

ST JAMES'S CHURCH, RYDE

England & Wales · Charity number 1181957

Details

Other names	St James's Church
Status	Registered
Legal form	CIO
Registered	2019-02-11
Register	View on the Charity Commission register

Contact

Address	4 Market Street Ryde Isle Of Wight PO33 2NG
Phone	01983566381
Email	office@stjamesryde.com
Website	https://www.stjamesryde.com

Activities

Objects: THE OBJECTS OF ST JAMES'S CHURCH, RYDE THE CIO ARE:THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH (SEE APPENDIX 1), PRIMARILY BUT NOT EXCLUSIVELY TO THE BENEFIT OF THE PEOPLE OF RYDE AND THE REST OF THE ISLE OF WIGHT.

Activities: St James's Church, Ryde seeks to advance the Christian faith in accordance with the Basis of Faith as laid down in the Constitution, primarily but not exclusively to the benefit of the people of Ryde and the rest of the Isle of Wight.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Isle Of Wight

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£146,268	£130,890	-	-
2023-12-31	£174,046	£142,535	-	-
2022-12-31	£137,238	£174,912	-	-
2021-12-31	£143,622	£122,777	-	-
2020-12-31	£153,153	£119,846	-	-

Trustees

Name	Role	Appointed
Laura Sheen		2025-04-09
Matthew Adam Ostler		2020-09-30
Nathan John Hassett		2023-04-26
Patricia Anne Cotton		2019-04-24
Peter David Wyatt		2018-04-25
Philip Leslie Smith		2020-09-30
Rev Benjamin James Williamson		2025-06-23

Accounts

REGISTERED CHARITY NUMBER: 1181957

ST JAMES'S CHURCH, RYDE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

**Bright Brown Limited
Chartered Accountants
Exchange House, St Cross Lane, Newport, Isle of Wight, PO30 5BZ**

ST JAMES'S CHURCH, RYDE

CONTENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

	Page
Charity information	1
Trustees' report	2 - 5
Independent examiner's report	6
Receipts and payments account	7
Statement of assets and liabilities	8 - 9

ST JAMES'S CHURCH, RYDE

CHARITY INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2024

Address: 4 Market Street
Ryde
Isle of Wight
PO33 2NG

Church Council (Trustees):	Reverend J Leggett	Chairman
	Tricia Cotton	Secretary and Senior Deacon
	Peter Wyatt	
	Fiona Hunt	Treasurer
	Roger Colman	Senior Deacon
	Philip Smith	
	Matt Ostler	
	Nathan Hassett	

Charity number: 1181957

Independent examiner: Gavin Kelly FCCA, ACA
Bright Brown Ltd
Exchange House
St Cross Lane
Newport
Isle of Wight
PO30 5BZ

Bankers: Barclays Bank Plc
Leicester
LE87 2BB

Lloyds Bank Plc
PO Box 1000
Andover
BX1 1LT

Shawbrook Bank Limited
Lutea House
Warley Hill Business Park
The Drive
Great Warley
Brentwood
Essex
CM13 3BE

Insurer: The church is insured with the Ecclesiastical Insurance Group. The premium covers buildings and contents to a total of £13,300,000 employer's liability to £10,000,000, and public liability to £10,000,000.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2024. The financial statements comply with the charity's governing document, Charity Commission guidance on receipts and payments accounts, and applicable law.

The legal and administrative information set out on page 1 forms part of this report.

Constitution, objects and aims

A Church of England (CofE) Proprietary Chapel since 1827, in February 2020 the Church Council (Trustees) of St James's Church, Ryde voted to leave the CofE to seek episcopal oversight under the governance of the Anglican Mission in England (AMiE). The church remains a part of the 'Global Fellowship of Confessing Anglicans' (GAFCON) and a place of worship wherein the Protestant and Evangelical doctrines are taught and services are conducted in accordance with CofE practice as laid down in the Book of Common Prayer, the Ordinals and Homilies. The Minister, the Rev'd James Leggett, is employed by the Church Council of St James's, Ryde. The appointment of the Minister is the responsibility of the trustees of the charity, 'The Chapel of St James, Ryde (exempt charity)', who have patronage for the Benefice. The church also employs an Associate Minister, a youth worker and an Administrator. The Church Council is guided by its Vision statement:

- | | | | |
|----|-----------------------|---|--|
| 1. | Goal | - | to glorify God in all that we do. |
| 2. | God gives tools | - | the Bible and Prayer. |
| 3. | Gospel centered tasks | - | proclaiming Christ, building each other up, sending out workers. |

The use of the church building, including the attached St James's Hall with church flat incorporated, is governed by the trustees of 'The Chapel of St James, Ryde' acting in their capacity as landlord, with the Church Society acting as holding trustee of the church land and properties, which include the Manse at 29 Mayfield Road (PO33 3PR). The Church Society is a conservative evangelical organisation concerned with maintaining the doctrine and worship of the CofE and upholding the sufficiency and authority of scripture. More can be found at www.churchsociety.org.

The church building is a non-consecrated, Grade IIB Listed building located in the centre of Ryde and incorporates the church office at 4 Market Street, Ryde, PO33 2NG (tel: 01983 566381).

Structure, governance and management

St James's Church, Ryde is a Charitable Incorporated Organisation (CIO) governed by its Constitution, dated 12 February 2020 and managed by the charity's trustees. In practice the charity trustees are collectively referred to as the Church Council.

The Constitution provides that charity trustees (Church Council members) shall be: The Minister and Associate Minister; the two Senior Deacons elected at the annual general meeting (AGM) and up to 12 elected trustees.

The Church Council members are elected at the AGM by members of the congregation who are on the register of Church Members, referred to as the Electoral Roll. Membership of the Church is open to any natural person who: is baptised; professes faith in our Lord Jesus Christ as God and Saviour; acknowledges the scriptures as being God's word and as the final authority in all matters of belief and conduct; is in agreement with the doctrinal Basis of Faith as laid down in the Constitution; is sixteen years of age or upwards; has habitually attended public worship in St. James's (the CIO) during a period of six months prior to enrolment and declares himself or herself either:

- to be a member of the global Anglican fellowship as represented by the Global Anglican Future Conference (GAFCON) and expressed by the Jerusalem Statement or;
- to be a member of the Church of England (or of a Church in communion with the Church of England) or;
- to be a member in good standing of a Church that is not in communion with the Church of England but being prepared to declare himself or herself a member of the Church of England.

The Church Council met ten times during the year, with an average attendance of 10 members. It dealt with all the affairs of the Church and received and considered reports by sub-committees established for Ministry Leadership, Finance and Missionary.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities

St James's Church, Ryde seeks to advance the Christian faith in accordance with the Basis of Faith as laid down in the Constitution, primarily but not exclusively to the benefit of the people of Ryde and the rest of the Isle of Wight.

The following purposes have been established by the Church Council to ensure that Church life and activities are focused on achieving the object in line with the vision:

- Generally advancing the religion;
 - delivered through the faithful preaching of God's word as laid down in the Bible, in the weekly Sunday services, Sunday Clubs and Sunday Youth group meetings; the mid-week adult house-groups and youth groups,
 - and the monthly prayer meetings where the work of the church is brought before the throne of grace,
- Providing a place of worship;
 - delivered by the provision of the necessary services, facilities, and administrative support, to ensure the provision of a clean, safe, secure, accessible and welcoming environment for the various worship activities,
- Maintaining a building used for religious purposes;
 - the Church Council elected in 1993 to comply with the requirements of the CofE Consistory Court for alterations and improvements to the building, its contents and furnishings. These requirements include Quinquennial Inspections of the building and Archdeacon's Fabric Visitations. This is no longer the case since the Church left the CofE and alternative arrangements are being discussed with the Chapel of St James Church trustees as owners of the building.
 - the Church Council has established a small maintenance team drawn from the congregation to address minor repairs, using local contractors for larger works
 - regular inspections of the building are carried out and reports made to the Church Council,
- Conducting religious ceremonies;
 - Delivered through the provision of a Minister and venue enabling the conduct of: Baptisms, Marriages and Funerals,
- Raising awareness of religious beliefs and practices;
 - delivered through supporting the activities of volunteers taking part in external activities to raise awareness of the Christian Faith and
 - support to the Global Anglican Future Conference (GAFCON) in standing for Biblical truth within the Anglican Fellowship,
- Educating people about religion;
 - delivered through a mixture of volunteers, the employed Ministry staff and external speakers teaching courses, leading study groups and delivering seminars,
- Pastoral Care & Outreach;
 - delivered primarily by the Ministry staff supported by volunteers providing pastoral support, particularly House Group leaders and,
 - by encouraging fellowship opportunities to support each other,
 - by outreach activities into the local community,
 - by support for volunteers involved in external activities where those activities contribute to the objects and purposes of the Church Council,
- Missionary and Evangelical;
 - delivered through financial, practical and prayer support to Missionary Partners and Missionary Agencies based in Great Britain and Northern Ireland,
 - by dedicated mission services where the Christian message of love and hope is proclaimed to the people of Ryde,
 - by evangelical meetings where the Christian faith is made known,
 - by support to mission organisations operating in England and Wales,
 - by open air witness in the streets of Ryde,
 - by sending out workers from the congregation into the mission field when opportunity arises.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Church Council is aware of the Charity Commission's guidance on public benefit as laid down in "The Advancement of Religion for the Public Benefit" and have regard to it in the administration of the Church. The Church Council believes that by achieving the mission of the Church through meeting the aforementioned objectives it provides benefit to the public by:

- Allowing the public to hear about the Christian faith through evangelical mission and outreach;
- to enable those who choose to attend the church to live out their faith through the faithful preaching of God's word;
- individual and communal prayer and participation in worship ceremonies, e.g. baptism, weddings and funerals, and;
- the pastoral care of those attending the church, affording them spiritual health and wellbeing and equipping them with the mental and spiritual motivations and moral and ethical guidance necessary to be good neighbours to the public at large and useful members of the community.

The Church Council is responsible, inter alia, for the management and administration of the Church finances and the care and maintenance of the fabric of the church buildings and the manse and for any action or other matter referred to it in accordance with the Constitution.

Achievements and performance - Minister's report

During the year, the congregation included an average of approximately 100 adults and 20 children on a Sunday. We warmly welcome anyone, from any background to our Sunday meetings. We have many visitors in the school holidays, and increased numbers for special services.

We have weekly Sunday services at 10:30am and a fortnightly 6:30pm service. The Lord's Supper is celebrated monthly in the morning service and occasionally at the evening meeting.

Children and Youth Groups

The following children and youth groups ran during our Sunday services:

Sunday Tots (Pre-School), Sunday Kids (Primary School) and Sunday Youth (High School).

Discipleship

The small groups that met midweek are an essential part of the ministry at St. James's Church:

- House Groups - for any member of the church family. We have 8 groups that meet fortnightly.
- Women on Wednesday (WoW) - for any ladies in the church family. The group meets in one house but splits into two groups. This group meets every week in the school term.
- Women Working 4 Christ (WW4C) - a group for ladies in the workplace, meeting approximately every 6 weeks.
- Women's Breakfast - a group that meets 6 times a year to study the Bible together.
- Men's Breakfast - an opportunity for the men in the church to meet 6 times a year for fellowship, outreach and teaching.
- Prayer Breakfast - a monthly meeting for fellowship and prayer.
- Monthly Prayer meeting - the church family come together to prayer for the church, country and our mission partners.

Evangelism

Periodically through the year we presented the opportunity for people to explore the Christian faith. This was done through: Christianity Explored, and 3-2-1 courses. Various services throughout the year are geared to explaining the Christian faith clearly and simply.

At Christmas time especially there are several events reaching out to the community in Ryde: Gingerbread house evening, Christmas meal, Community Carol Service.

