed of Assignment dated 13th December 2010. This represented the Independent Chapel's 74.55% interest in the property.

Since the investment property is occupied solely for church purposes, the Trustees and Treasurer consider the significant cost of an independent valuation at the yearend to be excessive compared with the additional benefit derived by the users of the accounts in assessing the Trustees and Treasurer's stewardship of the asset. In the opinion of the Trustees and Treasurer the net realisable value, assuming vacant possession, of the property would exceed the book value shown in the accounts.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

9. RESTRICTED FUNDS

Fund names	Funds Brought Forward £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances carried forward £
Fellowship Fund	4,143	-	(1,600)	-	2,543
Christmas Appeal	505	457	(771)	-	191
Ridgeway Building Fund	5,874	2,396	(1,951)	-	6,319
Tear Fund	10	760	(10)	-	760
Assistant Pastor Grants	-	6,500	-	(6,500)	-
Other	-	200	-	-	200
	10,532	10,313	(4,332)	(6,500)	10,013

The Fellowship Fund is used to express love and concern for one another and others with whom the church are in touch.

The Ridgeway Building Fund was setup to receive donations for, and to cover expenditure towards the exploration and, if viable, the procurement and/or development of a church building for use by Ridgeway Church.

Tear Fund is a Christian organisation for whom the church collected specific donations from the congregation. The Christmas Appeal is allocated to organisations nominated by the Elders and approved by members. A payment of £771 was made to St Albans and District Foodbank.

Charles Reid was appointed as Assistant Pastor on 1st August 2022 working full time with an initial three year contract, extended by another year in November 2024.

10. DESIGNATED FUNDS

Fund names	Funds Brought Forward £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances carried forward £
* 34 Wynchlands Crescent	227,560	-	-	-	227,560
Building Reserve	49,400	834	-	-	50,234
	276,960	834	-	-	277,794

* This reserve is maintained at an amount equal to the sum expended on the property at 34 Wynchlands Crescent.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

11. TRANSFERS BETWEEN FUNDS

From Fund	To Fund	Reason	£
Assistant Pastor	General	Monthly salary transfer of grants	<u>6,500</u>

12. OTHER MONETARY ASSETS AND LIABILITIES

At the year end, gift aid receivable from HMRC amounted to £14,278 of which £11,458 was received on 2nd. January, 2026. The accounting effects of the above are not recorded in the financial statements due to the prevailing accounting policy. Ridgeway Church would otherwise have recorded a *surplus* of £8,151 for the year.

There are no monetary liabilities at the year end.

RIDGEWAY CHURCH ST ALBANS

England & Wales - Charity number 1179002

Accounts



RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

Contents	Page
Report of the Trustees	1 - 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9 -15

RIDGEWAY CHURCH ST ALBANS
Charitable Incorporated Organisation No. 1179002
Trustees' Report for the Year ending 31st December 2024

'In the beginning was the Word, and the Word was with God, and the Word was God.' This verse from the beginning of John's gospel Chapter 1 speaks of Jesus as the living and eternal Word through whom we are forgiven and through whom we become members of the family of God. We continue to enjoy God's blessing through the ministry of the Bible and the fellowship of Christian believers.

The Trustees present their report with the financial statements of the charity for the year ending 31st December 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: applicable to charities preparing their financial statements on a Receipts and Payments basis CC16b.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Trustees have based their report on the Charity Commission's guidance on public benefit. The church's objectives, activities and their decision making related to that are, in the opinion of the Trustees, compliant with that guidance.

The primary objective of the church is the advancement of the Christian faith, both in the UK and overseas, by the teaching of the Bible and by promoting prayer and fellowship amongst Christian believers. The church also seeks the advancement of public benefit through religious education of the Christian faith and engaging in a number of mercy ministries, as outlined below.

The Church's Pastoral Team

Our pastoral team comprises the Senior Pastor, Simon Ogbourn and the Assistant Pastor, Charles Reid.

The Church's Ministries

The regular Sunday services of the church are held at Sandringham School. During the morning service we run a creche for children up to nursery age and Bible classes for children from School Years 1 to 9.

The format of our Sunday afternoon and evening services have changed during 2024. These meetings alternated between prayer meetings, a Theology study group and an evening service; the evening service was either in person, at Sandringham School, or held remotely on Zoom. At the start of the year we continued to meet monthly for prayer on Sunday afternoon. Prayer meetings alternated between the monthly weeknight meeting and the monthly Sunday afternoon prayer gathering. In the autumn the weeknight prayer meeting was dropped in favour of the Sunday afternoon prayer gathering; we now meet twice monthly for prayer on Sunday afternoons. The monthly Sunday afternoon 'Theology for Life' meetings continued from January to July. The monthly remote evening service on Zoom is to encourage members who would not otherwise be able to meet in person. The link for the Zoom service is sent to all members and to other regular attenders who wish to receive it.

The church also uses the Jersey Farm Community Centre for a weekly Friday afternoon café. This weekly café has continued to be a significant link with the wider community. In conjunction with the charity Rennie Grove Peace Hospice the café holds monthly bereavement support sessions; several members of Ridgeway Church join with the Rennie Grove volunteers to run these sessions. The café also runs monthly art sessions which includes watercolour sketching and finger painting classes.

Our midweek night meetings continue twice monthly to give members the opportunity to join a smaller church group for fellowship and Bible study.

Other ministry groups continued this year: the women's Bible study groups; the men's and women's Saturday morning breakfast meetings. Despite no longer having a regular monthly service at Parkside View sheltered housing complex we were able to arrange a carol service at Christmas for the residents.

We had our church Away Day on 4th May 2024 at All Nations Christian College and was led by Jim Murkett; Jim works for the charity UCCF and is located in the Midlands. The beautiful environment of All Nations College was once again a lovely venue for great fellowship and stimulating teaching.

We have for a number of years distributed invitations to the Marshalswick and Jersey Farm housing estates. At Christmas we arranged open-air carol singing at the Marshalswick Quadrant. Our annual carol singing at the Blackberry Jack pub in Jersey Farm was also very well attended.

The church has organised a number of other public activities to reach out to the community: a Christmas Fayre and a Chinese New Year event in February.

Grant Making

The church supports a number of individuals and organisations. We support a family living and working in Sapporo, Japan; they are members of the OMF missionary organisation.

All grants are approved by the Church Business Meeting and are included in the annual budget. The grants are reviewed regularly to assess the needs of the recipients and the availability of funds.

As part of our concern for different causes, including local secular charities as well as Christian relief agencies, we have appeals at Christmas and at Harvest (September) to raise money for their support.

Receipt of Grants

In 2024 grants totalling £11,500 were received to assist in the support of our Assistant Pastor.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

The church has continued to focus on the teaching of the Bible and promoting prayer and fellowship through the teaching and outreach ministries outlined above.

FINANCIAL REVIEW

Principal Funding Sources

Ridgeway Church St Albans continues to be primarily dependent upon the donations made by the church members. We are grateful to God for the continued financial support from the Ridgeway Church fellowship throughout 2024.

Investment Policy and Objectives

The church's sole property asset is a 74.55659% share in the home of the Senior Pastor.

Reserves Policy

It is not the policy of the church to increase general reserves. At the end of 2024 the church had reserves equivalent to an expenditure of 10 weeks. In our Balance Sheet we have a designated Building Reserve which currently stands at £49,400.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The church is a Charitable Incorporated Organisation. The church's governing document is the written Constitution approved at a Church Business Meeting on 3rd May 2018 and approved by the Charity Commission on 2nd July 2018. The Constitution was amended at the AGM on 11th July 2024. The amendment related to the recording of the secret ballot. The result of a secret ballot will be recorded in the minutes of the Church Business Meeting. However the number of votes cast for and against the resolution will be recorded separately and made available privately if requested in writing.

Recruitment and Appointment of New Trustees

The Trustees comprise the Senior Pastor, the Assistant Pastor and three non-pastoral team members. Recommendations to appoint new Trustees are brought to the CBM by the Trustees. They are appointed at a Church Business Meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The recruitment of Trustees is set out in the Church's Handbook and Constitution. The non-pastoral team Trustees are appointed for a five year term of office; the pastoral team Trustees remain Trustees until they resign from the pastoral team.

Recruitment and Appointment of the Treasurer

Recommendations to appoint a new Treasurer are brought to the Church Business Meeting by the Trustees. The Treasurer is appointed at the church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The Treasurer is appointed for a five year term of office.

Organisational Structure

The Trustees meet fortnightly alternating between prayer and church business. They also regularly meet with the Treasurer to review and discuss the financial affairs of the church.

The agenda for Church Business Meetings is set by the Trustees; Church Business Meetings are held regularly throughout the year. At these meetings members review and make decisions in response to the leadership and work of the Trustees and Treasurer. All important matters concerning finance are brought to the church members for decision. The annual budget is approved by the Church Business Meeting normally held in November, before the start of our new financial year.

One Trustee meets regularly with the Treasurer to discuss financial aspects of the church's work. Another Trustee has the responsibility for safeguarding; to ensure that the church complies with the policy approved by church members.

Induction and Training of New Trustees and Treasurers

New Trustees and Treasurers are briefed as necessary on their obligations under charity law, the Ridgeway Church St Albans' Constitution and the decision-making processes of the church.

Risk Management

The Trustees routinely assess the risks that the church faces including financial, pastoral and other physical risks. These include but are not limited to: completing Risk Assessment forms to cover each church activity; arranging appropriate insurance cover; evaluating safeguarding risks for church activities.

Safeguarding is the responsibility of all church members, particularly those involved in leading church ministries. The safeguarding training that each volunteer must attend emphasises the fact that each person has a responsibility for the care of each child and vulnerable adult. Every volunteer involved in church ministries is routinely DBS checked and encouraged to sign up to the DBS update service. Final responsibility for safeguarding ultimately lies with the Trustees. The trustee responsible for safeguarding submits an annual safeguarding report to the Trustees.

