



RIDGEWAY CHURCH, ST. ALBANS

Charitable Incorporated Organisation no. 1179002

REPORT AND ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

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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

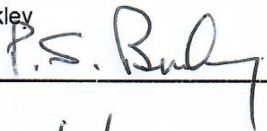
Church Website www.ridgewaychurch.net

FIEC Registration number 5364

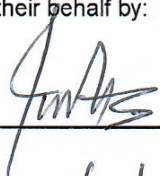
EA Membership number 240379

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
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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		227,560	-	227,560	227,560
Current assets					
Cash at bank and in hand		74,307	10,013	84,320	90,447
Total current assets		74,307	10,013	84,320	90,447
Net assets		301,867	10,013	311,880	318,007
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		301,867	10,013	311,880	318,007

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
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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
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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
	1,140	1,013

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
		157,255	157,583

RIDGEWAY CHURCH, ST. ALBANS
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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
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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.

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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
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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.