There continued to be outreach meetings for families on a Sunday afternoon. Crafts, games, and food were laid on free of charge. Each meeting would have a theme and a Bible activity. The year was very encouraging with between 40-80 attending each meeting.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Evangelism (continued)

There is a well established toddler group that meets each Tuesday morning.

Volunteers

The church benefitted greatly from the time and support of many volunteers. This contribution cannot be quantified financially or in time. With a congregation of over 100 people, and just 3 members of staff, the vast majority of tasks and commitments are carried out by volunteers in the church family.

Mission partners

The church supported six mission partners seeking to share the good news of Jesus Christ in various parts of the world. Support for each of them includes prayer, encouragement and financial support.

Financial review

Total income for year amounted to £146,268 (2023: £174,046) and expenditure amounted to £130,890 (2023: £142,535) the overall surplus for the year amounted to £15,378 (2023: £31,511).

Reserves policy

The charity holds reserves in order to meet its operational and cashflow needs, provide for the maintenance of the church and buildings and as a contingency to cover any unforeseen circumstances. The overall reserves held at 31 December amounted to £191,079 of which £78,731 were held for restricted purposes, and £9,335 are held as designated for expenditure on missions, or at the minister's discretion. This leaves free reserves of £103,013.

Statement of trustees responsibilities

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with Statements of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:



Dated: 03/10/2025



Dated: 03/10/2025

ST JAMES'S CHURCH, RYDE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

I report on the accounts of the charity for the year ended 31 December 2024, set out on pages 7 to 9.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

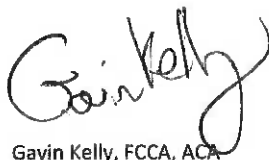
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. 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 the seeking of explanations from you as church officers 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 statement below.

Independent examiner's statement

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

- which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Gavin Kelly, FCCA, ACA
Bright Brown Limited
Exchange House
St Cross Lane
Newport
Isle of Wight
PO30 5BZ

Date: 6/10/25

ST JAMES'S CHURCH, RYDE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
RECEIPTS				
Planned giving	108,601	8,155	116,756	110,483
Donations	1,271	-	1,271	5,066
Plate offerings	3,213	537	3,750	2,687
Investment income	2,089	-	2,089	667
Youth work	-	10,000	10,000	10,000
Legacies	-	-	-	5,238
Mission income	-	2,291	2,291	2,093
Tiddlywinks	-	371	371	730
Church building	2,945	-	2,945	7,406
Bookstall income	562	130	692	110
Appeals and gift days	360	3,997	4,357	27,790
Local outreach and evangelism	1,410	336	1,746	1,578
Incumbents fund	-	-	-	198
TOTAL RECEIPTS	120,451	25,817	146,268	174,046
PAYMENTS				
Staff costs	52,509	13,138	65,647	92,481
Administration	5,311	783	6,094	5,450
Church running	23,813	3,832	27,645	20,956
Youth work expenditure	-	861	861	883
Local outreach and evangelism costs	1,491	789	2,280	2,637
Mission expenditure	10,219	4,132	14,351	13,874
Tiddlywinks expenditure	-	399	399	809
Mayfield Road expenditure	12,075	-	12,075	3,721
Bookstall	-	125	125	167
Pastoral support	665	471	1,136	1,357
Discipleship	-	277	277	200
TOTAL PAYMENTS	106,083	24,807	130,890	142,535
NET INCREASE/(DECREASE) IN CASH FUNDS	14,368	1,010	15,378	31,511
Transfers between funds	-	-	-	-
Cash funds brought forward	97,980	77,721	175,701	144,190
CASH FUNDS CARRIED FORWARD	1 112,348	78,731	191,079	175,701

Approved by the church officers and signed on their behalf by:

P.A. Cotton
Dated: 03/10/2025

P.D. O'Leary
Dated: 03/10/2025

ST JAMES'S CHURCH, RYDE

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
1 CASH FUNDS				
Lloyds current account	-	16,911	16,911	103,565
Barclays deposit account	11,385	61,820	73,205	72,120
Lloyds deposit account	80,908	-	80,908	-
CAF deposit account	20,000	-	20,000	-
Petty cash	55	-	55	16
	<u>112,348</u>	<u>78,731</u>	<u>191,079</u>	<u>175,701</u>

Restricted funds are funds received or collected where the expenditure is restricted to being for a particular purpose as part of the overall charitable purpose.

	Cost £
2 ASSETS RETAINED FOR OWN USE	
Church heating and lighting	<u>33,416</u>

ST JAMES'S CHURCH, RYDE

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2024

3 TRANSFERS BETWEEN FUNDS

	At 01.01.2024	Net movement in year	Transfers	At 31.12.2024
Unrestricted Funds				
General Fund	82,969	24,587	(4,543)	103,013
Minister's discretionary	4,386	-	(4,386)	-
Minister's book fund	406	-	(406)	-
Mission Altitude	1,000	(1,000)	-	-
Mission Crosslinks	2,616	(2,616)	2,756	2,756
Mission Interserve	3,000	(3,000)	3,000	3,000
Mission OM	3,500	(3,500)	3,500	3,500
Mission General	103	(103)	79	79
	<u>97,980</u>	<u>14,368</u>	<u>-</u>	<u>112,348</u>
Restricted Funds				
Apprentice & Youthwork	24,296	(4,172)	-	20,124
Minister's discretionary	24,078	-	-	24,078
Church maintenance and refurbishment	8,000	-	-	8,000
East Cowes church plant	13,763	4,666	-	18,429
Mission Crosslinks	384	(140)	-	244
Mission General	1,783	1,408	-	3,191
Minister's book fund	3,680	(893)	-	2,787
Appeals & Gift Days	420	75	-	495
Bookstall and Newspaper	130	5	-	135
Flower fund	409	(60)	-	349
Tiddlywinks	402	(28)	-	374
Seniors fund	167	12	-	179
Weekend Men's	62	-	-	62
Alms for the poor	69	-	-	69
Easter Bible Readings	78	-	-	78
Mission Interserve	-	-	-	-
Mission UFM / OM	-	-	-	-
Open the Book	-	137	-	137
	<u>77,721</u>	<u>1,010</u>	<u>-</u>	<u>78,731</u>
	<u>175,701</u>	<u>15,378</u>	<u>-</u>	<u>191,079</u>

Accounts

REGISTERED CHARITY NUMBER: 1181957

ST JAMES'S CHURCH, RYDE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Bright Brown Limited
Chartered Accountants
Exchange House, St Cross Lane, Newport, Isle of Wight, PO30 5BZ

ST JAMES'S CHURCH, RYDE

CONTENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

	Page
Charity information	1
Trustees' report	2 - 5
Independent examiner's report	6
Receipts and payments account	7
Statement of assets and liabilities	8 - 9

ST JAMES'S CHURCH, RYDE

CHARITY INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2023

Address: 4 Market Street
Ryde
Isle of Wight
PO33 2NG

Church Council (Trustees):	Reverend J Leggett	Chairman
	Tricia Cotton	Secretary and Senior Deacon
	James Pontin	Associate Minister (Resigned 31 December 2023)
	Peter Wyatt	
	Fiona Hunt	Treasurer
	David Cripps	(Resigned 26 April 2023)
	Roger Colman	Senior Deacon
	Phillip Smith	
	Ashleigh Cuttress	(Resigned 26 April 2023)
	Matt Ostler	
	Beryl Wright	(Resigned 22 May 2024)
	Nathan Hassett	(Appointed 26 April 2023)

Charity number: 1181957

Independent examiner: Gavin Kelly FCCA, ACA
Bright Brown Ltd
Exchange House
St Cross Lane
Newport
Isle of Wight
PO30 5BZ

Bankers: Barclays Bank Plc
Leicester
LE87 2BB

Lloyds Bank Plc
PO Box 1000
Andover
BX1 1LT

Insurer: The church is insured with the Ecclesiastical Insurance Group. The premium covers buildings and contents to a total of £13,300,000 employer's liability to £10,000,000, and public liability to £10,000,000.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2023. The financial statements comply with the charity's governing document, Charity Commission guidance on receipts and payments accounts, and applicable law.

The legal and administrative information set out on page 1 forms part of this report.

Constitution, objects and aims

A Church of England (CofE) Proprietary Chapel since 1827, in February 2020 the Church Council (Trustees) of St James's Church, Ryde voted to leave the CofE to seek episcopal oversight under the governance of the Anglican Mission in England (AMiE). The church remains a part of the 'Global Fellowship of Confessing Anglicans' (GAFCON) and a place of worship wherein the Protestant and Evangelical doctrines are taught and services are conducted in accordance with CofE practice as laid down in the Book of Common Prayer, the Ordinals and Homilies. The Minister, the Rev'd James Leggett, is employed by the Church Council of St James's, Ryde. The appointment of the Minister is the responsibility of the trustees of the charity, 'The Chapel of St James, Ryde (exempt charity)', who have patronage for the Benefice. The church also employs an Associate Minister, a youth worker and an Administrator. The Church Council is guided by its Vision statement:

- | | | | |
|----|-----------------------|---|--|
| 1. | Goal | - | to glorify God in all that we do. |
| 2. | God gives tools | - | the Bible and Prayer. |
| 3. | Gospel centered tasks | - | proclaiming Christ, building each other up, sending out workers. |

The use of the church building, including the attached St James's Hall with church flat incorporated, is governed by the trustees of 'The Chapel of St James, Ryde' acting in their capacity as landlord, with the Church Society acting as holding trustee of the church land and properties, which include the Manse at 29 Mayfield Road (PO33 3PR). The Church Society is a conservative evangelical organisation concerned with maintaining the doctrine and worship of the CofE and upholding the sufficiency and authority of scripture. More can be found at www.churchsociety.org.

The church building is a non-consecrated, Grade IIB Listed building located in the centre of Ryde and incorporates the church office at 4 Market Street, Ryde, PO33 2NG (tel: 01983 566381).

Structure, governance and management

St James's Church, Ryde is a Charitable Incorporated Organisation (CIO) governed by its Constitution, dated 12 February 2020 and managed by the charity's trustees. In practice the charity trustees are collectively referred to as the Church Council.

The Constitution provides that charity trustees (Church Council members) shall be: The Minister and Associate Minister; the two Senior Deacons elected at the annual general meeting (AGM) and up to 12 elected trustees.

The Church Council members are elected at the AGM by members of the congregation who are on the register of Church Members, referred to as the Electoral Roll. Membership of the Church is open to any natural person who: is baptised; professes faith in our Lord Jesus Christ as God and Saviour; acknowledges the scriptures as being God's word and as the final authority in all matters of belief and conduct; is in agreement with the doctrinal Basis of Faith as laid down in the Constitution; is sixteen years of age or upwards; has habitually attended public worship in St. James's (the CIO) during a period of six months prior to enrolment and declares himself or herself either:

- to be a member of the global Anglican fellowship as represented by the Global Anglican Future Conference (GAFCON) and expressed by the Jerusalem Statement or;
- to be a member of the Church of England (or of a Church in communion with the Church of England) or;
- to be a member in good standing of a Church that is not in communion with the Church of England but being prepared to declare himself or herself a member of the Church of England.

The Church Council met ten times during the year, with an average attendance of 10 members. It dealt with all the affairs of the Church and received and considered reports by sub-committees established for Ministry Leadership, Finance and Missionary.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

Objectives and activities

St James's Church, Ryde seeks to advance the Christian faith in accordance with the Basis of Faith as laid down in the Constitution, primarily but not exclusively to the benefit of the people of Ryde and the rest of the Isle of Wight.

