



RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

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RIDGEWAY CHURCH, ST. ALBANS
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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

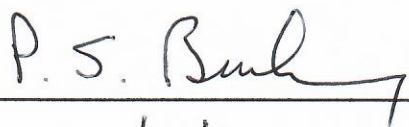
www.ridgewaychurch.net

FIEC Registration number 5364

EA Membership number 240379

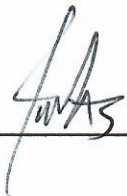
Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



Date: 19/5/2022

J Kefas



**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

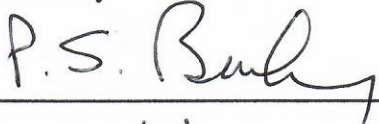
RIDGEWAY CHURCH, ST. ALBANS
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BALANCE SHEET
AS AT 31 DECEMBER 2021

	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

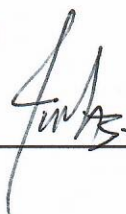
Approved by the Elders and Trustees and signed on their behalf by:

P Buckley



Date: 19/5/2022

J Kefas



RIDGEWAY CHURCH, ST. ALBANS
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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.

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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

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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
	616	420

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
		129327	123198

RIDGEWAY CHURCH, ST. ALBANS
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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.

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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.

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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	227560		-	-	227560
Building Reserve	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.

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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	14498
		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