



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

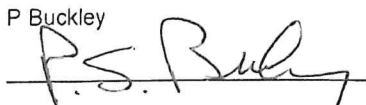
Church Website www.ridgewaychurch.net

FIEC Registration number 5364

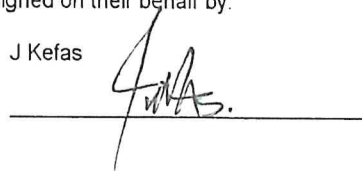
EA Membership number 240379

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

P Buckley


Date: 28/3/2025

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 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

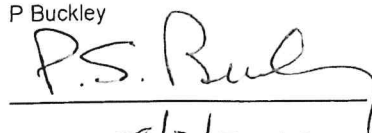
RIDGEWAY CHURCH, ST. ALBANS
Charitable Incorporated Organisation no. 1179002

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
	<u>1,013</u>	<u>726</u>

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
		<u>157,583</u>	<u>152,723</u>

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>-</u>	<u>(2,247)</u>	<u>-</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.