The following purposes have been established by the Church Council to ensure that Church life and activities are focused on achieving the object in line with the vision:

- Generally advancing the religion;
 - delivered through the faithful preaching of God's word as laid down in the Bible, in the weekly Sunday services, Sunday Clubs and Sunday Youth group meetings; the mid-week adult house-groups and youth groups,
 - and the monthly prayer meetings where the work of the church is brought before the throne of grace,
- Providing a place of worship;
 - delivered by the provision of the necessary services, facilities, and administrative support, to ensure the provision of a clean, safe, secure, accessible and welcoming environment for the various worship activities,
- Maintaining a building used for religious purposes;
 - the Church Council elected in 1993 to comply with the requirements of the CofE Consistory Court for alterations and improvements to the building, its contents and furnishings. These requirements include Quinquennial Inspections of the building and Archdeacon's Fabric Visitations. This is no longer the case since the Church left the CofE and alternative arrangements are being discussed with the Chapel of St James Church trustees as owners of the building.
 - the Church Council has established a small maintenance team drawn from the congregation to address minor repairs, using local contractors for larger works
 - regular inspections of the building are carried out and reports made to the Church Council,
- Conducting religious ceremonies;
 - Delivered through the provision of a Minister and venue enabling the conduct of: Baptisms, Marriages and Funerals,
- Raising awareness of religious beliefs and practices;
 - delivered through supporting the activities of volunteers taking part in external activities to raise awareness of the Christian Faith and
 - support to the Global Anglican Future Conference (GAFCON) in standing for Biblical truth within the Anglican Fellowship,
- Educating people about religion;
 - delivered through a mixture of volunteers, the employed Ministry staff and external speakers teaching courses, leading study groups and delivering seminars,
- Pastoral Care & Outreach;
 - delivered primarily by the Ministry staff supported by volunteers providing pastoral support, particularly House Group leaders and,
 - by encouraging fellowship opportunities to support each other,
 - by outreach activities into the local community,
 - by support for volunteers involved in external activities where those activities contribute to the objects and purposes of the Church Council,
- Missionary and Evangelical;
 - delivered through financial, practical and prayer support to Missionary Partners and Missionary Agencies based in Great Britain and Northern Ireland,
 - by dedicated mission services where the Christian message of love and hope is proclaimed to the people of Ryde,
 - by evangelical meetings where the Christian faith is made known,
 - by support to mission organisations operating in England and Wales,
 - by open air witness in the streets of Ryde,
 - by sending out workers from the congregation into the mission field when opportunity arises.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The Church Council is aware of the Charity Commission's guidance on public benefit as laid down in "The Advancement of Religion for the Public Benefit" and have regard to it in the administration of the Church. The Church Council believes that by achieving the mission of the Church through meeting the aforementioned objectives it provides benefit to the public

- Allowing the public to hear about the Christian faith through evangelical mission and outreach;
- to enable those who choose to attend the church to live out their faith through the faithful preaching of God's word;
- individual and communal prayer and participation in worship ceremonies, e.g. baptism, weddings and funerals, and;
- the pastoral care of those attending the church, affording them spiritual health and wellbeing and equipping them with the mental and spiritual motivations and moral and ethical guidance necessary to be good neighbours to the public at large and useful members of the community.

The Church Council is responsible, inter alia, for the management and administration of the Church finances and the care and maintenance of the fabric of the church buildings and the manse and for any action or other matter referred to it in accordance with the Constitution.

Achievements and performance - Minister's report

During the year, the congregation included an average of approximately 100 adults and 20 children on a Sunday. We warmly welcome anyone, from any background to our Sunday meetings. We have many visitors in the school holidays, and increased numbers for special services.

We have weekly Sunday services at 10:30am and a fortnightly 6:30pm service. The Lord's Supper is celebrated monthly in the morning service and occasionally at the evening meeting.

Children and Youth Groups

The following children and youth groups ran during our Sunday services:

Sunday Tots (Pre-School), Sunday Kids (Primary School) and Sunday Youth (High School).

There is a midweek Bible Study group

Discipleship

The small groups that met midweek are an essential part of the ministry at St. James's Church:

- House Groups - for any member of the church family. We have 8 groups that meet fortnightly.
- Women on Wednesday (WoW) - for any ladies in the church family. The group meets in one house but splits into two groups. This group meets every week in the school term.
- Women Working 4 Christ (WW4C) - a group for ladies in the workplace, meeting approximately every 6 weeks.
- Women's Breakfast - a group that meets 6 times a year to study the Bible together.
- Men's Breakfast - an opportunity for the men in the church to meet 6 times a year for fellowship, outreach and teaching.
- Prayer Breakfast - a monthly meeting for fellowship and prayer.
- Monthly Prayer meeting - the church family come together to prayer for the church, country and our mission partners.

Evangelism

Periodically through the year we presented the opportunity for people to explore the Christian faith. This was done through: Christianity Explored, and 3-2-1 courses. Various services throughout the year are geared to explaining the Christian faith clearly and simply.

A new outreach to the Ryde community was started in 2023. A once a month meeting for families on a Sunday afternoon. Crafts, games, and food were laid on free of charge. Each meeting would have a theme and a Bible activity. The year was very encouraging with between 40-80 attending each meeting.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

Evangelism (continued)

There is a well-established toddler group that meets each Tuesday morning. Additional meeting has been offered to parents who would like to know more about Christianity. This meets for 45 minutes before the formal group.

2023 also saw St. James's plant a new church in E. Cowes. The Associate Minister headed up this plant with 7 adults and 7 children going with him.

Volunteers

The church benefitted greatly from the time and support of many volunteers. This contribution cannot be quantified financially or in time. With a congregation of over 100 people, and just 4 members of staff, the vast majority of tasks and commitments are carried out by volunteers in the church family.

Mission partners

The church supported six mission partners seeking to share the good news of Jesus Christ in various parts of the world. Support for each of them includes prayer, encouragement and financial support.

Financial review

Total income for year amounted to £174,046 (2022: £137,238) and expenditure amounted to £142,535 (2022: £174,912) the overall surplus for the year amounted to £31,511 (2022: deficit £37,674). Last year's costs included a substantial investment in the maintenance of the church building, including a heating and lighting system that will provide benefits for many years to come.

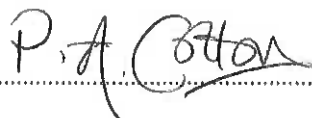
Reserves policy

The charity holds reserves in order to meet its operational and cashflow needs, provide for the maintenance of the church and buildings and as a contingency to cover any unforeseen circumstances. The overall reserves held at 31 December amounted to £175,701 of which £77,721 were held for restricted purposes. and £15,011 are held as designated for expenditure on missions, or at the minister's discretion. This leaves free reserves of £82,969.

Statement of trustees responsibilities

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with Statements of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:


.....
.....

Dated: 13/10/2024
.....

Dated: 13/10/2024
.....

ST JAMES'S CHURCH, RYDE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

I report on the accounts of the charity for the year ended 31 December 2023, set out on pages 5 to 7.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

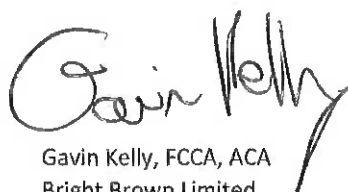
Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. 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 the seeking of explanations from you as church officers 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 statement below.

Independent examiner's statement

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

- which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Gavin Kelly, FCCA, ACA
Bright Brown Limited
Exchange House
St Cross Lane
Newport
Isle of Wight
PO30 5BZ

Date: 14/10/24

ST JAMES'S CHURCH, RYDE

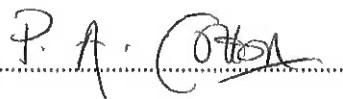
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
RECEIPTS				
Planned giving	110,483	-	110,483	109,822
Donations	5,066	-	5,066	3,420
Plate offerings	2,687	-	2,687	3,512
Investment income	667	-	667	36
Youth work	-	10,000	10,000	10,000
Legacies	5,238	-	5,238	296
Mission income	-	2,093	2,093	2,486
Tiddlywinks	-	730	730	530
Church building	7,406	-	7,406	130
Bookstall income	-	110	110	221
Appeals and gift days	593	27,197	27,790	4,895
Local outreach and evangelism	1,368	210	1,578	1,633
Incumbents fund	198	-	198	257
TOTAL RECEIPTS	133,706	40,340	174,046	137,238
PAYMENTS				
Staff costs	79,726	12,755	92,481	93,292
Administration	5,175	275	5,450	4,538
Church running	18,243	2,713	20,956	19,204
Youth work expenditure	-	883	883	607
Local outreach and evangelism costs	1,335	1,302	2,637	1,540
Mission expenditure	10,359	3,515	13,874	11,073
Tiddlywinks expenditure	-	809	809	688
Church building expenditure	-	-	-	37,139
Mayfield Road expenditure	3,721	-	3,721	4,436
Bookstall	-	167	167	114
Pastoral support	682	675	1,357	886
Discipleship	-	200	200	1,395
TOTAL PAYMENTS	119,241	23,294	142,535	174,912
NET INCREASE/(DECREASE) IN CASH FUNDS	14,465	17,046	31,511	(37,674)
Transfers between funds	1,430	(1,430)	-	-
Cash funds brought forward	82,085	62,105	144,190	181,864
CASH FUNDS CARRIED FORWARD	1 97,980	77,721	175,701	144,190

Approved by the church officers and signed on their behalf by:



Dated: 13/10/2024



Dated: 13/10/2024

ST JAMES'S CHURCH, RYDE

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2023

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
1 CASH FUNDS				
Current account	25,844	77,721	103,565	72,252
Deposit account	72,120	-	72,120	71,453
Tiddlywinks account	-	-	-	473
Petty cash	16	-	16	12
	<u>97,980</u>	<u>77,721</u>	<u>175,701</u>	<u>144,190</u>

Restricted funds are funds received or collected where the expenditure is restricted to being for a particular purpose as part of the overall charitable purpose.

	Cost £
2 ASSETS RETAINED FOR OWN USE	
Church heating and lighting	<u>33,416</u>

3 TRANSFERS BETWEEN FUNDS

	At 01.01.2023	Net movement in year	Transfers	At 31.12.2023
Unrestricted Funds				
General Fund	67,603	24,185	(8,819)	82,969
Minister's discretionary	4,158	228	-	4,386
Minister's book fund	208	198	-	406
Mission Altitude	1,000	(1,000)	1,000	1,000
Mission Crosslinks	2,616	(2,616)	2,616	2,616
Mission Interserve	3,000	(3,030)	3,030	3,000
Mission OM	3,500	(3,500)	3,500	3,500
Mission General	-	-	103	103
	<u>82,085</u>	<u>14,465</u>	<u>1,430</u>	<u>97,980</u>
Restricted Funds				
Apprentice & Youthwork	27,881	(3,585)	-	24,296
Minister's discretionary	25,730	(1,652)	-	24,078
Church maintenance and refurbishment	-	8,000	-	8,000
East Cowes church plant	-	13,763	-	13,763
Mission Crosslinks	384	-	-	384
Mission General	1,630	1,583	(1,430)	1,783
Minister's book fund	4,104	(424)	-	3,680
Appeals & Gift Days	790	(370)	-	420
Bookstall and Newspaper	261	(131)	-	130
Flower fund	251	158	-	409
Tiddlywinks	481	(79)	-	402
Seniors fund	284	(117)	-	167
Weekend Men's	62	-	-	62
Alms for the poor	169	(100)	-	69
Easter Bible Readings	78	-	-	78
	<u>62,105</u>	<u>17,046</u>	<u>(1,430)</u>	<u>77,721</u>
	<u>144,190</u>	<u>31,511</u>	<u>-</u>	<u>175,701</u>

Accounts

REGISTERED CHARITY NUMBER: 1181957

ST JAMES'S CHURCH, RYDE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

**Bright Brown Limited
Chartered Accountants
Exchange House, St Cross Lane, Newport, Isle of Wight, PO30 5BZ**

ST JAMES'S CHURCH, RYDE

CONTENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

	Page
Charity information	1
Trustees' report	2 - 5
Independent examiner's report	6
Receipts and payments account	7
Statement of assets and liabilities	8 - 9

ST JAMES'S CHURCH, RYDE

CHARITY INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2022

Address: 4 Market Street
Ryde
Isle of Wight
PO33 2NG

Church Council (Trustees):	Reverend J Leggett	Chairman
	Tricia Cotton	Secretary and Senior Deacon
	James Pontin	Associate Minister
	Peter Wyatt	
	Fiona Hunt	Treasurer
	David Cripps	
	Roger Colman	Senior Deacon
	Philip Smith	
	Ashleigh Cuttress	
	Matt Ostler	
	Beryl Wright	

Charity number: 1181957

Independent examiner: Gavin Kelly FCCA, ACA
Bright Brown Ltd
Exchange House
St Cross Lane
Newport
Isle of Wight
PO30 5BZ

Bankers: Barclays Bank Plc
Leicester
LE87 2BB

Lloyds Bank Plc
PO Box 1000
Andover
BX1 1LT

Insurer: The church is insured with the Ecclesiastical Insurance Group. The premium covers buildings and contents to a total of £13,300,000 employer's liability to £10,000,000, and public liability to £10,000,000.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2022. The financial statements comply with the charity's governing document, Charity Commission guidance on receipts and payments accounts, and applicable law.