The church is a 'Gold' member of the Christian Safeguarding Services (<https://thecss.co.uk/>). The church's safeguarding policy was revised in 2021, based on the model policy prepared by Christian Safeguarding Services (CSS) and is updated regularly based on advice from them. The gold membership of CSS also allows us to use their advice services. The training given to volunteers by the Safeguarding trustee is based on CSS training courses, the latest one attended was in September 2024. CSS highlighted the need for volunteer training to include an awareness of domestic abuse.

The church has a GDPR policy and all data held by the church complies with the provisions of the policy. Revised policy dated April 2024 is based on the model policy from Edwards Connor Solicitors. The church is introducing the use of the software Churchsuite to ensure that the data held by the church is held securely and in compliance with GDPR.

A revised Health and Safety policy dated October 2024 was issued. The policy was based on a document published by 'Church Office' © 2020. The new H&S policy incorporates a revised fire evacuation procedure. We conducted a fire evacuation drill for the Bible Club classes and Crossway (school years 1 to 9).

Membership of other organisations

Ridgeway Church St Albans is a member of the Fellowship of Independent Evangelical Churches (FIEC) and the Evangelical Alliance (EA).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1179002

Principal Address 34 Wynchlands Crescent, St Albans, Hertfordshire AL4 0XL

Trustees and elders Simon Ogbourn, Senior Pastor
Charles Reid, Assistant Pastor
Peter Buckley (appointed May 2022 for a term of 5 years)
Jonathan Kefas (appointed June 2023 a term of 5 years)
Gift Mlalazi (appointed May 2024 for a term of 5 years)

Independent Examiner P Dean FCIE
7 Stirling Close
Uxbridge
Middx UB8 2BA

Treasurer Ben Afari (appointed November 2023 for a term of 5 years)

Assistant Treasurer Frank Akpan (appointed November 2023 for term of 5 years)

Bankers Lloyds TSB Bank plc
St. Albans Branch
PO Box 1000 BX1 1LT

Kingdom Bank
Beeston, Nottingham
NG9 2RS

Church Website www.ridgewaychurch.net

FIEC Registration number 5364

EA Membership number 240379

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



J Kefas



Date:

28/3/2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002**

I report on the accounts for the period ended 31 December 2024 set out on pages 7 to 15.

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 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

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

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Dean F.C.I.E
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date: 28-07-2025

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

CHARITY COMMISSION STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted funds £	Restricted income funds £	2024 £	2023 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income		131,515	19,385	150,900	141,005
Activities for generating funds		1,071	-	1,071	2,593
Charitable Activities Income		4,774	-	4,774	5,252
Investment income		1,681	-	1,681	1,556
Total incoming resources	2	139,041	19,385	158,426	150,406
Resources expended					
Costs of Generating Funds					
Fundraising trading costs	3	1,013	-	1,013	726
Charitable activities	4	154,463	3,060	157,523	152,723
Other	4	60	-	60	-
Total resources expended		155,536	3,060	158,596	153,449
Net incoming / (outgoing) resources before transfers		(16,495)	16,325	(170)	(3,043)
Gross transfers between funds	10	11,500	(11,500)	-	-
Net movement in funds		(4,995)	4,825	(170)	(3,043)
Funds brought forward from 2023		312,470	5,707	318,177	321,221
Total funds carried forward		307,475	10,532	318,007	318,178

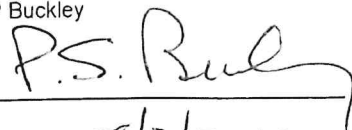
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note	Unrestricted funds £	Restricted income funds £	2024 £	2023 £
Fixed assets					
Investments	7	227,560	-	227,560	227,560
Total fixed assets		227,560	-	227,560	227,560
Current assets					
Cash at bank and in hand		79,915	10,532	90,447	90,618
Total current assets		79,915	10,532	90,447	90,618
Net current assets / (liabilities)		79,915	10,532	90,447	90,618
Total assets less current liabilities		307,475	10,532	318,007	318,178
Provisions for liabilities and charges		-	-	-	-
Net assets		307,475	10,532	318,007	318,178
Funds of the Charity					
Unrestricted funds		30,515	-	30,515	33,264
Designated funds	8	276,960	-	276,960	279,207
Restricted income funds	9	-	10,532	10,532	5,707
Total funds		307,475	10,532	318,007	318,178

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



Date: 28/3/2025

J Kefas



RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation

The 2024 accounts are prepared on a receipts and payments basis.

1.2 Funds

General funds represent those funds of the church that are not subject to any restrictions regarding their use. Where general funds are set aside for a particular purpose (designated), these funds are also unrestricted.

1.3 Investments

Investments are carried in the Balance Sheet at cost.

1.4 Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the church. Gifts in kind for use by the church are included in the SOFA as incoming resources when receivable.

1.5 Tangible fixed assets

Fixed assets are expensed in the Statement of Financial Activities in the year of acquisition. There were no purchases over £200 during 2024 (2023: filing cabinet £205).

1.6 Pensions

The church contributes 6% of salary into the employee's personal pension scheme. This is expensed as incurred.

1.7 Excepted charity status

The church obtained its own charity number 1179002 on 2nd July 2018 and the transfer of all net assets and liabilities to the C.I.O. was completed on 31st December 2018.

1.8 Grants received

In 2024 two grants of £10,000 and £1,500 were received to support the appointment and training of an Assistant Pastor.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

2. ANALYSIS OF INCOMING RESOURCES

	2024	2023
	£	£
Giving	131,515	127,796
Ridgeway Building Fund	6,324	-
Tear Fund	10	675
Christmas Appeal	926	884
Other Restricted	625	150
Voluntary income	<u>139,400</u>	<u>129,505</u>
Bookstall	671	838
Other Income	400	1,755
Activities for generating funds	<u>1,071</u>	<u>2,593</u>
Interest received	1,681	1,556
Investment income	<u>1,681</u>	<u>1,556</u>
Cafe Income	2,755	2,320
Away Day Income	1,980	2,710
Events Income	39	222
Charitable Activities Income	<u>4,774</u>	<u>5,252</u>
Assistant Pastor Grants received	11,500	11,500
Non- recurring Income	<u>11,500</u>	<u>11,500</u>
Total Incoming Resources	<u>158,426</u>	<u>150,406</u>

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

3. FUNDRAISING TRADING COSTS

	2024	2023
	£	£
Bookstall	968	618
Newspaper for resale	45	108
	1,013	726

4. CHARITABLE ACTIVITIES

	Note	2024	2023
		£	£
Gifts / grants to Individuals	6	2,361	1,055
Gifts / grants to Institutions	6	11,271	13,416
Administration and support	5	103,567	96,784
Rent		19,295	16,765
Insurance		426	407
Equipment purchased & repairs		645	689
Printing, stationery and office costs		3,359	2,953
Website		366	891
Publicity and Books for general use		280	813
Subscriptions and memberships		4,640	3,861
Bible Club		215	151
Visiting Preachers		-	520
Events / Mission		1,141	1,327
Travel & subsistence		1,585	1,869
Repairs & maintenance		946	5,790
Jersey Farm Community Cafe		875	815
Away Day		1,016	2,709
Account Independent Examination	11	450	450
Professional fees	11	4,775	1,259
Bank charges		141	160
Other		229	39
		157,583	152,723

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

5. STAFF COSTS

The staff costs during the year were:

	2024	2023
	£	£
Salaries	91,808	86,177
Employers National Insurance costs	4,035	3,107
Pension costs	4,867	4,707
Other Expenses	2,857	2,793
Total staff costs	103,567	96,784

	2024	2023
The average number of ministers and full-time equivalent employees in the period was:	2.6	2.6

No Trustees received any remuneration or reimbursed expenses in their capacity as Trustees.

Simon Ogbourn received remuneration for pastoral work, including a contribution of 6 percent of stipend into his own pension scheme. Charles Reid was appointed Assistant Pastor from 1st August 2022 on a three year full-time contract, extended by another year in November 2024. His remuneration including a payment of 6 percent of stipend into the church pension scheme with NEST, remained unchanged. Both the Pastor and Assistant Pastor received reimbursement for expenses incurred on behalf of the charity.

RIDGEWAY CHURCH, ST ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2024

6. GRANTS AND GIFTS

	Grants to Institutions		Grants to Individuals	
	2024	2023	2024	2023
	£	£	£	£
Tear Fund	-	675	-	-
Zion Church St Ives - T Dennick	1,000	1,000	-	-
St Albans & District Foodbank	971	691	-	-
STEP	300	300	-	-
Fellowship Fund	-	-	1,561	755
Holy Trinity Frogmore	-	550	-	-
Preparation for Christian ministry	-	-	800	300
OMF - John & Sian Newton	9,000	9,000	-	-
UCCF – S Redmayne	-	1,200	-	-
	11,271	13,416	2,361	1,055

7. INVESTMENTS

	2024	2023
	£	£
At cost		
1 January 2024	227,560	227,560
31 December 2024	227,560	227,560

The investment is the property situated at 34 Wynchlands Crescent, and is part-owned by Simon Ogbourn (Pastor-Elder). The investment was transferred by the Independent Chapel (Spicer Street) on the church's formation, evidenced by a Deed of Assignment dated 13th December 2010. This represented the Independent Chapel's 74.55% interest in the property.

Since the investment property is occupied solely for church purposes, the Trustees and Treasurer consider the significant cost of an independent valuation at the yearend to be excessive compared with the additional benefit derived by the users of the accounts in assessing the Trustees and Treasurer's stewardship of the asset. In the opinion of the Trustees and Treasurer the net realisable value, assuming vacant possession, of the property would exceed the book value shown in the accounts.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

8. DESIGNATED FUNDS

Fund names	Funds Brought Forward £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances carried forward £
* 34 Wynchlands Crescent	227,560	-	-	-	227,560
Building Reserve	51,647	-	(2,247)	-	49,400
	<u>279,207</u>	-	<u>(2,247)</u>	-	<u>276,960</u>

* This reserve is maintained at an amount equal to the sum expended on the property at 34 Wynchlands Crescent.

