



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

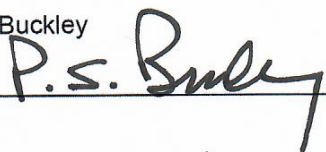
Church Website www.ridgewaychurch.net

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

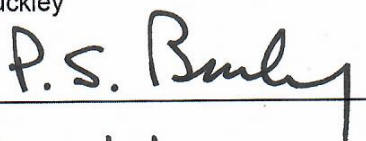
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

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	227560		-	-	227560
Building Reserve	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	11500
		General Fund movement	9521

11. PROFESSIONAL FEES

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