The legal and administrative information set out on page 1 forms part of this report.

Constitution, objects and aims

A Church of England (CofE) Proprietary Chapel since 1827, in February 2020 the Church Council (Trustees) of St James's Church, Ryde voted to leave the CofE to seek episcopal oversight under the governance of the Anglican Mission in England (AMiE). The church remains a part of the 'Global Fellowship of Confessing Anglicans' (GAFCON) and a place of worship wherein the Protestant and Evangelical doctrines are taught and services are conducted in accordance with CofE practice as laid down in the Book of Common Prayer, the Ordinals and Homilies. The Minister, the Rev'd James Leggett, is employed by the Church Council of St James's, Ryde. The appointment of the Minister is the responsibility of the trustees of the charity, 'The Chapel of St James, Ryde (exempt charity)', who have patronage for the Benefice. The church also employs an Associate Minister, a youth worker and an Administrator. The Church Council is guided by its Vision statement:

- | | | | |
|----|-----------------------|---|--|
| 1. | Goal | - | to glorify God in all that we do. |
| 2. | God gives tools | - | the Bible and Prayer. |
| 3. | Gospel centered tasks | - | proclaiming Christ, building each other up, sending out workers. |

The use of the church building, including the attached St James's Hall with church flat incorporated, is governed by the trustees of 'The Chapel of St James, Ryde' acting in their capacity as landlord, with the Church Society acting as holding trustee of the church land and properties, which include the Manse at 29 Mayfield Road (PO33 3PR). The Church Society is a conservative evangelical organisation concerned with maintaining the doctrine and worship of the CofE and upholding the sufficiency and authority of scripture. More can be found at www.churchsociety.org.

The church building is a non-consecrated, Grade IIB Listed building located in the centre of Ryde and incorporates the church office at 4 Market Street, Ryde, PO33 2NG (tel: 01983 566381).

Structure, governance and management

St James's Church, Ryde is a Charitable Incorporated Organisation (CIO) governed by its Constitution, dated 12 February 2020 and managed by the charity's trustees. In practice the charity trustees are collectively referred to as the Church Council.

The Constitution provides that charity trustees (Church Council members) shall be: The Minister and Associate Minister; the two Senior Deacons elected at the annual general meeting (AGM) and up to 12 elected trustees.

The Church Council members are elected at the AGM by members of the congregation who are on the register of Church Members, referred to as the Electoral Roll. Membership of the Church is open to any natural person who: is baptised; professes faith in our Lord Jesus Christ as God and Saviour; acknowledges the scriptures as being God's word and as the final authority in all matters of belief and conduct; is in agreement with the doctrinal Basis of Faith as laid down in the Constitution; is sixteen years of age or upwards; has habitually attended public worship in St. James's (the CIO) during a period of six months prior to enrolment and declares himself or herself either:

- to be a member of the global Anglican fellowship as represented by the Global Anglican Future Conference (GAFCON) and expressed by the Jerusalem Statement or;
- to be a member of the Church of England (or of a Church in communion with the Church of England) or;
- to be a member in good standing of a Church that is not in communion with the Church of England but being prepared to declare himself or herself a member of the Church of England.

The Church Council met ten times during the year, with an average attendance of 10 members. It dealt with all the affairs of the Church and received and considered reports by sub-committees established for Ministry Leadership, Finance and Missionary.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

Objectives and activities

St James's Church, Ryde seeks to advance the Christian faith in accordance with the Basis of Faith as laid down in the Constitution, primarily but not exclusively to the benefit of the people of Ryde and the rest of the Isle of Wight.

The following purposes have been established by the Church Council to ensure that Church life and activities are focused on achieving the object in line with the vision:

- Generally advancing the religion;
 - delivered through the faithful preaching of God's word as laid down in the Bible, in the weekly Sunday services, Sunday Clubs and Sunday Youth group meetings; the mid-week adult house-groups and youth groups,
 - and the monthly prayer meetings where the work of the church is brought before the throne of grace,
- Providing a place of worship;
 - delivered by the provision of the necessary services, facilities, and administrative support, to ensure the provision of a clean, safe, secure, accessible and welcoming environment for the various worship activities,
- Maintaining a building used for religious purposes;
 - the Church Council elected in 1993 to comply with the requirements of the CofE Consistory Court for alterations and improvements to the building, its contents and furnishings. These requirements include Quinquennial Inspections of the building and Archdeacon's Fabric Visitations. This is no longer the case since the Church left the CofE and alternative arrangements are being discussed with the Chapel of St James Church trustees as owners of the building.
 - the Church Council has established a small maintenance team drawn from the congregation to address minor repairs, using local contractors for larger works
 - regular inspections of the building are carried out and reports made to the Church Council,
- Conducting religious ceremonies;
 - Delivered through the provision of a Minister and venue enabling the conduct of: Baptisms, Marriages and Funerals,
- Raising awareness of religious beliefs and practices;
 - delivered through supporting the activities of volunteers taking part in external activities to raise awareness of the Christian Faith and
 - support to the Global Anglican Future Conference (GAFCON) in standing for Biblical truth within the Anglican Fellowship,
- Educating people about religion;
 - delivered through a mixture of volunteers, the employed Ministry staff and external speakers teaching courses, leading study groups and delivering seminars,
- Pastoral Care & Outreach;
 - delivered primarily by the Ministry staff supported by volunteers providing pastoral support, particularly House Group leaders and,
 - by encouraging fellowship opportunities to support each other,
 - by outreach activities into the local community,
 - by support for volunteers involved in external activities where those activities contribute to the objects and purposes of the Church Council,
- Missionary and Evangelical;
 - delivered through financial, practical and prayer support to Missionary Partners and Missionary Agencies based in England and Wales,
 - by dedicated mission services where the Christian message of love and hope is proclaimed to the people of Ryde,
 - by evangelical meetings where the Christian faith is made known,
 - by support to mission organisations operating in England and Wales,
 - by open air witness in the streets of Ryde,
 - by sending out workers from the congregation into the mission field when opportunity arises.

ST JAMES'S CHURCH, RYDE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The Church Council is aware of the Charity Commission's guidance on public benefit as laid down in "The Advancement of Religion for the Public Benefit" and have regard to it in the administration of the Church. The Church Council believes that by achieving the mission of the Church through meeting the aforementioned objectives it provides benefit to the public

- Allowing the public to hear about the Christian faith through evangelical mission and outreach;
- to enable those who choose to attend the church to live out their faith through the faithful preaching of God's word;
- individual and communal prayer and participation in worship ceremonies, e.g. baptism, weddings and funerals, and;
- the pastoral care of those attending the church, affording them spiritual health and wellbeing and equipping them with the mental and spiritual motivations and moral and ethical guidance necessary to be good neighbours to the public at large and useful members of the community.

The Church Council is responsible, inter alia, for the management and administration of the Church finances and the care and maintenance of the fabric of the church buildings and the manse and for any action or other matter referred to it in accordance with the Constitution.

Achievements and performance - Minister's report

During the year, the congregation included an average of approximately 100 adults and 20 children. In addition, the church welcomed a number of visitors, in particular at special services such as Christmas and Easter, and in July/August.

Children and Youth Groups

The following children and youth groups ran during our Sunday services:

Sunday Tots (Pre-School), Sunday Kids (Primary School) and Sunday Youth (High School).

There is a midweek Bible Study group

Discipleship

The small groups that met midweek are an essential part of the ministry at St. James's Church:

- House Groups - for any member of the church family. We have 8 groups that meet fortnightly.
- Women on Wednesday (WoW) - for any ladies in the church family. The group meets in one house but splits into two groups. This group meets every week in the school term.
- Women Working 4 Christ (WW4C) - a group for ladies in the workplace, meeting approximately every 6 weeks.
- Women's Breakfast - a group that meets 6 times a year to study the Bible together.
- Men's Breakfast - an opportunity for the men in the church to meet 6 times a year for fellowship, outreach and teaching.
- Prayer Breakfast - a monthly meeting for fellowship and prayer.
- Monthly Prayer meeting - the church family come together to prayer for the church, country and our mission partners.

Evangelism

Periodically through the year we presented the opportunity for people to explore the Christian faith. This was done through Christianity Explored and Life Explored.

Various services throughout the year are geared to explaining the Christian faith clearly and simply.

Volunteers

The church benefitted greatly from the time and support of many volunteers. This contribution cannot be quantified financially or in time. With a congregation of over 100 people, and just 4 members of staff, the vast majority of tasks and commitments are carried out by volunteers in the church family.

ST JAMES'S CHURCH, RYDE

**TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022**

Mission partners

The church supported six mission partners seeking to share the good news of Jesus Christ in various parts of the world in the year through prayer, encouragement and financial support.

This year we have also partnered with a Baptist Church in Poland to provide support and finance to help refugees from Ukraine.

Financial Review

Total income for the year amounted to £137,238 (2021: £153,481) and expenditure amounted to £174,912 (2021: £127,861). The overall deficit for the year amounted to £37,674 (2021: surplus £25,620). This year's costs included a substantial investment in the maintenance of the church building, including a heating and lighting system that will provide benefits for many years to come.

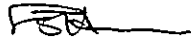
Reserves policy

The charity holds reserves in order to meet its operational and cashflow needs, provide for the maintenance of the church and buildings and as a contingency to cover any unforeseen circumstances. The overall reserves held at 31 December amounted to £144,190 of which £62,102 were held for restricted purposes, and £14,482 are held as designated for expenditure on missions, or at the minister's discretion. This leaves free reserves of £67,606.

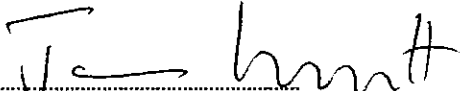
Statement of trustees' responsibilities

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with Statements of Recommended Practice and the regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf by:


.....

Dated: 29/10/2023
.....


.....

Dated: 29.10.2023
.....

ST JAMES'S CHURCH, RYDE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

I report on the accounts of the charity for the year ended 31 December 2022, set out on pages 5 to 7.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioner. 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 the seeking of explanations from you as church officers 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 statement below.