9. RESTRICTED FUNDS

Fund names	Funds Brought Forward £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances carried forward £
Fellowship Fund	5,157	625	(1,639)	-	4,143
Christmas Appeal	550	926	(971)	-	505
Ridgeway Building Fund	-	6,324	(450)	-	5,874
Tear Fund	-	10	-	-	10
Assistant Pastor Grants	-	11,500	-	(11,500)	-
	<u>5,707</u>	<u>19,385</u>	<u>(3,060)</u>	<u>(11,500)</u>	<u>10,532</u>

The Fellowship Fund is used to express love and concern for one another and others with whom the church are in touch.

The Ridgeway Building Fund was setup during the year to receive donations for, and to cover expenditure towards the exploration and, if viable, the procurement and/or development of a church building for use by Ridgeway Church.

Tear Fund is a Christian organisation for whom the church collected specific donations from the congregation. The Christmas Appeal is allocated to Christian organisations nominated by the Elders and approved by members. A Payment of £971 was made to St Albans and District Foodbank.

Charles Reid was appointed as Assistant Pastor on 1st August 2022 working full time with an initial three year contract, extended by another year in November 2024.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

10. TRANSFERS BETWEEN FUNDS

From Fund	To Fund	Reason	£
Assistant Pastor	General	Monthly salary transfer of grants	<u>11,500</u>

11. PROFESSIONAL FEES

£450 was paid for the independent examination of the 2023 accounts. Professional fees mainly comprise Payroll Services £990, Professional fees towards church building project £2,696 and fees for legal advice £1,080.

RIDGEWAY CHURCH ST ALBANS

England & Wales - Charity number 1179002

Accounts



RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2023

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2023

Contents	Page
Report of the Trustees	1 - 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9 -15

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

TRUSTEES REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

We continue to enjoy God's blessing through the ministry of the Bible and the fellowship of Christian believers. It is a privilege to be Trustees in a Bible believing church where our aim is to make Jesus known, because 'There is no other name under heaven given to mankind by which we must be saved'; a quote from the Apostle Peter speaking to the Jewish leaders in Acts chapter 4, verse 14.

The Trustees present their report with the financial statements of the charity for the year ending 31st December 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: applicable to charities preparing their financial statements on a Receipts and Payments basis CC16b.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The Trustees have based their report on the Charity Commission's guidance on public benefit. The church's objectives, activities and their decision making related to that are, in the opinion of the Trustees, compliant with that guidance.

The primary objective of the church is the advancement of the Christian faith, both in the UK and overseas, by the teaching of the Bible and by promoting prayer and fellowship amongst Christian believers. The church also seeks the advancement of public benefit through religious education of the Christian faith.

The Church's Pastoral Team

Our pastoral team comprises a Senior Pastor, Simon Ogbourn and an Assistant Pastor, Charles Reid.

The Church's Ministries

The regular Sunday services of the church are held at Sandringham School and are broadcast live on the church's YouTube channel for the benefit of church members and for anyone worldwide who chooses to join us. During the morning service we run a creche for children up to nursery age and classes for children from School Years 1 to 9. We continue to use Zoom for a monthly Sunday evening service; the link for the service is sent to members only.

The church also uses the Jersey Farm Community Centre for a weekly Friday afternoon café. This weekly café has continued to be a significant link with the wider community. In conjunction with the charity Rennie Grove Peace Hospice the café holds monthly bereavement counselling sessions; several members of Ridgeway Church have been trained in bereavement counselling and join with the Rennie Grove volunteers to run the groups. The café also runs monthly art sessions which includes watercolour sketching and finger painting classes. The annual MacMillan café held in September raised £452 for the charity.

Our midweek night meetings continued throughout 2023, alternating small group Bible studies (Life groups) and the church prayer meetings. One Life group meets using a hybrid arrangement with some members meeting face to face and others joining on Zoom; this hybrid style meeting allows all church members the opportunity to meet for Bible study and prayer and to enjoy the encouragement of Christian fellowship. To give more members the opportunity to join a church prayer meeting we now have a monthly prayer meeting on a Sunday afternoon at Sandringham School.

Other ministry groups continued this year: the women's Bible study groups; the men's and women's Saturday morning breakfast meetings. Despite no longer having a regular monthly service at Parkside View sheltered housing complex we were able to have three services there

culminating in a carol service at Christmas for the residents.

We had our church Away Day on 29th April 2023 at All Nations Christian College. Chris Tapp, the minister of Stanmore Chapel spoke on the life of King Solomon. The beautiful environment of All Nations College was a lovely venue for great fellowship and stimulating teaching.

We have for a number of years distributed invitations to the Marshalswick and Jersey Farm housing estates. At Christmas we added open-air carol singing to our distribution of invitations. We were very encouraged by the number of people who joined us in singing carols. Our annual carol singing at the Blackberry Jack pub in Jersey Farm was also very well attended.

This year we joined with three other churches in St Albans to lead Life Expo, an event for Years 5 and 6 pupils from schools in and around St Albans. The activity presented the facts of the life of Jesus: his teaching and miracles as well as his death and resurrection. Local schools were invited to book a session at the event.

The church has organised a number of other public activities to reach out to the community: a Summer Fayre, a Christmas Fayre and a Chinese New Year event in January.

Grant Making

The church supports a number of individuals and organisations. We support a family living and working in Sapporo, Japan; they are members of the OMF missionary organisation.

All grants are approved by the Church Business Meeting (CBM) and are included in the annual budget. The grants are reviewed regularly to assess the needs of the recipients and the availability of funds.

As part of our concern for different causes, including local secular charities as well as Christian relief agencies, we have appeals at Christmas and at Harvest (September) to raise money for their support. Payments of £691 and £675 were made to St Albans & District Foodbank and Tear Fund respectively. £971.25 was raised for the Trussell Trust through our 2023 Christmas Appeal during December 2023 and January 2024 (to be remitted in February 2024).

Receipt of Grants

In 2023 a grant of £11,500 was received to assist in the support of our Assistant Pastor.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

The church has continued to focus on the teaching of the Bible and promoting prayer and fellowship through the teaching and outreach ministries outlined above.

FINANCIAL REVIEW

Principal Funding Sources

Ridgeway Church St Albans continues to be primarily dependent upon the donations made by the church members. We are grateful to God for the continued financial support from the Ridgeway Church fellowship throughout 2023.

Investment Policy and Objectives

The church's sole property asset is a 74.55659% share in the home of the Senior Pastor.

Reserves Policy

It is not the policy of the church to increase general reserves. At the end of 2023 the church had reserves equivalent to an expenditure of 11 weeks. In our Balance Sheet we have a designated Building Fund Reserve which currently stands at £51,647.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The church is a Charitable Incorporated Organisation. The church's governing document is the written Constitution approved at a Church Business Meeting on 3rd May 2018 and approved by the Charity Commission on 2nd July 2018. The Constitution was amended at the AGM on 23rd November 2023 and the revised document was submitted to the Charity Commission. The revision to the Constitution related to the method by which secret ballots were recorded and the results communicated to members.

Recruitment and Appointment of New Trustees

The Trustees comprise the Senior Pastor, the Assistant Pastor and three non-pastoral team members. Recommendations to appoint new Trustees are brought to the CBM by the Trustees. They are appointed at a CBM by a resolution that must be passed by a majority of 75% of the quorum then present. The recruitment of Trustees is set out in the Church's Handbook and Constitution. The non-pastoral team Trustees are appointed for a five year term of office; the pastoral team Trustees remain Trustees until they resign from the pastoral team.

Recruitment and Appointment of the Treasurer

Recommendations to appoint a new Treasurer are brought to the Church Business Meeting by the Trustees. The Treasurer is appointed at the church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The Treasurer is appointed for a five year term of office.

David Warner the Treasurer gave notice of his intention to resign by the end of 2023. The Trustees proposed to the membership that the new Treasurer appointed should be supported by an Assistant Treasurer with the same access to confidential data as the Treasurer. Given the added responsibility for the Assistant Treasurer the Trustees proposed that both positions be voted on by secret ballot. The members supported the Trustees' recommendation by secret ballot at the AGM on 23rd November 2023.

Organisational Structure

The Trustees meet fortnightly alternating between prayer and church business. They also regularly meet with the Treasurer to review and discuss the financial affairs of the church.

The agenda for the Church Business Meetings (CBM) is set by the Trustees; CBMs are held regularly throughout the year. At these meetings members review and make decisions in response to the leadership and work of the Trustees and Treasurer. All important matters concerning finance are brought to the church members for decision. The annual budget is approved by the Church Business Meeting normally held in November, before the start of our new financial year.

One Trustee meets regularly with the Treasurer to discuss financial aspects of the church's work. Another Trustee has the responsibility for safeguarding; to ensure that the church complies with the policy approved by church members.

Induction and Training of New Trustees and Treasurers

New Trustees and Treasurers are briefed as necessary on their obligations under charity law, the Ridgeway Church St Albans Constitution and the decision-making processes of the church.

Risk Management

The Trustees routinely assess the risks that the church faces including financial, pastoral and other physical risks. These include but are not limited to: completing Risk Assessment forms to cover each church activity; arranging appropriate insurance cover; safeguarding risks for church activities.

Safeguarding is the responsibility of all church members, particularly those involved in leading church ministries. The safeguarding training that each volunteer must attend emphasises the fact that each person has a responsibility for the care of each child and vulnerable adult. Every volunteer involved is routinely DBS checked and encouraged to sign up to the DBS update service. Final responsibility for safeguarding ultimately lies with the Trustees and the Trustee responsible for safeguarding submits an annual safeguarding report to the Trustees.

The church is a 'Gold' member of the Christian Safeguarding Services (<https://thecss.co.uk/>). The church's safeguarding policy was revised in 2021, based on the model policy prepared by Christian Safeguarding Services (CSS) and is updated regularly based on advice from CSS. The gold membership of CSS also allows us to use the advice service offered by CSS.