Independent examiner's statement

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

- which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Gavin Kelly, FCCA, ACA
Bright Brown Limited
Exchange House
St Cross Lane
Newport
Isle of Wight
PO30 5BZ

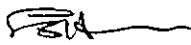
Date: 30/10/23

ST JAMES'S CHURCH, RYDE

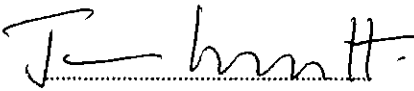
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
RECEIPTS				
Planned giving	109,822	-	109,822	108,259
Donations	3,420	-	3,420	26,100
Plate offerings	3,512	-	3,512	2,217
Investment income	36	-	36	20
Youth work	-	10,000	10,000	8,038
Legacies	296	-	296	4,393
Mission income	-	2,486	2,486	2,528
Tiddlywinks	-	530	530	-
Weekend income	-	-	-	(27)
Church building	130	-	130	-
Bookstall income	-	221	221	138
Appeals and gift days	10	4,885	4,895	481
Local outreach and evangelism	-	1,633	1,633	899
Incumbents fund	-	257	257	435
TOTAL RECEIPTS	117,226	20,012	137,238	153,481
PAYMENTS				
Staff costs	79,278	14,014	93,292	81,449
Administration	4,538	-	4,538	3,842
Church running	9,383	9,821	19,204	9,893
Youth work expenditure	-	607	607	375
Appeals	-	-	-	-
Local outreach and evangelism costs	-	1,540	1,540	2,766
Mission expenditure	-	11,073	11,073	12,089
Tiddlywinks expenditure	-	688	688	-
Church building expenditure	-	37,139	37,139	15,988
Mayfield Road expenditure	3,008	1,428	4,436	306
Bookstall	-	114	114	34
Pastoral support	312	574	886	943
Discipleship	-	1,395	1,395	176
TOTAL PAYMENTS	96,519	78,393	174,912	127,861
NET INCREASE/(DECREASE) IN CASH FUNDS	20,707	(58,381)	(37,674)	25,620
Transfers between funds	(29,626)	29,626	-	-
Cash funds brought forward	91,007	90,857	181,864	156,244
CASH FUNDS CARRIED FORWARD	1 82,088	62,102	144,190	181,864

Approved by the church officers and signed on their behalf by:


.....

Dated: 29/10/2023


.....

Dated: 29.10.2023

ST JAMES'S CHURCH, RYDE

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 DECEMBER 2022

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
1 CASH FUNDS				
Current account	10,623	61,629	72,252	159,932
Deposit account	71,453	-	71,453	21,433
Tiddlywinks account	-	473	473	473
Petty cash	12	-	12	26
	<u>82,088</u>	<u>62,102</u>	<u>144,190</u>	<u>181,864</u>

Restricted funds are funds received or collected where the expenditure is restricted to being for a particular purpose as part of the overall charitable purpose.

	Cost £
2 ASSETS RETAINED FOR OWN USE	
Church heating and lighting	<u>33,416</u>

3 TRANSFERS BETWEEN FUNDS

	At 01.01.2022	Prior year adjustment	At 01.01.2022 as restated	Net movement in year	Transfers	At 31.12.2022
Unrestricted Funds						
General Fund	42,761	(5,885)	36,876	20,708	10,022	67,606
Appeals	26,929	-	26,929	-	(26,929)	-
Church maintenance	5,457	-	5,457	-	(5,457)	-
Minister's book fund	208	-	208	-	-	208
Minister's discretionary	4,158	-	4,158	-	-	4,158
Mission other	17,379	-	17,379	-	(17,379)	-
Mission Altitude	-	-	-	-	1,000	1,000
Mission Crosslinks	-	-	-	-	2,616	2,616
Mission Interserve	-	-	-	-	3,000	3,000
Mission OM	-	-	-	-	3,500	3,500
	<u>96,892</u>	<u>(5,885)</u>	<u>91,007</u>	<u>20,708</u>	<u>(29,627)</u>	<u>82,088</u>
Restricted Funds						
Apprentice & Youthwork	18,332	1,004	19,336	(4,620)	13,165	27,881
Minister's discretionary	26,031	-	26,031	(301)	-	25,730
Mission other	1,262	(450)	812	1,751	(933)	1,630
Mission Crosslinks	-	-	-	(4,487)	4,871	384
Mission Interserve	-	-	-	(2,496)	2,496	-
Mission OM	-	-	-	(2,496)	2,496	-
Minister's book fund	3,842	-	3,842	262	-	4,104
Appeals & Gift Days	8,538	-	8,538	-	(7,748)	790
Bookstall and Newspaper	209	-	209	52	-	261
Flower fund	224	-	224	27	-	251
Tiddlywinks	299	-	299	182	-	481
Seniors fund	179	-	179	105	-	284
Weekend Men's	62	-	62	-	-	62
Weekend Joint	-	-	-	(420)	420	-
Alms for the poor	168	-	168	-	1	169
Easter Bible Readings	78	-	78	-	-	78
Church maintenance	19,060	-	19,060	(41,004)	21,941	(3)
Incumbents discretionary	10,165	-	10,165	-	(10,165)	-
Lenten lunches	1	-	1	-	(1)	-
AMiE	-	500	500	(2,500)	2,000	-
Carols by Candlelight	(1)	481	480	(481)	1	-
Catering and coffee	70	-	70	(282)	212	-
Local evangelism	68	-	68	(245)	177	-
Mayfield road	734	-	734	(1,428)	694	-
	<u>89,321</u>	<u>1,535</u>	<u>90,856</u>	<u>(58,381)</u>	<u>29,627</u>	<u>62,102</u>
	<u>186,213</u>	<u>(4,350)</u>	<u>181,863</u>	<u>(37,673)</u>	<u>-</u>	<u>144,190</u>

6 RESTATEMENT OF COMPARATIVES

The accounts have been prepared on a receipts and payments basis this year, and in doing so comparatives have been restated to remove the effect of debtors and creditors included in the accounts last year. Debtors of £8,450 pertaining to gift aid recieved have been recognised on receipt in the 2022 year instead, and costs totalling £4,100 have been recognised when expended in 2022. As a result reserves were £4,350 lower at 1 January 2022 than were reflected in the previous accruals accounts prepared for the year to 31 December 2021.

Accounts

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

ACCOUNTS

for the year ended 31 December 2021

ACCOUNTS

for the year ended 31 December 2021

A Church of England (CofE) Proprietary Chapel since 1827, in February 2020 the Church Council (Trustees) of St James's Church, Ryde voted to leave the CofE to seek episcopal oversight under the governance of the Anglican Mission in England (AMiE). The church remains a part of the 'Global Fellowship of Confessing Anglicans' (GAFCON) and a place of worship wherein the Protestant and Evangelical doctrines are taught and services are conducted in accordance with CofE practice as laid down in the Book of Common Prayer, the Ordinals and Homilies. The Minister, the Rev'd James Leggett, is employed by the Church Council of St James's, Ryde. The appointment of the Minister is the responsibility of the trustees of the charity, 'The Chapel of St James, Ryde (exempt charity)', who have patronage for the Benefice. The church also employs an Associate Minister, a youth worker and an Administrator. The Church Council is guided by its Vision statement:

- | | |
|-------------------------|---|
| 1. Goal | - to glorify God in all that we do. |
| 2. God given tools | - the Bible and Prayer. |
| 3. Gospel centred tasks | - proclaiming Christ, building each other up,
sending out workers. |

The use of the church building, including the attached St James's Hall with church flat incorporated, is governed by the trustees of 'The Chapel of St James, Ryde' acting in their capacity as landlord, with the Church Society acting as holding trustee of the church land and properties, which include the Manse at 29 Mayfield Road (PO33 3PR). The Church Society is a conservative evangelical organisation concerned with maintaining the doctrine and worship of the CofE and upholding the sufficiency and authority of scripture. More can be found at www.churchsociety.org.

The church building is a non-consecrated, Grade IIB Listed building located in the centre of Ryde and incorporates the church office at 4 Market Street, Ryde, PO33 2NG (tel: 01983 566381).

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCIL AND PROFESSIONAL ADVISERS

FOR THE YEAR ENDED 31 DECEMBER 2021

CHURCH COUNCIL:

Reverend J Leggett	Chairman
Tricia Cotton	Secretary & Senior Deacon
James Pontin	Associate Minister
Paul Bell	(To 28/4/21)
Peter Wyatt	
Fiona Hunt	
David Cripps	
Roger Colman	Senior Deacon
Philip Smith	
Ashleigh Cuttress	
Matt Ostler	
Beryl Wright	(From 28/4/21)

TREASURER:

Paul Bell

INDEPENDENT EXAMINER:

A H Cross & Co limited
Chartered Certified Accountants
16 Quay Street
Newport
Isle of Wight
PO30 5BG

BANK:

Barclays Bank plc
High Street
Ryde
Isle of Wight

ARCHITECT:

Peter Ferns
Chartered Architect
Cowes
Isle of Wight

INSURER:

The church is insured with the Ecclesiastical Insurance Group. The premium was £1,949 and covers buildings and contents to a total of £8,690,000 employer's liability to £10,000,000 and public liability to £10,000,000.

REGISTERED CHARITY NUMBER: 1181957

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT

for the year ended 31 December 2021

Structure, Governance and Management

St James's Church, Ryde is a Charitable Incorporated Organisation (CIO) governed by its Constitution, dated 12 February 2020 and managed by the charity's trustees. In practice the charity trustees are collectively referred to as the Church Council.

The Constitution provides that charity trustees (Church Council members) shall be: The Minister and Associate Minister; the two Senior Deacons elected at the annual general meeting (AGM) and up to 12 elected trustees.

The Church Council members are elected at the AGM by members of the congregation who are on the register of Church Members, referred to as the Electoral Roll. Membership of the Church is open to any natural person who: is baptised; professes faith in our Lord Jesus Christ as God and Saviour; acknowledges the scriptures as being God's word and as the final authority in all matters of belief and conduct; is in agreement with the doctrinal Basis of Faith as laid down in the Constitution; is sixteen years of age or upwards; has habitually attended public worship in St. James's (the CIO) during a period of six months prior to enrolment and declares himself or herself either:

- to be a member of the global Anglican fellowship as represented by the Global Anglican Future Conference (GAFCON) and expressed by the Jerusalem Statement or;
- to be a member of the Church of England (or of a Church in communion with the Church of England) or;
- to be a member in good standing of a Church that is not in communion with the Church of England but being prepared to declare himself or herself a member of the Church of England.

The Church Council met ten times during the year, with an average attendance of 10 members. It dealt with all the affairs of the Church and received and considered reports by sub-committees established for Ministry Leadership, Finance and Missionary.

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2021

Objectives and Activities

St James's Church, Ryde seeks to advance the Christian faith in accordance with the Basis of Faith as laid down in the Constitution, primarily but not exclusively to the benefit of the people of Ryde and the rest of the Isle of Wight.