The church has a GDPR policy and all data held by the church complies with the provisions of the policy.

Membership of other organisations

Ridgeway Church St Albans is a member of the Fellowship of Independent Evangelical Churches (FIEC) and the Evangelical Alliance (EA).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1179002

Principal Address 34 Wynchlands Crescent, St Albans, Hertfordshire AL4 0XL

Trustees and elders Simon Ogbourn, Senior Pastor
Charles Reid, Assistant Pastor
Peter Buckley (appointed May 2022 for a term of 5 years)
Jonathan Kefas (appointed June 2023 a term of 5 years)
Gift Mlalazi (appointed May 2019 for a term of 5 years)

Independent Examiner P Dean FCIE
7 Stirling Close
Uxbridge
Middx UB8 2BA

Treasurer David Warner (resigned December 2023)
Ben Afari (appointed November 2023 for a term of 5 years)

Assistant Treasurer Frank Akpan (appointed November 2023 for term of 5 years)

Bankers Lloyds Bank plc
St. Albans Branch
PO Box 1000 BX1 1LT

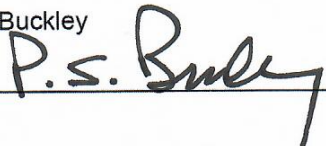
Kingdom Bank
Media House
Padge Road
Beeston
Nottingham
NG9 2RS

Church Website www.ridgewaychurch.net

FIEC Registration number 5364

EA Membership number 240379

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley


J Kefas


Date: 14/5/24

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002**

I report on the accounts for the period ended 31 December 2023 set out on pages 7 to 15.

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 [the Charities Act] and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission [under Section 145[5][b] of the Charities Act]; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's statement

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

[1] which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met; or

[2] to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Dean F.C.I.E
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date: 14/05/2024

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

STATEMENT OF FINANCIAL ACTIVITIES
[INCLUDING INCOME AND EXPENDITURE ACCOUNT]
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds £	Restricted income funds £	2023 £	2022 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income		127796	13209	141005	132986
Activities for generating funds		1003		1003	965
Charitable Activities Income		6842		6842	4650
Investment income		1556		1556	354
Building Reserve					
Total incoming resources	2	137197	13209	150406	138955
Resources expended					
Costs of Generating Funds					
Fundraising trading costs	3	726		726	677
Charitable activities	4	150452	2271	152723	141902
Total resources expended		151178	2271	153449	142579
Net incoming / [outgoing] resources before transfers		[13981]	10938	[3043]	[3624]
Gross transfers between funds	10	9521	[9521]		
Net movement in funds		[4460]	1417	[3043]	[3624]
Funds brought forward from 2022		316931	4290	321221	324845
Total funds carried forward		312471	5707	318178	321221

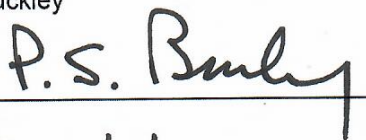
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	Unrestricted funds £	Restricted income funds £	2023 £	2022 £
Fixed assets					
Investments	7	227560	0	227560	227560
Total fixed assets		227560	0	227560	227560
Current assets					
Cash at bank and in hand		84911	5707	90618	93661
Total current assets		84911	5707	90618	93661
Net current assets / [liabilities]		84911	5707	90618	93661
Total assets less current liabilities		312471	5707	318178	321221
Provisions for liabilities and charges		0	0	0	
Net assets		312471	5707	318178	321221
Funds of the Charity					
Unrestricted funds		33264	0	33264	38940
Designated funds	8	279207	0	279207	277991
Restricted income funds	9	0	5707	5707	4290
Total funds		312471	5707	318178	321221

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



J Kefas



Date:

14/5/24

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

1.1 Basis of preparation

The 2023 accounts are prepared on a receipts and payments basis.

1.2 Funds

General funds represent those funds of the church that are not subject to any restrictions regarding their use. Where general funds are set aside for a particular purpose, these funds are also unrestricted.

1.3 Investments

Investments are carried in the Balance Sheet at cost.

1.4 Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the church. Gifts in kind for use by the church are included in the SOFA as incoming resources when receivable.

1.5 Tangible fixed assets

Fixed assets are expensed in the Statement of Financial Activities in the year of acquisition. Items over £200 purchased in 2023 were filing cabinet £205.

1.6 Pensions

The church contributes 6% of salary into the employee's personal pension scheme. This is expensed as incurred.

1.7 Excepted charity status

The church obtained its own charity number 1179002 on 2nd July 2018 and the transfer of all net assets and liabilities to the C.I.O. was completed on 31st December 2018.

1.8 Grants received

In 2023 two grants of £10000 and £1500 were received to support the appointment and training of an Assistant Pastor.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

2. ANALYSIS OF INCOMING RESOURCES

	2023	2022
	£	£
Giving	127796	121463
International Cafe	0	600
Tear Fund	675	536
Christmas Appeal	884	586
Other Restricted	150	801
Voluntary income	129505	123986
Bookstall	838	657
Other Income	1755	308
Activities for generating funds	2593	965
Interest received	1556	354
Investment income	1556	354
Tots Time	0	0
Cafe Income	2320	2279
Away Day Income	2710	1776
Events Income	222	595
Charitable Activities Income	5252	4650
Assistant Pastor Grants received	11500	9000
Non- recurring Income	11500	9000
Total Incoming Resources	150406	138955

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

3. FUNDRAISING TRADING COSTS

	2023	2022
	£	£
Bookstall	618	574
Newspaper for resale [Evangelicals Now]	108	103
	726	677

4. CHARITABLE ACTIVITIES

	Note	2023	2022
		£	£
Gifts / grants to Individuals	6	1055	2322
Gifts / grants to Institutions	6	13416	15490
Administration and support	5	96784	90596
Rent		16765	15025
Insurance		407	373
Equipment purchased & repairs		689	1288
Printing, stationery and office costs		2953	2384
Website		891	979
Publicity and Books for general use		813	1051
Subscriptions and memberships		3861	3744
Bible Club		151	266
Youth work		0	22
Visiting Preachers		520	430
Events / Mission		1366	379
Travel & subsistence		1869	1473
Repairs & maintenance		5790	2260
Jersey Farm Community Cafe		815	703
Away Day		2709	1804
Account Independent Examination	11	450	450
Professional fees	11	1259	718
Bank charges		160	145
Trustees meetings – hire of facilities		0	0
		152723	141902

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

5. STAFF COSTS

The staff costs during the year were:

	2023	2022
	£	£
Salaries	86177	80812
Employers National Insurance costs	3107	2806
Pension costs	4707	4074
Other Expenses	2793	2904
Total staff costs	96784	90596

	2023	2022
The average number of ministers and full-time equivalent employees in the period was:	2.6	2.6

No Trustees received any remuneration or reimbursed expenses in their capacity as Trustees.

Simon Ogbourn received remuneration for pastoral work, including a contribution of 6 percent of stipend into his own pension scheme. Charles Reid was appointed Assistant Pastor from 1st August 2022 on a three year full-time contract, including a payment of 6% of stipend into the church pension scheme with NEST. Both the Pastor and Assistant Pastor received reimbursement for expenses incurred on behalf of the charity.

RIDGEWAY CHURCH, ST ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2023

6. GRANTS AND GIFTS

	Grants to Institutions		Grants to Individuals	
	2023	2022	2023	2022
	£	£	£	£
Ukraine	0	401		
Tear Fund	675	536		
Zion Church St Ives - T Dennick	1000	1000		
St Albans & District Foodbank	691	638		
STEP	300	300		
Fellowship Fund	0	350	755	1822
Holy Trinity Frogmore	550	0		
Preparation for Christian ministry			300	400
OMF - John & Sian Newton	9000	8400	0	100
Barnabus Fund	0	638		
Friends International - Sarah Dawkins	0	1500		
International cafe refund	0	227		
UCCF – S Redmayne	1200	1500		
	13416	15490	1055	2322

7. INVESTMENTS

	2023	2022
	£	£
At cost		
1 January 2023 balance brought forward	227560	227560
31 December 2023	227560	227560

The investment is the property situated at 34 Wynchlands Crescent, and is part-owned by Simon Ogbourn [Pastor-Elder]. The investment was transferred by the Independent Chapel [Spicer Street] on the church's formation, evidenced by a Deed of Assignment dated 13th December 2010. This represented the Independent Chapel's 74.55% interest in the property.

Since the investment property is occupied solely for church purposes, the Trustees and Treasurer consider the significant cost of an independent valuation at the yearend to be excessive compared with the additional benefit derived by the users of the accounts in assessing the Trustees and Treasurer's stewardship of the asset. In the opinion of the Trustees and Treasurer the net realisable value, assuming vacant possession, of the property would exceed the book value shown in the accounts.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

8. DESIGNATED FUNDS

Fund names	Funds Brought Forward 2022	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
	£	£	£	£	£
* 34 Wynchlands Crescent Building Reserve	227560		-	-	227560
	50431	1216			51647
	277991	1216	-		279207

* This reserve is maintained at an amount equal to the sum expended on the property at 34 Wynchlands Crescent.

9. RESTRICTED FUNDS

Fund names	Funds Brought Forward 2022	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
	£	£	£	£	£
Fellowship Fund	3995		755	1917	5157
Christmas Appeal	295	884	691	62	550
Other Restricted	0	150	150		0
Tear Fund	0	675	675	-	0
Assistant Pastor Grants	0	11500	-	[11500]	0
International Cafe					0
	4290	13209	2271	[9521]	5707

The Fellowship Fund is used to express love and concern for one another and others with whom the church are in touch. From the total of the giving to the church, 1.5 percent of undesignated gifts is transferred to this fund.

Tear Fund is a Christian organisation for whom the church collected specific donations from the congregation. The Christmas Appeal is allocated to Christian organisations nominated by the Elders and approved by members. A Payment of £691 was made to St Albans and District Foodbank.