The following purposes have been established by the Church Council to ensure that Church life and activities are focused on achieving the object in line with the vision:

- Generally advancing the religion;
 - delivered through the faithful preaching of God's word as laid down in the Bible, in the weekly Sunday services, Sunday Clubs and Sunday Youth group meetings; the mid-week adult house-groups and youth groups,
 - and the monthly prayer meetings where the work of the church is brought before the throne of grace,
- Providing a place of worship;
 - delivered by the provision of the necessary services, facilities, and administrative support, to ensure the provision of a clean, safe, secure, accessible and welcoming environment for the various worship activities,
- Maintaining a building used for religious purposes;
 - the Church Council elected in 1993 to comply with the requirements of the CofE Consistory Court for alterations and improvements to the building, its contents and furnishings. These requirements include Quinquennial Inspections of the building and Archdeacon's Fabric Visitations. This is no longer the case since the Church left the CofE and alternative arrangements are being discussed with the Chapel of St James Church trustees as owners of the building.
 - the Church Council has established a small maintenance team drawn from the congregation to address minor repairs, using local contractors for larger works
 - regular inspections of the building are carried out and reports made to the Church Council,
- Conducting religious ceremonies;
 - Delivered through the provision of a Minister and venue enabling the conduct of: Baptisms, Marriages and Funerals,
- Raising awareness of religious beliefs and practices;
 - delivered through supporting the activities of volunteers taking part in external activities to raise awareness of the Christian Faith and
 - support to the Global Anglican Future Conference (GAFCON) in standing for Biblical truth within the Anglican Fellowship,
- Educating people about religion;
 - delivered through a mixture of volunteers, the employed Ministry staff and external speakers teaching courses, leading study groups and delivering seminars,
- Pastoral Care & Outreach;
 - delivered primarily by the Ministry staff supported by volunteers providing pastoral support, particularly House Group leaders and,
 - by encouraging fellowship opportunities to support each other,
 - by outreach activities into the local community,
 - by support for volunteers involved in external activities where those activities contribute to the objects and purposes of the Church Council,

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2021

- Missionary and Evangelical;
 - delivered through financial, practical and prayer support to Missionary Partners and Missionary Agencies based in England and Wales,
 - by dedicated mission services where the Christian message of love and hope is proclaimed to the people of Ryde,
 - by evangelical meetings where the Christian faith is made known,
 - by support to mission organisations operating in England and Wales,
 - by open air witness in the streets of Ryde,
 - by sending out workers from the congregation into the mission field when opportunity arises.

The Church Council is aware of the Charity Commission's guidance on public benefit as laid down in "*The Advancement of Religion for the Public Benefit*" and have regard to it in the administration of the Church. The Church Council believes that by achieving the mission of the Church through meeting the aforementioned objectives it provides benefit to the public by:

- Allowing the public to hear about the Christian faith through evangelical mission and outreach;
- to enable those who choose to attend the church to live out their faith through the faithful preaching of God's word;
- individual and communal prayer and participation in worship ceremonies, e.g. baptism, weddings and funerals, and;
- the pastoral care of those attending the church, affording them spiritual health and wellbeing and equipping them with the mental and spiritual motivations and moral and ethical guidance necessary to be good neighbours to the public at large and useful members of the community.

The Church Council is responsible, inter alia, for the management and administration of the Church finances and the care and maintenance of the fabric of the church buildings and the manse and for any action or other matter referred to it in accordance with the Constitution.

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2021

Achievements and performance - Minister's Report

2021 saw St. James's, with so many other Churches, emerge tentatively from the national restrictions caused by the covid pandemic. This in many ways proved harder than the challenges of the previous year. Managing expectations across a whole range of thinking was hard, but the Lord proved faithful, gracious, and looking back we can see that he wonderfully led us through.

As restrictions eased and the church was able to meet more freely, sing without constraint and not have to wear facemasks, many returned and rejoiced at, once again, being able to have fellowship formally in the worship services and informally before and after the meetings. Both the Sunday meetings and small group ministries had a mixture of in person and livestream meetings to reflect the needs of the whole church family.

In addition to the Annual General Meeting, we had two further Fellowship Meetings each year, where our finances, and any major initiatives were presented. This kept the church family informed and gave opportunities to ask questions. We also held monthly prayer meetings on a Wednesday and Saturday breakfast. The Wednesday prayer meeting had a particular focus praying for our mission partners serving across the world.

Pastoral support was led by the two ministers, but those serving on the Leadership Team and small group leaders all shared the responsibility to care for every member of the church family. As a church family so much of the pastoral work of encouraging and pointing each other to Jesus goes on unseen but the fruit is seen in many becoming more committed to the Lord Jesus. In September we started three new house groups, growing the number of people involved in this ministry. The house groups studied a book with individual Bible studies: 'Love your Church', which was so helpful as we returned together as a church family. Topics studied were, how is the church to be: belonging, welcoming, gathering, caring, serving, honouring, witnessing and sending.

In addition to the house groups that are open to all, we have specific ministries for men, women and children. Historically, the men have had six breakfasts a year, at which we would average 20-25 coming along. This year, we had one breakfast in the garden of the vicarage and one in the autumn at a neutral venue. These are intentional times for discipleship and reaching out to the local community.

Since being able to meet without restriction indoors the ladies group has changed their name from mums.com to WOW (Women on Wednesday). The aim of this was to bring together women of all ages and situation and has encouragingly drawn-in some of the older ladies in the church. The group meets on a Wednesday morning at the vicarage, with between 15-18 meeting up and breaking out into two groups for the Bible study. In the autumn when they first met in this format they studied Ephesians, which was a tremendous blessing. For those unable to meet on a weekday morning, the Women at Work for Christ continues to meet focusing on discipleship and equipping each other to be a faithful witness in the workplace.

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2021

The autumn saw a new start for staffing arrangements at the church. This is a huge encouragement and a wonderful statement of intent for the future as we positively want to live out the aims of the charity and our vision to make Christ known to a lost world and disciple the believer. In September our new Youth and Children's Worker started on a part time appointment (25hrs per week). This was a hard time to start such a role, as we were emerging from the pandemic and many were reluctant to be serving in this way, but despite the challenges there has been great blessing from this new appointment. One of the first tasks of the new Youth and Children's worker was to establish a new team of volunteers; three groups were formed and it is hoped that this will increase to four in 2022. One of the many blessings was the re-starting of attended youth and children's groups on a Sunday morning with the groups mirroring the adult teaching in the Sunday morning meeting. Another blessing arising from the appointment of the Children and Youth Worker was the freeing up of the Associate Minister to start a new role leading evangelism in the church. Again this demonstrates the intent of the church to take the good news of Jesus Christ beyond the walls of the church and into the community of Ryde and beyond.

Many of the outreach activities that we have done historically were once again happening, which was such an encouragement. Gingerbread House evenings for both adults and young people, nativity and carol services, all well attended 'in person' or by livestream. In the autumn we started up our evening meeting (fortnightly) but with a very different shape to it, meeting in our upper hall 'café-style'. This gave a healthy informality and we trust, in time, will draw more people. The focus for the evenings was equipping and training for the outreach 'Passion for Life' mission in 2022. To free up the Associate Minister to concentrate on evangelism, the Senior Minister has taken responsibility for small group ministries as well as leading the staff team.

Outreach activities focused on the Tiddlywinks' mums and toddlers group who met outdoors in the park, splitting into two groups in two separate parks to enable all who wanted to benefit to attend while ensuring compliance with covid restrictions. The autumn term saw the group coming back indoors with a revamped format and restricted numbers to maintain the required separation. Great encouragements were had during the Easter online service and Christmas Nativity celebration.

At the end of what has been a turbulent and challenging year we believe that we are in a really good place moving forward as we seek to be faithful to the Lord and his calling to 'make disciples of all nations'. There are now plans in place to identify and train future elders in the church and Bible training has also taken place for the Trustees raising the awareness of their spiritual role in leading the church. This will all contribute to the healthy spiritual future of the church.

Not only do we want to win the lost and disciple the believer in Ryde, but through our mission partners we long to see the same work across the world. We are privileged and excited to partner individuals and organisations in Turkey, Czech Republic, Ilford, Meribel, Gafcon, SCFS, Barnabas Fund, Open Doors and the Christian Institute.

We also support several couples and individuals, financially, in prayer and contact. This is a huge privilege and tremendous encouragement to the Church family.

We are very humbled that the Lord has kept us as a fellowship as we seek to live out what a New Testament Church looks like.

ST JAMES'S CHURCH,

RYDE, ISLE OF WIGHT

ACCOUNTANTS REPORT AS INDEPENDENT EXAMINERS ON THE ACCOUNTS

for the year ended 31 December 2021

This report on the accounts of the Church Council for the year ended 31 December 2021, as set out, is in respect of an examination carried out under Regulation 3 (3) of the Church Accounting Regulations 2006 ("the Regulations") and the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiners

As members of the Church Council you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulations and section 144(2) of the 2011 Act do not apply and that an independent examination is required.

It is our responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in General Directions given by the Charity Commission under 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to our attention.

Basis of Independent Examiners Report

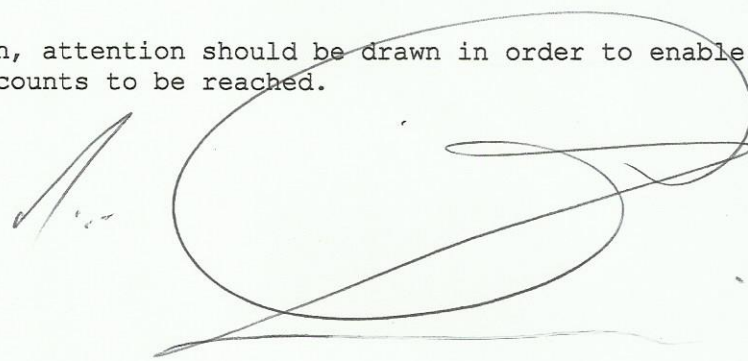
Our examination was carried out in accordance with the General Directions given by the Charity Commission. Our examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts presented with those records. It also includes considering any unusual items 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 we do not express an audit opinion on the accounts.

Independent Examiners Statement

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

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A H Cross & Co Limited
Chartered Certified Accountants
16 Quay Street
Newport
Isle of Wight
PO30 5BG



..... 2022

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared on a going concern basis, under the historical cost convention.

The accounts have been prepared in accordance with the Statement of Recommended Practice (SORP),

"Accounting and Reporting by Charities" preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 105) issued on 16 July 2014.

Incoming Resources

Recognition of income These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources.

Grants and donations Grants and donations are only included in the SOFA when the general income recognition criteria are met.

Legacies Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Tax reclaims on donations and gifts Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Income from interest and dividends This is included in the accounts when the receipt is probable and the amount receivable can be measured reliably.

Recognition of Liabilities

Liabilities are recognised on the accruals basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the SORP.

Resources Expended

Expenditure is accounted for on an accruals basis.

Pensions

The Charity operates defined contribution pension schemes.

Tangible Fixed Assets and Depreciation

Expenditure on building work for the church and expenditure on equipment is shown on the profit and loss account in the year to which it relates.

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

NOTES TO THE ACCOUNTS (CONTINUED)

Reserves

25% of the unrestricted funds budget expenditure to allow the church to operate for 3 months in the absence of any income.

2 INTEREST RECEIVABLE AND SIMILAR INCOME

	<u>2021</u>	<u>2020</u>
	£	£
Deposit account interest	<u>20</u>	<u>93</u>

3 DEBTORS: Amounts falling due within one year

	<u>2021</u>	<u>2020</u>
	£	£
Debtors	8,450	18,309
Prepayments	<u>-</u>	<u>-</u>

4 CREDITORS: Amounts falling due within one year

	<u>2021</u>	<u>2020</u>
	£	£
Creditors	3,270	8,454
Accruals	<u>830</u>	<u>730</u>
	<u>£ 4,100</u>	<u>£ 9,184</u>

5 EMPLOYEES

	<u>2021</u>	<u>2020</u>
	£	£
Employee costs:		
Salaries and wages	57,359	52,603
Pension contributions	11,790	11,140
National insurance contributions	<u>1,090</u>	<u>2,442</u>
	<u>£70,239</u>	<u>£66,185</u>

6 PAYMENTS TO MEMBERS, COMMITTEE MEMBERS, OFFICERS
ETC

	<u>2021</u>	<u>2020</u>
	£	£
Fees, remuneration or expenses payable to members of the Society who were neither members of the Committee of Management, nor employees of the Society	<u>nil</u>	<u>nil</u>
Fees, remuneration or expenses payable to members of the Committee of Management of the Society who were neither Officers nor employees of the Society	<u>nil</u>	<u>nil</u>
Fees, remuneration or expenses paid to Officers of The Society	<u>57,597</u>	<u>56,919</u>

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2021

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>2021</u> <u>Total</u> <u>Funds</u>	<u>2020</u> <u>Total</u> <u>Funds</u>
INCOMING RESOURCES				
Planned giving	98,286	-	98,286	101,495
Donations	1,100	25,000	26,100	22,506
Plate offerings	2,217	-	2,217	2,380
Investment income	20	-	20	93
Youth work	-	8,038	8,038	-
Legacies	4,393	-	4,393	14,932
Mission income	450	2,192	2,642	2,330
Weekend income	-	(27)	(27)	7,684
Church building	-	-	-	70
Bookstall income	30	108	138	221
Appeals and gift days	-	481	481	-
Local outreach and evangelism	-	899	899	1,215
Incumbents Fund	-	435	435	227
Total incoming resources	106,496	37,126	143,622	153,153
RESOURCES EXPENDED				
Staff costs	73,937	3,988	77,925	77,691
Administration costs	3,662	-	3,662	4,238
Church running expenses	8,817	-	8,817	10,543
Youth work expenditure	375	-	375	586
Local outreach and evangelism	1,716	1,050	2,766	1,069
Mission expenditure	6,498	5,821	12,319	12,938
Weekend expenditure	-	-	-	7,836
Church building expenditure	15,050	938	15,988	4,045
Mayfield Road expenditure	306	-	306	641
Bookstall expenditure	-	-	-	-
Pastoral support	443	-	443	154
Discipleship	145	31	176	105
Raising Awareness	-	-	-	-
Incumbents fund	-	-	-	-
Total outgoing resources	110,949	11,828	122,777	119,846
Net Incoming resources	(4,453)	25,298	20,845	33,307
Gross transfers	(4,186)	4,186	-	-
Net movements in funds	(8,639)	29,484	20,845	33,307
Balances at 1 January 2021	105,531	59,838	165,369	132,062
Balances at 31 December 2021	£ 96,892	£ 89,322	£ 186,214	£ 165,369

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

BALANCE SHEET

at 31 December 2021

	<u>2021</u>	<u>2020</u>
CURRENT ASSETS		
Debtors and prepayments	8,450	18,309
Cash at bank and in hand:		
General account - current	159,932	134,315
General account - reserve	21,433	21,430
Tiddleywinks bank account	473	473
Petty cash	26	26
	<u>190,314</u>	<u>174,553</u>
CURRENT LIABILITIES		
Creditors: amounts falling due within one year	<u>4,100</u>	<u>9,184</u>
NET ASSETS	<u>£ 186,214</u>	<u>£ 165,369</u>
REPRESENTED BY:		
Unrestricted funds	96,892	105,531
Restricted funds	<u>89,322</u>	<u>59,838</u>
	<u>£ 186,214</u>	<u>£ 165,369</u>



R. W. BELL

TRUSTEE

01/10/2022

J. Leggett
JAMES LEGGETT
MINISTER
03.10.2022

Accounts

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

ACCOUNTS

for the year ended 31 December 2020

ACCOUNTS

for the year ended 31 December 2020

A Church of England (CofE) Proprietary Chapel since 1827, in February 2020 the Church Council (Trustees) of St James's Church, Ryde voted to leave the CofE to seek episcopal oversight under the governance of the Anglican Mission in England (AMiE). The church remains a part of the 'Global Fellowship of Confessing Anglicans' (GAFCON) and a place of worship wherein the Protestant and Evangelical doctrines are taught and services are conducted in accordance with CofE practice as laid down in the Book of Common Prayer, the Ordinals and Homilies. The Minister, the Rev'd James Leggett, is employed by the Church Council of St James's, Ryde. The appointment of the Minister is the responsibility of the trustees of the charity, 'The Chapel of St James, Ryde (24974)', who have patronage for the Benefice. The church also employs an Associate Minister and a part-time Administrator. The Church Council is guided by its Vision statement:

- | | |
|-------------------------|---|
| 1. Goal | - to glorify God in all that we do. |
| 2. God given tools | - the Bible and Prayer. |
| 3. Gospel centred tasks | - proclaiming Christ, building each other up,
sending out workers. |

The use of the church building, including the attached St James's Hall with church flat incorporated, is governed by the trustees of 'The Chapel of St James, Ryde' acting in their capacity as landlord, with the Church Society acting as holding trustee of the church land and properties, which include the Manse at 29 Mayfield Road (PO33 3PR). The Church Society is a conservative evangelical organisation concerned with maintaining the doctrine and worship of the CofE and upholding the sufficiency and authority of scripture. More can be found at www.churchsociety.org.

The church building is a non-consecrated, Grade IIB Listed building located in the centre of Ryde and incorporates the church office at 4 Market Street, Ryde, PO33 2NG (tel: 01983 566381).

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCIL AND PROFESSIONAL ADVISERS

FOR THE YEAR ENDED 31 DECEMBER 2020

CHURCH COUNCIL:	Reverend J Leggett	Chairman
	Tricia Cotton	Secretary
	James Pontin	Associate Minister
	Paul Bell	Church Warden
	Peter Wyatt	
	Fiona Hunt	
	David Cripps	
	Roger Colman	
	Philip Smith	(from 30/9/20)
	Ashleigh Cutress	(from 30/9/20)
Matt Ostler	(from 30/9/20)	

TREASURER: Paul Bell

INDEPENDENT EXAMINER: A H Cross & Co limited
Chartered Certified Accountants
16 Quay Street
Newport
Isle of Wight
PO30 5BG

BANK: Barclays Bank plc
High Street
Ryde
Isle of Wight

ARCHITECT: Peter Ferns
Chartered Architect
Cowes
Isle of Wight

INSURER: The church is insured with the Ecclesiastical Insurance Group. The premium was £1,949 and covers buildings and contents to a total of £8,690,000 employer's liability to £10,000,000 and public liability to £10,000,000.

REGISTERED CHARITY NUMBER: 1181957

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT

for the year ended 31 December 2020

Structure, Governance and Management

St James's Church, Ryde is a Charitable Incorporated Organisation (CIO) governed by its Constitution, dated 12 February 2020 and managed by the charity's trustees. In practice the charity trustees are collectively referred to as the Church Council.

The Constitution provides that charity trustees (Church Council members) shall be: The Minister and Associate Minister; the two Church Wardens elected at the annual general meeting (AGM) and up to 12 elected trustees.

The Church Council members are elected at the AGM by members of the congregation who are on the register of Church Members, referred to as the Electoral Roll. Membership of the Church is open to any natural person who: is baptised; professes faith in our Lord Jesus Christ as God and Saviour; acknowledges the scriptures as being God's word and as the final authority in all matters of belief and conduct; is in agreement with the doctrinal Basis of Faith as laid down in the Constitution; is sixteen years of age or upwards; has habitually attended public worship in St. James's (the CIO) during a period of six months prior to enrolment and declares himself or herself either:

- to be a member of the global Anglican fellowship as represented by the Global Anglican Future Conference (GAFCON) and expressed by the Jerusalem Statement or;
- to be a member of the Church of England (or of a Church in communion with the Church of England) or;
- to be a member in good standing of a Church that is not in communion with the Church of England but being prepared to declare himself or herself a member of the Church of England.

The Church Council met ten times during the year, with an average attendance of 8 members. It dealt with all the affairs of the Church and received and considered reports by sub-committees established for Ministry Leadership, Finance and Missionary.

Objectives and Activities

St James's Church, Ryde seeks to advance the Christian faith in accordance with the Basis of Faith as laid down in the Constitution, primarily but not exclusively to the benefit of the people of Ryde and the rest of the Isle of Wight.

The following purposes have been established by the Church Council to ensure that Church life and activities are focused on achieving the object in line with the vision:

- Generally advancing the religion;
 - delivered through the faithful preaching of God's word as laid down in the Bible, in the weekly Sunday services, Sunday Clubs and Sunday Youth group meetings; the mid-week adult house-groups and youth groups,
 - and the monthly prayer meetings where the work of the church is brought before the throne of grace,
- Providing a place of worship;
 - delivered by the provision of the necessary services, facilities, and administrative support, to ensure the provision of a clean, safe, secure, accessible and welcoming environment for the various worship activities,
- Maintaining a building used for religious purposes;
 - the Church Council elected in 1993 to comply with the requirements of the CofE Consistory Court for alterations and improvements to the building, its contents and furnishings. These requirements include Quinquennial Inspections of the building and Archdeacon's Fabric Visitations,

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2020

- o the Church Council has established a small maintenance team drawn from the congregation to address minor repairs, using local contractors for larger works requiring authorization by the Archdeacon or Chancellor of the Diocese.
- o regular inspections of the building are carried out and reports made to the Church Council,
- Conducting religious ceremonies;
 - o Delivered through the provision of a Minister and venue enabling the conduct of: Baptisms, Marriages and Funerals,
- Raising awareness of religious beliefs and practices;
 - o delivered through supporting the activities of volunteers taking part in external activities to raise awareness of the Christian Faith and
 - o support to the Global Anglican Future Conference (GAFCON) in standing for Biblical truth within the Anglican Fellowship,
- Educating people about religion;
 - o delivered through a mixture of volunteers, the employed Ministry staff and external speakers teaching courses, leading study groups and delivering seminars,
- Pastoral Care & Outreach;
 - o delivered primarily by the Ministry staff supported by volunteers providing pastoral support, particularly House Group leaders and,
 - o by encouraging fellowship opportunities to support each other,
 - o by outreach activities into the local community,
 - o by support for volunteers involved in external activities where those activities contribute to the objects and purposes of the Church Council,
- Missionary and Evangelical;
 - o delivered through financial, practical and prayer support to Missionary Partners and Missionary Agencies based in England and Wales,
 - o by dedicated mission services where the Christian message of love and hope is proclaimed to the people of Ryde,
 - o by evangelical meetings where the Christian faith is made known,
 - o by support to mission organisations operating in England and Wales,
 - o by open air witness in the streets of Ryde,
 - o by sending out workers from the congregation into the mission field when opportunity arises.

The Church Council is aware of the Charity Commission's guidance on public benefit as laid down in "*The Advancement of Religion for the Public Benefit*" and have regard to it in the administration of the Church. The Church Council believes that by achieving the mission of the Church through meeting the aforementioned objectives it provides benefit to the public by:

- Allowing the public to hear about the Christian faith through evangelical mission and outreach;
- to enable those who choose to attend the church to live out their faith through the faithful preaching of God's word;
- individual and communal prayer and participation in worship ceremonies, e.g. baptism, weddings and funerals, and;
- the pastoral care of those attending the church, affording them spiritual health and wellbeing and equipping them with the mental and spiritual motivations and moral and ethical guidance necessary to be good neighbours to the public at large and useful members of the community..

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2020

The Church Council is responsible, inter alia, for the management and administration of the Church finances and the care and maintenance of the fabric of the church buildings and the manse and for any action or other matter referred to it in accordance with the Constitution.

Achievements and performance

Looking back on 2020, it is true to say that we have never had a year like it. The global pandemic changed so much, and as a local church we had to adapt very quickly to a different way of loving, caring, feeding the congregation and continuing to be a witness of Jesus Christ to the community of Ryde. Just weeks before the first national lockdown in March 2020, the Church Council voted for St. James's to leave the Church of England and join the Anglican Mission in England. The Church membership needed to vote on changing the governing document and the Church Council voted to leave the Church of England. Both the votes received overwhelming support.