A payment of £150 was made to UCCF for support of Miss S Redmayne

Charles Reid was appointed as Assistant Pastor on 1st August 2022 working full time with a three year contract.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

10. TRANSFERS BETWEEN FUNDS

From Fund	To Fund	Reason	£
General	Fellowship	1.5% of general funds transferred as per Constitution	[1917]
General	Tear Fund	Adjustment	[62]
Assistant Pastor	General	Monthly salary transfer of grants	<u>11500</u>
		General Fund movement	<u>9521</u>

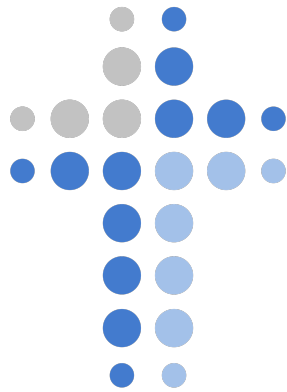
11. PROFESSIONAL FEES

Professional fees are for the Independent Examination of the accounts £450 Payroll Services £900, ICO £35, DBS provider £324.

RIDGEWAY CHURCH ST ALBANS

England & Wales - Charity number 1179002

Accounts



Ridgeway
Church
St. Albans

RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2022

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2022

Contents	Page
Report of the Trustees	1 - 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Accounts	8 -14

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

TRUSTEES REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Psalm 122 verse 1: I was glad when they said to me, "Let us go to the house of the Lord." We share that joy with the psalmist; it has been a great encouragement to us to return to our normal routine of meeting for public worship with no restrictions.

The trustees present their report with the financial statements of the charity for the year ending 31st December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: applicable to charities preparing their financial statements on a Receipts and Payments basis CC16b.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The trustees have based their report on the Charity Commission's guidance on public benefit. The church's objectives, activities and their decision making related to that are, in the opinion of the trustees, compliant with that guidance.

The primary objective of the church is the advancement of the Christian faith, both in the UK and overseas, by the teaching of the Bible and by promoting prayer and fellowship amongst Christian believers. The church also seeks the advancement of public benefit through religious education of the Christian faith.

The Church's Pastoral Team

Our pastoral team comprises a Senior Pastor, Simon Ogbourn and an Assistant Pastor, Charles Reid. Charles joined the team in August after our previous Assistant Pastor Ian Randall left to join Christchurch Harpenden.

The Church's Ministries

The regular public meetings of the church are held at Sandringham School and at the Jersey Farm Community Centre and on an ad hoc basis other locations in and around St Albans.

The Sunday morning services at Sandringham School are also broadcast weekly on the church's YouTube channel for the benefit of church members, who would otherwise be unable to attend, and for anyone worldwide who chooses to join us. During the morning service we run a creche for children up to nursery age, Bible club classes for primary aged children and Crossway for early secondary aged children (up to Year 9).

Our weeknight meetings continued throughout 2022, alternating small group Bible studies and church prayer meetings. We continue to use Zoom for occasional meetings: once a month we meet on Zoom for the Sunday evening service; every few months we meet for our week night church prayer meeting on Zoom; some week night Bible study groups use a hybrid arrangement, with some members meeting face to face and others joining using Zoom. The hybrid style meeting allows all church members the opportunity to meet for Bible study and prayer and to enjoy the encouragement of Christian fellowship.

Other ministry groups continued this year: the women's Bible study groups; the men's and women's Saturday morning breakfast. It was not possible to meet monthly at Park Side View residential care home and only four meetings were possible in 2022.

The weekly cafe at the Jersey Farm Community Centre has continued to be a significant link with the wider community, with a good attendance on a Friday afternoon. The annual MacMillan cafe in September raised £404 for the charity.

Through 2022 we have seen an increase in the number of Hong Kong families joining our congregation. We have had a number of events aimed at helping these families adjust to our culture. In February we hosted a Chinese New Year event to which more than 300 people came. This New Year event gave the church a greater visibility to the Hong Kong community in St Albans and we followed it up with three 'International Cafe' events (iCafe). These three events had the focus of: idiomatic use of English and greetings; accessing health care and the NHS; and the English education system. We used the experience of professionals in health care and education in our church fellowship to develop our own material for the iCafe events. The events were well received and provided some of the visitors with the cultural understanding and tools to flourish in St Albans.

We plan to continue to host New Year and iCafe events in 2023.

We had our church Away Day on 30th April 2022 at All Nations Christian College. Rev Dr Nick Tucker was the speaker for the event and he chose as his topic the theme of his recent book: '12 Things God Cannot Do'. The day was a time of great fellowship and stimulating teaching in the beautiful environment of the college.

We have for a number of years distributed invitations to the Marshalswick and Jersey Farm housing estates. At Christmas we added open-air carol singing to our distribution of invitations. We were very encouraged by the number of people who joined us in singing carols. Our annual carol singing at the Blackberry Jack pub in Jersey Farm was also very well attended.

Grant Making

The church supports a number of individuals and organisations. We support a family living and working in Japan; in Sapporo on the island of Hokkaido. The family are members of the OMF missionary organisation.

All grants are approved by the Church Business Meeting and are included in the annual budget. The grants are reviewed regularly to assess the needs of the recipients and the availability of funds.

As part of our concern for different causes, including local secular charities as well as Christian relief agencies, we have appeals at Christmas and at Harvest (September) to raise money for their support. (See page 13).

Receipt of Grants

In 2022 grants of £9,000 were received to assist in the support of our Assistant Pastor.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

The church has continued to focus on the teaching of the Bible and promoting prayer and fellowship through the teaching and outreach ministries outlined above.

FINANCIAL REVIEW

Principal Funding Sources

Ridgeway Church St Albans continues to be primarily dependent upon the donations made by the church members. We are grateful to God for the continued financial support from the Ridgeway Church fellowship throughout 2022.

Investment Policy and Objectives

The church's sole property asset is a 74.55659% share in the home of the Senior Pastor.

Reserves Policy

It is not the policy of the church to increase general reserves. At the end of 2022 the church had reserves equivalent to an expenditure of 14 weeks. In our Balance Sheet we have a designated Building Fund Reserve which currently stands at £50,431.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The church's governing document is the written Constitution approved at a church members' meeting held on 3rd May 2018. The church is a Charitable Incorporated Organisation with registration number 1179002.

Recruitment and Appointment of New Trustees

Recommendations to appoint new Trustees are brought to the Church Business Meeting by the Trustees. They are appointed at a church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The trustees comprise the Senior Pastor, the Assistant Pastor and three non-pastoral team members. The recruitment of trustees is set out in the Church's Handbook and Constitution. The non-pastoral team trustees are appointed for a five year term of office; the pastoral team trustees remain trustees until they resign as pastoral team members.

Recruitment and Appointment of the Treasurer

Recommendations to appoint a new treasurer are brought to the Church Business Meeting by the trustees. The treasurer is appointed at the church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The treasurer is appointed for a five year term of office.

Organisational Structure

The trustees meet fortnightly alternating between prayer and church business. They also regularly meet with the treasurer to review and discuss the financial affairs of the church.

The agenda for the Church Business Meetings (CBM) is set by the trustees; CBMs are held regularly throughout the year. At these meetings members review and make decisions in response to the leadership and work of the trustees and treasurer. All important matters concerning finance are brought to the church members for decision. The annual budget is approved by the Church Business Meeting normally held in November, before the start of our new financial year.

One trustee meets regularly with the treasurer to discuss financial aspects of the church's work. Another trustee has the responsibility for safeguarding; to ensure that the church complies with the policy approved by church members.

Induction and Training of New Trustees and Treasurers

New trustees and treasurers are briefed as necessary on their obligations under charity law, the Ridgeway Church St Albans Constitution and the decision-making processes of the church.

Risk Management

The trustees routinely assess the risks that the church faces including financial, pastoral and other physical risks. These include but are not limited to: completing Risk Assessment forms to cover each church activity; arranging appropriate insurance cover; safeguarding risks for church activities.

Safeguarding is the responsibility of all church members, particularly those involved in leading church ministries. The safeguarding training that each volunteer must attend emphasises the fact that each person has a responsibility for the care of each child and vulnerable adult. Every volunteer involved is routinely DBS checked and encouraged to sign up to the DBS update service. Final responsibility for safeguarding ultimately lies with the trustees and the trustee responsible for safeguarding submits an annual safeguarding report to the trustees.

The church is a 'Gold' member of the Christian Safeguarding Services (<https://thecss.co.uk/>). The church's safeguarding policy was revised in 2021, based on the model policy prepared by Christian Safeguarding Services, and is updated regularly based on advice from CSS. The gold membership of CSS also allows us to use the advice service offered by CSS.

The church has a GDPR policy and all data held by the church complies with the provisions of the policy.

Membership of other organisations

Ridgeway Church St Albans is a member of the Fellowship of Independent Evangelical Churches (FIEC) and the Evangelical Alliance (EA).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1179002

Principal Address 34 Wynchlands Crescent, St Albans, Hertfordshire AL4 0XL

Trustees and elders Simon Ogbourn, Senior Pastor
Ian Randall, Assistant Pastor (resigned July 2022)
Charles Reid, Assistant Pastor (appointed August 2022)
Peter Buckley (appointed May 2022 for a term of 5 years)
Jonathan Kefas (appointed May 2019 for a term of 4 years)
Gift Mlalazi (appointed May 2019 for a term of 5 years)

Independent Examiner P Dean F.C.I.E
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Treasurer David Warner (appointed May 2019 for a term of 5 years)

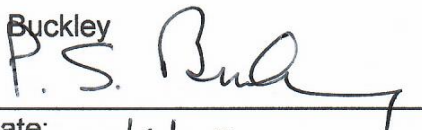
Bankers Lloyds TSB Bank plc
St. Albans Branch
PO Box 1000 BX1 1LT


Church Website www.ridgewaychurch.net

FIEC Registration number 5364

EA Membership number 240379

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley

Date: 4/6/23

J Kefas

4/6/23

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002**

I report on the accounts for the period ended 31 December 2022 set out on pages 6 to 14.

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 [the Charities Act] and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission [under Section 145[5][b] of the Charities Act]; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's statement

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

[1] which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met; or

[2] to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Dean F.C.I.E
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date: 5-6-2023

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

CHARITY COMMISSION STATEMENT OF FINANCIAL ACTIVITIES
[INCLUDING INCOME AND EXPENDITURE ACCOUNT]
FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted funds £	Restricted income funds £	2022 £	2021 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income		120838	12148	132986	115927
Activities for generating funds		965		965	448
Charitable Activities Income		4650		4650	1412
Investment income		354		354	77
Building Reserve					20
Total incoming resources	2	126807	12148	138955	117884
Resources expended					
Costs of Generating Funds					
Fundraising trading costs	3	677		677	616
Charitable activities	4	136517	5385	141902	129327
Total resources expended		137194	5385	142579	129943
Net incoming / [outgoing] resources before transfers		[10387]	6763	[3624]	[12059]
Gross transfers between funds	10	9176	[9176]		
Net movement in funds		[1211]	[2413]	[3624]	[12059]
Funds brought forward from 2021		318142	6703	324845	336904
Total funds carried forward		316931	4290	321221	324845

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note	Unrestricted funds £	Restricted income funds £	2022 £	2021 £
Fixed assets					
Investments	7	227560	0	227560	227560
Total fixed assets		227560	0	227560	227560
Current assets					
Cash at bank and in hand		89371	4290	93661	97285
Total current assets		89371	4290	93661	97585
Net current assets / [liabilities]		89371	4290	93661	97285
Total assets less current liabilities		316931	4290	321221	324845
Provisions for liabilities and charges		0	0	0	
Net assets		316931	4290	321221	324845
Funds of the Charity					
Unrestricted funds		38940	0	38940	40482
Designated funds	8	277991	0	277991	277660
Restricted income funds	9	0	4290	4290	6703
Total funds		316931	4290	321221	324845

Approved by the Elders and Trustees and signed on their behalf by:

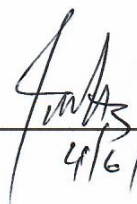
P Buckley



Date:

4/6/23

J Kefas


4/6/23

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation

The 2022 accounts are prepared on a receipts and payments basis.

1.2 Funds

General funds represent those funds of the church that are not subject to any restrictions regarding their use. Where general funds are set aside for a particular purpose, these funds are also unrestricted.

1.3 Investments

Investments are carried in the Balance Sheet at cost.

1.4 Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the church. Gifts in kind for use by the church are included in the SOFA as incoming resources when receivable.

1.5 Tangible fixed assets

Fixed assets are expensed in the Statement of Financial Activities in the year of acquisition. Items over £200 purchased in 2022 were streaming equipment case £1104

1.6 Pensions

The church contributes 6% of salary into the employee's personal pension scheme. This is expensed as incurred.

1.7 Excepted charity status

The church obtained its own charity number 1179002 on 2nd July 2018 and the transfer of all net assets and liabilities to the C.I.O. was completed on 31st December 2018.

1.8 Grants received

In 2022 two grants of £5000 and £4000 was received to support the appointment and training of an Assistant Pastor.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

2. ANALYSIS OF INCOMING RESOURCES

	2022	2021
	£	£
Giving	121463	106012
Fellowship Fund		200
International Cafe	600	
Tear Fund	536	1456
Christmas Appeal	586	1759
Other Restricted	801	1500
Building Reserve		20
Voluntary income	123986	110947
Bookstall	657	448
Other Income	308	0
Activities for generating funds	965	448
Interest received	354	77
Investment income	354	77
Tots Time	0	79
Cafe Income	2279	1333
Away Day Income	1776	0
Events Income	595	
Charitable Activities Income	4650	1412
Assistant Pastor Grants received	9000	5000
Non- recurring Income	9000	5000
Total Incoming Resources	138955	117884

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

3. FUNDRAISING TRADING COSTS

	2022	2021
	£	£
Bookstall	574	481
Newspaper for resale [Evangelicals Now]	103	135
	<u>677</u>	<u>616</u>

4. CHARITABLE ACTIVITIES

	Note	2022	2021
		£	£
Gifts / grants to Individuals	6	2322	2650
Gifts / grants to Institutions	6	15490	17610
Administration and support	5	90596	78428
Ass. Pastor College Expenses	5	0	2862
Rent		15025	8181
Insurance		373	602
Equipment purchased & repairs		1288	4326
Printing, stationery and office costs		2384	2332
Website		979	911
Refreshments		0	45
Publicity and Books for general use		1051	657
Subscriptions and memberships		3744	4005
Bible Club		266	312
Youth work		22	29
Visiting Preachers		430	200
Events / Mission		379	2159
Travel & subsistence		1473	670
Repairs & maintenance		2260	693
Jersey Farm Community Cafe		703	403
Away Day		1804	0
Tots Time		0	0
Account Independent Examination	11	450	990
Professional fees	11	718	1140
Bank charges		145	122
Trustees meetings – hire of facilities		0	0
		<u>141902</u>	<u>129327</u>

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

5. STAFF COSTS

The staff costs during the year were:

	2022	2021
	£	£
Salaries	80812	72800
Employers National Insurance costs	2806	1947
Pension costs	4074	3681
Other Expenses	2904	2862
Total staff costs	90596	78145

	2022	2021
The average number of ministers and full-time equivalent employees in the period was:	2.6	2.3

No Trustees received any remuneration or reimbursed expenses in their capacity as Trustees.

Simon Ogbourn received remuneration for pastoral work, including a contribution of 6 percent of stipend into his own pension scheme. Ian Randall joined as part-time Assistant Pastor in September 2017 and received remuneration for pastoral work and 6 percent of stipend into the church pension scheme with NEST. Ian Randall resigned on 31st July 2022 to take up a post at Harpenden Evangelical Church. Charles Reid was appointed Assistant Pastor from 1st August 2022 on a three year full-time contract, including a payment of 6% of stipend into the church pension scheme with NEST. Both the Pastor and Assistant Pastor received reimbursement for expenses incurred on behalf of the charity.

RIDGEWAY CHURCH, ST ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2022

6. GRANTS AND GIFTS

	Grants to Institutions		Grants to Individuals	
	2022	2021	2022	2021
	£	£	£	£
Ukraine	401	0		
Tear Fund	536	1456		
Zion Church St Ives - T Dennick	1000	1000		
St Albans & District Foodbank	638	1704		
STEP	300	300		
Fellowship Fund	350	1000	1822	1850
Barnabus	638	0		
Preparation for Christian ministry			400	800
OMF - John & Sian Newton	8400	8400	100	
OMF – L & A Blacker	0	250		
Friends International - Sarah Dawkins	1500	2000		
International cafe refund	227	0		
UCCF – S Redmayne	1500	1500		
	15490	17610	2322	2650

7. INVESTMENTS

	2022	2021
	£	£
At cost		
1 January 2022 balance brought forward	227560	227560
31 December 2022	227560	227560

The investment is the property situated at 34 Wynchlands Crescent, and is part-owned by Simon Ogbourn [Pastor-Elder]. The investment was transferred by the Independent Chapel [Spicer Street] on the church's formation, evidenced by a Deed of Assignment dated 13th December 2010. This represented the Independent Chapel's 74.55% interest in the property.

Since the investment property is occupied solely for church purposes, the Trustees and Treasurer consider the significant cost of an independent valuation at the year end to be excessive compared with the additional benefit derived by the users of the accounts in assessing the Trustees and Treasurer's stewardship of the asset. In the opinion of the Trustees and Treasurer the net realisable value, assuming vacant possession, of the property would exceed the book value shown in the accounts.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

8. DESIGNATED FUNDS

Fund names	Funds Brought Forward 2021	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
	£	£	£	£	£
* 34 Wynchlands Crescent Building Reserve	227560		-	-	227560
	50100	331			50431
	277660	331	-		277991

* This reserve is maintained at an amount equal to the sum expended on the property at 34 Wynchlands Crescent.

9. RESTRICTED FUNDS

Fund names	Funds Brought Forward 2021	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
	£	£	£	£	£
Fellowship Fund	4355		2172	1812	3995
Christmas Appeal	985	586	1276	-	295
Other Restricted	0	801	801		0
Tear Fund	0	536	536	-	0
Assistant Pastor Grants	1363	9625	-	[10988]	0
International Cafe		600	600		
	6703	12148	5385	[9176]	4290

The Fellowship Fund is used to express love and concern for one another and others with whom the church are in touch. From the total of the giving to the church, 1.5 percent of undesignated gifts is transferred to this fund.

Tear Fund is a Christian organisation for whom the church collected specific donations from the congregation. The Christmas Appeal is allocated to Christian organisations nominated by the Elders and approved by members. A Payment of £638 was made to St Albans and District Foodbank and £638 to Barnabus Fund from the 2021 Christmas Appeal.

Ian Randall was appointed as Assistant Pastor on 1st September 2017 working 3 days per week on a 3 year contract.

The church agreed an extension to Ian Randall's contract to 31st August 2021 to enable him to study at London Seminary for 3 years commencing September 2018. In 2021 his contract was further extended to 31st July 2022 working 4 days per week.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

10. TRANSFERS BETWEEN FUNDS

From Fund	To Fund	Reason	£
General	Fellowship	1.5% of general funds transferred as per Constitution	[1812]
Other Restricted	General	Equipment purchase	0
Assistant Pastor	General	Monthly salary transfer of grants	<u>10988</u>
		General Fund movement	<u>9176</u>

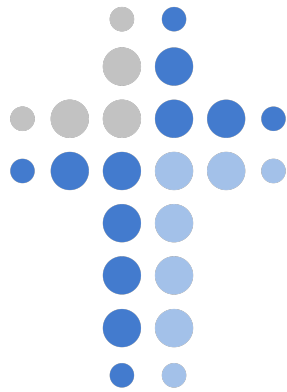
11. PROFESSIONAL FEES

Professional fees are for the Independent Examination of the accounts £450 Payroll Services £594, ICO £35, DBS provider £49 and £40 Trustee training

RIDGEWAY CHURCH ST ALBANS

England & Wales - Charity number 1179002

Accounts



Ridgeway
Church
St. Albans

RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

Contents	Page
Report of the Trustees	1 - 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9 -15

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

TRUSTEES REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

Psalm 100, 'For the Lord is good and his love endures forever; his faithfulness continues through all generations'. This pandemic year has been unprecedented but we rejoice that we have known what the psalmist wrote 3000 years ago. God has been good to us; he has provided for our needs, both financially and spiritually, and we look forward to what he has for us in the years to come.