Following a crash course in learning to produce videos, live-streaming our services and coming to terms with the world of 'Zoom', it is encouraging to reflect that God's word continued to go out from St. James's faithfully throughout the year to visitors and church members alike, from the youngest to the most senior. As soon as restrictions lifted we once again met in the church building, and live streamed services. This enabled everyone in the church family to meet in some capacity. When larger gatherings were permitted outside we had family services in a garden, and also the men and women's groups met outside without restrictions.

In addition to the Annual General Meeting, we have two further Fellowship Meetings each year, where our finances, and any major initiatives are presented. This keeps the church family informed and opportunities to ask questions. We also hold monthly prayer meetings on a Wednesday and Saturday breakfast. The Wednesday prayer meeting will have a particular focus praying for our mission partners serving across the world.

Pastoral support is led by the two ministers, but those serving on the Leadership Team and small group leaders all share the responsibility to care for every member of the church family. As a church family so much of the pastoral work of encouraging and pointing each other to Jesus goes on unseen but the fruit is seen in many becoming more committed to the Lord Jesus.

In addition to the house groups that are open to all, we have specific ministries for men, women and children. Mums.com has changed shape this last year due to the restrictions that have been in place. Last year, we divided the group up into smaller hub groups which have met in person (when allowed), but also over zoom, WhatsApp video calls and in any way that we can. We have missed meeting together as a large group, but it has also proved to be a blessing to have these smaller hub groups, where we have perhaps been able to get to know one another on a deeper level.

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2020

We have studied Philippians 1 and 2 and have found this so incredibly relevant! At the time of writing this letter, Paul's life was full of hardship, and yet his circumstances did not prevent him from rejoicing, because his greatest passion was to know Christ and to make him known. Studying this letter has enabled us to think through what it means to be partners in the gospel, and we pray that through the work of His Spirit in us, we may say together.

Over the last year 'Women at work 4 Christ' has continued to meet over Zoom every 5 - 6 weeks to share encouragements and consider the opportunities we have to discuss our faith with others, particularly at this difficult time. In our study time we have been working through the 'Women of Faith' study guide by Mary Davis. Together, we have been looking more closely at some of the women in the Old Testament and thinking about how we can apply what we learn to the day to day situations we face in our own lives.

With regards to the children and young people's work, the last year has resulted in a change in focus for the children's and youth ministry. The shift has been away from our regular peer-group teaching and discipleship (like Sunday Club groups) and towards more family-centered discipleship and teaching. Both of these are vital, which has probably resulted in a mixture of pain and blessing for children and families over the past months.

Here's how things worked out...

We began producing weekly Sunday Club videos which included Bible teaching (sometimes from different members of the congregation), activities to do with your family, and sharing photos and videos of previous activities.

For the autumn term focus shifted to a fortnightly, in-person, family service (with online teaching for the alternate weeks). The restrictions took a bit of getting used to, but there was real joy in seeing one another and worshipping together. This culminated in our Nativity service and Christmas Day family service.

It took us a little while to get the Friday Night Youth Group up and running, but once we did, this group has met fortnightly for the duration of the pandemic. We had the joy of in-person meetings during the autumn term, but otherwise have been on Zoom for the various lockdowns.

Our natural outlets for evangelism have been severely hampered in the last year, and we, like many fellowships, have struggled to have evangelism on the agenda of our life and witness. It is to my shame that this is the case, and I am profoundly challenged that the Bible gives no licence to shelve our witness because our circumstances change. In the coming year, we must commit ourselves to making Christ known. That said, we must give great thanks for the drive-in carol service at Tesco. This was well received, and certainly showed the community in Ryde that the church (St. James's & Grace Church) wanted to proclaim the wonderful Christmas story.

It was sad that the Tiddlywinks group has not been able to meet physically over the last year, but we were really thrilled to still be able to lay on Easter and summer services over video. At Christmas, due to the ease in restrictions, we managed to run an event called 'Follow the star', which was a 'walk-through nativity' on Appley seafront, where the toddlers collected stars and met characters from the nativity along the way. This all led to them finding baby Jesus in the stable! This event was enormous fun and we were all so thrilled to be back together again!

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

CHURCH COUNCILS REPORT (CONTINUED)

for the year ended 31 December 2020

There were still opportunities for reaching out to families and young people over the Christmas period. The Gingerbread House @ Home event included options for building with children and Vicki Wright recorded a short gospel talk to accompany it. The Binstead Advent Trail had little take up, but did provide some contact and conversations with local families about the good news of Christmas.

The other activity that we have at Christmas time is the seniors meal, this too could not be done this year. However, an army of helpers put together hampers for the in the fellowship and also others known to people. This was a great blessing to all who received a hamper.

The Nativity Service Livestream actually provided lots of opportunities for people who wouldn't normally come to the service to hear the gospel. Several local families who wouldn't come to the church building tuned in, along with various others across the whole country!

Not only do we want to win the lost and disciple the believer in Ryde, but through our mission partners we long to see the same work across the world.

We also support several couples and individuals, financially, in prayer and contact. This is a huge privilege and tremendous encouragement to the church family.

We are very humbled that the Lord has kept us as a fellowship as we seek to live out what a New Testament church looks like.

ST JAMES'S CHURCH,
RYDE, ISLE OF WIGHT

ACCOUNTANTS REPORT AS INDEPENDENT EXAMINERS ON THE ACCOUNTS

for the year ended 31 December 2020

This report on the accounts of the Church Council for the year ended 31 December 2020, as set out, is in respect of an examination carried out under Regulation 3 (3) of the Church Accounting Regulations 2006 ("the Regulations") and the Charities Act 2011 ("the Act").

Respective Responsibilities of Trustees and Examiners

As members of the Church Council you are responsible for the preparation of the accounts; you consider that the audit requirement of Regulations and section 144(2) of the 2011 Act do not apply and that an independent examination is required.

It is our responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in General Directions given by the Charity Commission under 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to our attention.

Basis of Independent Examiners Report

Our examination was carried out in accordance with the General Directions given by the Charity Commission. Our examination includes a review of the accounting records kept by the Church Council and a comparison of the accounts presented with those records. It also includes considering 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 we do not express an audit opinion on the accounts.

Independent Examiners Statement

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

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations have not been met; or
- (2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A H Cross & Co Limited
Chartered Certified Accountants
16 Quay Street
Newport
Isle of Wight
PO30 5BG

..... 2021

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

Basis of Preparation

The accounts have been prepared on a going concern basis, under the historical cost convention.

The accounts have been prepared in accordance with the Statement of Recommended Practice (SORP),

"Accounting and Reporting by Charities" preparing their accounts in accordance with the financial reporting standard applicable in the UK and Republic of Ireland (FRS 105) issued on 16 July 2014.

Incoming Resources

Recognition of income	These are included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources
Grants and donations	Grants and donations are only included in the SOFA when the general income recognition criteria are met.
Legacies	Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.
Tax reclaims on donations and gifts	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
Income from interest and dividends	This is included in the accounts when the receipt is probable and the amount receivable can be measured reliably.

Recognition of Liabilities

Liabilities are recognised on the accrual's basis in accordance with normal accounting principles, modified where necessary in accordance with the guidance given in the SORP.

Resources Expended

Expenditure is accounted for on an accruals basis.

Pensions

The Charity operates defined contribution pension schemes.

Tangible Fixed Assets and Depreciation

Expenditure on building work for the church and expenditure on equipment is shown on the profit and loss account in the year to which it relates.

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

NOTES TO THE ACCOUNTS (CONTINUED)

Reserves

25% of the unrestricted funds budget expenditure to allow the church to operate for 3 months in the absence of any income

2 INTEREST RECEIVABLE AND SIMILAR INCOME

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Deposit account interest	93	162

3 DEBTORS: Amounts falling due within one year

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Debtors	18,309	11,053
Prepayments	-	7,656
	<u>£18,309</u>	<u>£18,709</u>

4 CREDITORS: Amounts falling due within one year

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Creditors	8,454	8,407
Accruals	730	600
	<u>£ 9,184</u>	<u>£ 9,007</u>

5 EMPLOYEES

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Employee costs:		
Salaries and wages	52,603	51,135
Pension contributions	11,140	12,509
National insurance contributions	2,442	1,557
	<u>£66,185</u>	<u>£65,201</u>

6 PAYMENTS TO MEMBERS, COMMITTEE MEMBERS, OFFICERS
ETC

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Fees, remuneration or expenses payable to members of the Society who were neither members of the Committee of Management, nor employees of the Society	<u>nil</u>	<u>nil</u>
Fees, remuneration or expenses payable to members of the Committee of Management of the Society who were neither Officers nor employees of the Society	<u>nil</u>	<u>nil</u>
Fees, remuneration or expenses paid to Officers of The Society	<u>56,919</u>	<u>57,298</u>

ST JAMES'S CHURCH, RYDE , ISLE OF WIGHT

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2020

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2020</u>	<u>2019</u>
	<u>Funds</u>	<u>Funds</u>	<u>Total</u>	<u>Total</u>
			<u>Funds</u>	<u>Funds</u>
INCOMING RESOURCES				
Planned giving	101,495	-	101,495	101,116
Donations	2,376	20,130	22,506	2,171
Plate offerings	2,380	-	2,380	7,894
Investment income	93	-	93	162
Youth work	-	-	-	-
Legacies	14,932	-	14,932	-
Mission income	-	2,330	2,330	2,646
Weekend income	-	7,684	7,684	6,220
Church building	-	70	70	14,000
Bookstall income	90	131	221	632
Appeals and gift days	-	-	-	78
Local outreach and evangelism	-	1,215	1,215	1,801
Incumbents Fund	-	227	227	210
Total incoming resources	121,366	31,787	153,153	136,930
RESOURCES EXPENDED				
Staff costs	77,691	-	77,691	76,921
Administration costs	4,238	-	4,238	6,318
Church running expenses	10,543	-	10,543	9,515
Youth work expenditure	586	-	586	912
Local outreach and evangelism	-	1,069	1,069	1,557
Mission expenditure	1,000	11,938	12,938	8,885
Weekend expenditure	-	7,836	7,836	6,320
Church building expenditure	3,144	901	4,045	17,643
Mayfield Road expenditure	641	-	641	207
Bookstall expenditure	-	-	-	-
Pastoral support	154	-	154	640
Discipleship	105	-	105	836
Raising Awareness	-	-	-	500
Incumbents fund	-	-	-	-
Total outgoing resources	98,102	21,744	119,846	130,254
Net Incoming resources	23,264	10,043	33,307	6,676
Gross transfers	(3,212)	3,212	-	-
Net movements in funds	20,052	13,255	33,307	6,676
Balances at 1 January 2020	85,479	46,583	132,062	125,386
Balances at 31 December 2020	£ 105,531	£ 59,838	£ 165,369	£ 132,062

ST JAMES'S CHURCH, RYDE, ISLE OF WIGHT

BALANCE SHEET

at 31 December 2020

	<u>2020</u>	<u>2019</u>
CURRENT ASSETS		
Debtors and prepayments	18,309	18,709
Cash at bank and in hand:		
General account - current	134,315	100,592
General account - reserve	21,430	21,414
Tiddleywinks bank account	473	329
Petty cash	26	25
	<u>174,553</u>	<u>141,069</u>
CURRENT LIABILITIES		
Creditors: amounts falling due within one year	<u>9,184</u>	<u>9,007</u>
NET ASSETS	<u>£ 165,369</u>	<u>£ 132,062</u>
REPRESENTED BY:		
Unrestricted funds	105,531	85,479
Restricted funds	<u>59,838</u>	<u>46,583</u>
	<u>£ 165,369</u>	<u>£ 132,062</u>