The trustees present their report with the financial statements of the charity for the year ending 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: applicable to charities preparing their financial statements on a Receipts and Payments basis CC16b.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The trustees have based their report on the Charity Commission's guidance on public benefit. The church's objectives, activities and their decision making related to that are, in the opinion of the trustees, compliant with that guidance.

The primary objective of the church is the advancement of the Christian faith, both in the UK and overseas, by the teaching of the Bible and by promoting prayer and fellowship amongst Christian believers. The church also seeks the advancement of public benefit through religious education of the Christian faith.

The Church's Pastoral Team

The church has a Pastor, Simon Ogbourn, an Assistant Pastor, Ian Randall and a Women's Worker, Amanda Thompson, who together form the pastoral team of the church. At the end of 2021 Amanda Thompson relinquished her responsibility as the Women's Worker.

The Church's Ministries

The public meetings of the church are held at Sandringham School and at the Jersey Farm Community Centre. The Sunday morning services are also broadcast weekly on the church's YouTube channel for the benefit of church members, who would otherwise be unable to attend, and anyone worldwide who chooses to join us. The advice from the FIEC (The Fellowship of Independent Evangelical Churches) was extremely helpful in guiding us through the government requirements of covid restrictions.

When we were permitted to meet face to face we did. We followed strictly the government guidelines throughout for social distancing, sanitising surfaces and face coverings. When singing out loud was not permitted we benefited from the ministry of several of our church members who recorded hymns for our services. It is now a great encouragement that we can sing the praises of our God with our hearts and our voices.

Our weeknight meetings continued throughout 2021, alternating small group Bible studies and church prayer meetings. When face to face meetings were not permitted we met using Zoom. Now that we are able to meet face to face without restriction we continue to use Zoom for occasional meetings: once a month we meet on Zoom for the Sunday evening service; every few months we meet for our weeknight church prayer meeting on Zoom; some weeknight Bible study groups use a hybrid arrangement, with

some members meeting face to face and others joining using Zoom. This hybrid style meeting has meant that some church members who are confined to their homes can still meet face to face 'virtually' and enjoy the encouragement of meeting with other members of the fellowship.

Other ministry groups continued this year; meeting face to face when possible. The women's Bible study groups; the men's and women's Saturday morning breakfast; and the monthly service at Parkside View, a sheltered housing facility.

The weekly cafe at the Jersey Farm Community Centre has continued to be a significant link with the wider community, with a good attendance on a Friday afternoon. The annual MacMillan Cafe in September raised £500 for the charity. To increase community involvement there is also a 'Living Well' element to the cafe in which topics of interest (e.g. plants and horticulture) are included, with experts from the church participating.

One notable change from mid 2021 has been the arrival of many Hong Kong families to St Albans. Some HK families started to attend our church services and it has been a privilege to welcome them to St Albans and to help them in their cultural adjustment to the UK. In September we held a 'Lantern Festival' and were surprised by the numbers of Hong Kongers attending and the overwhelmingly positive response. It is our intention to continue to help these families in their adjustment to life in England and we have planned a number of International Cafe (iCaf) events in 2022 covering such topics as idiomatic usage of English, what to do when you need medical help and what you should expect with the English education system.

It has not been possible to plan the usual programme of outreach and children's events in 2021. However the greater familiarity with Zoom has allowed us to continue some of our events using that format. Our Friday evening ministry for Key Stage 2 children met on Zoom until August, when the decision was taken to close the ministry rather than go back to meeting in person. Online quizzes, craft events and Advent activities for adults and children have proved successful.

Grant Making

The church supports a number of individuals and organisations. We support a family living and working in Sapporo, Japan. The family are working there under the auspices of the OMF, a missionary organisation working in East Asia.

All grants are approved by the Church Business Meeting and are included in the annual budget. The grants are reviewed regularly to assess the needs of the recipients and the availability of funds.

As part of our concern for different causes, including local secular charities as well as Christian relief agencies, we have appeals at Christmas and at Harvest (September) to raise money for their support. (See page 13).

Receipt of Grants

In 2021 a grant of £5,000 was received to assist in the support of Ian Randall as Assistant Pastor.

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

The church has continued to focus on the teaching of the Bible and promoting prayer and fellowship through the teaching and outreach ministries outlined above.

FINANCIAL REVIEW

Principal Funding Sources

Ridgeway Church St Albans continues to be primarily dependent upon the donations made by the church members. We are grateful to the Lord for the continued financial support from the Ridgeway Church fellowship throughout 2021.

Investment Policy and Objectives

The church's sole property asset is a 74.55659% share in the home of the Senior Pastor.

Reserves Policy

It is not the policy of the church to increase general reserves. At the end of 2021 the church had reserves equivalent to an expenditure of 17 weeks. In our Balance Sheet we have a designated Building Fund Reserve which currently stands at £50,100.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The church's governing document is the written Constitution approved at a church members' meeting held on 3rd May 2018. The church is a Charitable Incorporated Organisation with registration number 1179002.

Recruitment and Appointment of New Trustees

Recommendations to appoint new Trustees are brought to the Church Business Meeting by the Trustees. They are appointed at a church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The trustees comprise the Senior Pastor, the Assistant Pastor and three non-pastoral team members. The recruitment of trustees is set out in the church's handbook and constitution. The non-pastoral team trustees are appointed for a five year term of office; the pastoral team trustees remain trustees until they resign as pastoral team members.

Recruitment and Appointment of the Treasurer

Recommendations to appoint a new treasurer are brought to the Church Business Meeting by the trustees. The treasurer is appointed at a church meeting by a resolution that must be passed by a majority of 75% of the quorum then present. The treasurer is appointed for a five year term of office.

Organisational Structure

The trustees and the treasurer regularly review and discuss the affairs of the church.

The agenda for the Church Business Meetings is set by the trustees; CBMs are held regularly throughout the year. At these meetings members review and make decisions in response to the leadership and work of the trustees and treasurer. All important matters concerning finance are brought to the church members for decision. The annual budget is approved by the Church Business Meeting normally held in November, before the start of our new financial year.

One trustee meets regularly with the treasurer to discuss financial aspects of the church's work. Another trustee has the responsibility for safeguarding; to ensure that the church complies with the policy approved by church members.

Induction and Training of New Trustees and Treasurers

New trustees and treasurers are briefed as necessary on their obligations under charity law, the Ridgeway Church St Albans Constitution and the decision-making processes of the church.

Risk Management

The trustees routinely assess the risks that the church faces: financial, pastoral and other risks. These include but are not limited to: completing Risk Assessment forms to cover each church activity; arranging appropriate insurance cover; safeguarding risks for church activities.

Safeguarding is the responsibility of all church members, particularly those involved in leading church ministries. The safeguarding training that each volunteer must attend emphasises the fact that each person has a responsibility for the care of each child and vulnerable adult. Every volunteer involved is routinely DBS checked and encouraged to sign up to the update service. Final responsibility for safeguarding ultimately lies with the trustees and safeguarding and the trustee responsible for safeguarding submits an annual safeguarding report to the trustees.

The church is a 'Gold' member of the Christian Safeguarding Services (<https://thecss.co.uk/>). The church's safeguarding policy was rewritten in 2021 and was based on the model policy prepared by Christian Safeguarding Services. The church's new policy was formally approved by CSS. The church uses CSS to do the Disclosure and Barring Service checks for volunteers. The gold membership of CSS also allows us to use the advice service offered by CSS.

The church has a GDPR policy and all data held by the church complies with the provisions of the policy.

Membership of other organisations

Ridgeway Church St Albans is a member of the Fellowship of Independent Evangelical Churches (FIEC) and the Evangelical Alliance (EA).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number 1179002

Principal Address 34 Wynchlands Crescent, St Albans,
Hertfordshire AL4 0XL

Trustees and elders Simon Ogbourn, Senior Pastor
Ian Randall, Assistant Pastor
Peter Buckley (appointed 2nd May 2019 for a term of 3 years)
Jonathan Kefas (appointed 2nd May 2019 for a term of 4 years)
Gift Mlalazi (appointed 2nd May 2019 for a term of 5 years)

Independent Examiner

Mr Philip Dean F.C.I.E
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Treasurer

David Warner (appointed 2nd May 2019 for a term of 5 years)

Bankers

Lloyds TSB Bank plc
St. Albans Branch
PO Box 1000
BX1 1LT

Kingdom Bank
Media House
Padge Road
Beeston
Nottingham
NG9 2RS

Church Website

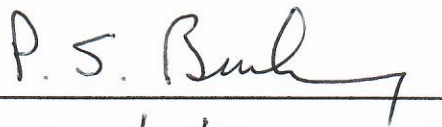
www.ridgewaychurch.net

FIEC Registration number 5364

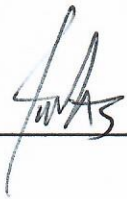
EA Membership number 240379

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



J Kefas



Date: 19/5/2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002**

I report on the accounts for the period ended 31 December 2021 set out on pages 7 to 15.

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 [the Charities Act] and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission [under Section 145[5][b] of the Charities Act]; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the 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 you as 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 statements below.

Independent examiner's statement

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

[1] which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Charities Act

have not been met; or

[2] to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



P Dean F.C.I.E
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date: 19.5.22

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

CHARITY COMMISSION STATEMENT OF FINANCIAL ACTIVITIES
[INCLUDING INCOME AND EXPENDITURE ACCOUNT]
FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted funds £	Restricted income funds £	2021 £	2020 £
Incoming resources					
Incoming resources from generated funds					
Voluntary income		106012	9915	115927	131996
Activities for generating funds		448		448	657
Charitable Activities Income		1412		1412	1327
Investment income		77		77	27
Building Reserve		20		20	20
Total incoming resources	2	107969	9915	117884	134027
Resources expended					
Costs of Generating Funds					
Fundraising trading costs	3	616		616	420
Charitable activities	4	121449	7878	129327	123198
Total resources expended		122065	7878	129943	123618
Net incoming / [outgoing] resources before transfers		[14096]	2037	[12059]	10409
Gross transfers between funds	10	13158	[13158]		
Net movement in funds		[938]	[11121]	[12059]	10409
Funds brought forward from 2020		319080	17824	336904	326495
Total funds carried forward		318142	6703	324845	336904

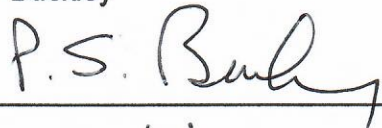
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

BALANCE SHEET
AS AT 31 DECEMBER 2021

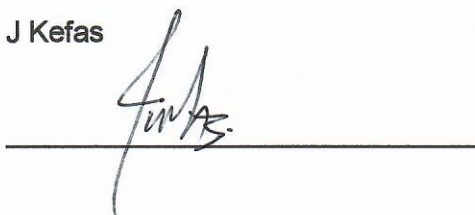
	Note	Unrestricted funds £	Restricted income funds £	2021 £	2020 £
Fixed assets					
Investments	7	227560	0	227560	227560
Total fixed assets		227560	0	227560	227560
Current assets					
Cash at bank and in hand		90582	6703	97285	109344
Total current assets		90582	6703	97285	109344
Net current assets / [liabilities]		90582	6703	97285	109344
Total assets less current liabilities		318142	6703	324845	336904
Provisions for liabilities and charges		0	0	0	
Net assets		318142	6703	324845	336904
Funds of the Charity					
Unrestricted funds		40482	0	40482	41500
Designated funds	8	277660	0	277660	277580
Restricted income funds	9	0	6703	6703	17824
Total funds		318142	6703	324845	336904

Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



J Kefas



Date: 19/5/2022

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

1.1 Basis of preparation

The 2021 accounts are prepared on a receipts and payments basis.

1.2 Funds

General funds represent those funds of the church that are not subject to any restrictions regarding their use. Where general funds are set aside for a particular purpose, these funds are also unrestricted.

1.3 Investments

Investments are carried in the Balance Sheet at cost.

1.4 Gifts in kind

Gifts in kind are accounted for at a reasonable estimate of their value to the church. Gifts in kind for use by the church are included in the SOFA as incoming resources when receivable.

1.5 Tangible fixed assets

Fixed assets are expensed in the Statement of Financial Activities in the year of acquisition. Items over £200 purchased in 2021 were Two Laptops for £963, streaming equipment balance £807, printer £1254, office furniture £568 and bookshelves £240

1.6 Pensions

The church contributes 6% of salary into the employee's personal pension scheme. This is expensed as incurred.

1.7 Excepted charity status

The church obtained its own charity number 1179002 on 2nd July 2018 and the transfer of all net assets and liabilities to the C.I.O. was completed on 31st December 2018.

1.8 Grants received

In 2021 a grant of £5000 was received to support the appointment and training of an Assistant Pastor.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

2. ANALYSIS OF INCOMING RESOURCES

	2021	2020
	£	£
Giving	106012	116448
Fellowship Fund	200	6006
Tear Fund	1456	663
Christmas Appeal	1759	1706
Other Restricted	1500	7173
Building Reserve	20	20
Voluntary income	110947	132016
Bookstall	448	333
Other Income	0	324
Activities for generating funds	448	657
Interest received	77	27
Investment income	77	27
Tots Time	79	410
Cafe Income	1333	370
Away Day Income	0	547
Events Income		
Charitable Activities Income	1412	1327
Assistant Pastor Grants received	5000	0
Non- recurring Income	5000	0
Total Incoming Resources	117884	134027

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

3. FUNDRAISING TRADING COSTS

	2021	2020
	£	£
Bookstall	481	357
Newspaper for resale [Evangelicals Now]	135	63
	<u>616</u>	<u>420</u>

4. CHARITABLE ACTIVITIES

	Note	2021	2020
		£	£
Gifts / grants to Individuals	6	2650	4628
Gifts / grants to Institutions	6	17610	15239
Administration and support	5	78428	70704
Ass. Pastor College Expenses	5	2862	6931
Rent		8181	4380
Insurance		602	574
Equipment purchased & repairs		4326	6819
Printing, stationery and office costs		2332	1437
Website		911	496
Refreshments		45	0
Publicity and Books for general use		657	570
Subscriptions and memberships		4005	4422
Bible Club		312	160
Youth work		29	248
Visiting Preachers		200	0
Events / Mission		2159	278
Travel & subsistence		670	510
Repairs & maintenance		693	1696
Jersey Farm Community Cafe		403	258
Away Day		0	946
Tots Time		0	275
Payroll services		990	792
Professional fees	11	1140	1790
Bank charges		122	45
Trustees meetings – hire of facilities		0	0
		<u>129327</u>	<u>123198</u>

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

5. STAFF COSTS

The staff costs during the year were:

	2021	2020
	£	£
Salaries	72800	66133
Employers National Insurance costs	1947	1713
Pension costs	3681	3368
College Expenses Ass. Pastor	2862	6931
Total staff costs	81290	78145

	2021	2020
The average number of ministers and full-time equivalent employees in the period was:	2.3	1.7

No Trustees received any remuneration or reimbursed expenses in their capacity as Trustees.

Simon Ogbourn received remuneration for pastoral work, including a contribution of 6 percent of stipend into his own pension scheme. Ian Randall joined as part-time Assistant Pastor in September 2017 and received remuneration for pastoral work and 6 percent of stipend into the church pension scheme with NEST.

RIDGEWAY CHURCH, ST ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2021

6. GRANTS AND GIFTS

	Grants to Institutions		Grants to Individuals	
	2021	2020	2021	2020
	£	£	£	£
Compassion UK		0		
Tear Fund	1456	663		
Zion Church St Ives - T Dennick	1000	1000		
St Albans & District Foodbank	1704	0		
STEP	300	300		
Fellowship Fund	1000		1850	3828
Smiles Foundation		0		
Preparation for Christian ministry			800	800
OMF - John & Sian Newton	8400	8400		
OMF – L & A Blacker	250	300		
Friends International - Sarah Dawkins	2000	3300		
St Albans Refuge		388		
Mercy Ships		388		
UCCF – S Redmayne	1500	500		
	17610	15239	2650	4628

7. INVESTMENTS

	2021	2020
	£	£
At cost		
1 January 2021 balance brought forward	227560	227560
31 December 2021	227560	227560

The investment is the property situated at 34 Wynchlands Crescent, and is part-owned by Simon Ogbourn [Pastor-Elder]. The investment was transferred by the Independent Chapel [Spicer Street] on the church's formation, evidenced by a Deed of Assignment dated 13th December 2010. This represented the Independent Chapel's 74.55% interest in the property.

Since the investment property is occupied solely for church purposes, the Trustees and Treasurer consider the significant cost of an independent valuation at the year end to be excessive compared with the additional benefit derived by the users of the accounts in assessing the Trustees and Treasurer's stewardship of the asset. In the opinion of the Trustees and Treasurer the net realisable value, assuming vacant possession, of the property would exceed the book value shown in the accounts.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

8. DESIGNATED FUNDS

Fund names	Funds Brought Forward 2020 £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances carried forward £
* 34 Wynchlands Crescent Building Reserve	227560		-	-	227560
	50020	80			50100
	277580	80	-		277660

* This reserve is maintained at an amount equal to the sum expended on the property at 34 Wynchlands Crescent.

9. RESTRICTED FUNDS

Fund names	Funds Brought Forward 2020 £	Incoming resources £	Outgoing resources £	Transfers £	Fund balances carried forward £
Fellowship Fund	5415	200	2850	1590	4355
Christmas Appeal	930	1759	1704	-	985
Other Restricted	618	1500	1868	[250]	-
Tear Fund	-	1456	1456	-	-
Assistant Pastor Grants	10861	5000	-	[14498]	1363
	17824	9915	7878	[13158]	6703

The Fellowship Fund is used to express love and concern for one another and others with whom the church are in touch. From the total of the giving to the church, 1.5 percent of undesignated gifts is transferred to this fund. A special appeal was made in 2020 to increase the Fund to help any in need due to the Coronavirus.

Tear Fund is a Christian organisation for whom the church collected specific donations from the congregation. The Christmas Appeal is allocated to Christian organisations nominated by the Elders and approved by members. A Payment of £1704 was made to St Albans and District Foodbank from the 2020 Christmas Appeal. A specific gift of £250 to OMF was also made in 2021.

A specific donation of £6873 was received in 2020 to purchase Streaming Equipment. A balance of £618 remained to be spent and this was used for the equipment balance in 2021. A specific donation of £1250 was received in 2021 for a new office printer. The printer has been purchased.

Ian Randall was appointed as Assistant Pastor on 1st September 2017 working 3 days per week on a 3 year contract.

The church agreed an extension to Ian Randall's contract to 31st August 2021 to enable him to study at London Seminary for 3 years commencing September 2018. In 2021 his contract was further extended to 31st July 2022 working 4 days per week.

RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

10. TRANSFERS BETWEEN FUNDS

From Fund	To Fund	Reason	£
General	Fellowship	1.5% of general funds transferred as per Constitution	[1590]
Other Restricted	General	Equipment purchase	250
Assistant Pastor	General	Monthly salary transfer of grants	<u>14498</u>
		General Fund movement	<u>13158</u>

11. PROFESSIONAL FEES

Professional fees are for the Independent Examination of the accounts £1080, ICO £35 and DBS provider £25