

Ryde Baptist Church Annual Report for 2020

Reg No. 1133780

Principal Office: Ryde Baptist Church
George Street Centre
George Street
RYDE
Isle of Wight
PO33 2JF

Charity Trustees as on 31 December 2020:

Rev Kerry Birch (Minister)
Mrs Sally Pratt (Secretary)
Mr Henry Tucker (Treasurer)
Mrs Betty McComb
Mrs Susan Pidgeon
Mr William Croydon

The Church operates under the Constitution agreed in 2009 which follows the options agreed by the Baptist Union of Great Britain with the Charity Commission. The Church is a charitable unincorporated association. The Deacons including the Minister act as Managing Trustees and report to the Church Members. The Trustees meet regularly, and the Church Members meet several times during the year. The Treasurer and the Secretary carry out much of the administration, but other Deacons have delegated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the general public and serve the community, the Church's building in George Street is home to a wide range of community activities.

Secretary's Report for 2020

At the beginning of 2020 we were looking ahead to a visit from the Leprosy Mission, and the start of a new scrapbooking group. We planned to run an Alpha course, and a prayer group was due to gather with a view to starting the course in spring 2020. In February we had the first World Church prayer breakfast of the year, but an ominous prayer appeared in the church newsletter on 16 February -

'Pray for those who are suffering in the coronavirus outbreak, and for the medical staff trying to deal with it.'

On 1 March, the minister started a Lent series entitled 'Frontline Sundays' by talking about the church both gathered and scattered. Little did we know how scattered we would be very soon. The World Church prayer breakfast followed by the usual GB coffee morning in March were almost the last events to take place before full lockdown was imposed on 23 March.

22 March was the first Sunday we closed, and a National Day of Prayer for the global pandemic of coronavirus. We were invited to light a candle in our windows as a visible symbol of the light of life, Jesus Christ, our source and hope in prayer.

All groups using the church, Christian or otherwise, had to stop meeting in person. The church started meeting on Zoom on Sunday mornings. This was a new way of worship, but numbers steadily built up as we appreciated being able to see each other's faces and share interactively in live worship and prayer. The minister and church secretary quickly set up a system for distributing sermon notes and a revamped newsletter, working hard to ensure that everyone on the church family list and others received a copy of these each week, either by email or in print. Two members provided changing tableaux throughout the year as a focal point in the front window.

Sadly the church was unable to celebrate Easter with the usual Good Friday drinks and hot cross buns, and Easter Sunday breakfast and communion followed by morning worship. However, prayer gatherings took place on Zoom on Maundy Thursday and on Good Friday.

The prayer group more than doubled in numbers on Zoom. From this prayer meeting sprang the idea for 2020 hours of prayer for Ryde. Starting in July 2020 and continuing until September, it consisted of a 15-minute prayer slot each evening. Each day was dedicated to praying for a different organisation or sector in the life of our town and involved other churches in Ryde, bringing closer fellowship with many brothers and sisters from other churches in the town. By universal agreement these prayer meetings continued weekly until very recently.

As life began to open up slightly later in the summer, a survey of church members was conducted as to whether they used Zoom, were happy with it or not, and how

they felt about meeting again in person. The leadership team had been meeting regularly on Zoom, working on risk assessments and other policies for reopening the church building when possible.

After a deep clean of the premises, the church opened on Sunday 4 October for a monthly service. These were heavily restricted and not well-attended, although those who had been unable to join Zoom appreciated them. Zoom meetings continued afterwards as these were still the most popular way of meeting. The minister hosted the Prayer Course and the Bible Course on Zoom, so that as many people as possible could join in.

Before the pandemic, the minister and secretary had met with the CEO of Aspire and the Ryde community connector, to discuss collaborative working. This went on hold as Aspire became the Ryde community hub for Ryde Town Council volunteers during the pandemic. Several church members signed up to help local people with shopping, collecting medication and other necessary support. Other members made masks and kept in touch with those who could not get out.

The Girls' Brigade captain kept in touch with all the girls in GB, either on Zoom or by phoning parents or meeting them on doorsteps. In the autumn, as schools returned, a rota was organised so that older and younger groups had alternate sessions in the centre and at home. The girls appreciated the continuing bonds kept up through lockdown. For Remembrance Sunday an outline of a poppy to colour in was sent out to everyone. They were collected for GB to make a wreath to display in the front window of the church, and people also coloured them in for their own windows.

The Annual General Meeting for 2020 took place on Zoom on 19 November. Annual reports for 2019 from the Secretary, Girls' Brigade, Friend to Friend, and Open the Book had been sent out in advance of the meeting. The Secretary and Treasurer were reaffirmed in their roles. Very grateful thanks, with a card and gift, were expressed to a long-serving deacon and previous secretary who was retiring from the diaconate. Many members offered words of appreciation and memories.

The Carnival Company in conjunction with Ryde Business Association organised a town trail event of storytelling and activities for Thursday 17 December and used the frontage of the church for a stop on the trail. The Christmas tree was put up in the front window of the centre, and posters outside to remind everyone that the church though closed was still active. The church joined in a Zoom Carol Service with other Ryde churches, held a Zoom Nativity service, and a Zoom service on Christmas Day. Plans for another service in church on Sunday 3 January had to be cancelled because of the rise in infection numbers and changes in tier levels as the country entered another lockdown.

At the end of the year 2020 Ryde Baptist Church had 43 members.

Independent examiner's report to the governing body of Ryde Baptist Church, Ryde, Isle of Wight

We report on the accounts of Ryde Baptist Church for the year ended 31st December 2020, which are set out on the attached pages.

Respective responsibilities of trustees and examiner

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

It is our responsibility to:

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

Basis of independent examiner's report

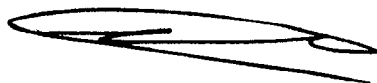
Our examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's 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:
 - to keep accounting records in accordance with section 130 of the 2011 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Charities Act 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.

Signature



Date 21 October 2021

Caryn March Accountants Limited
3 Oak Hills
Shanklin
Isle of Wight
PO37 7JB

Balance Sheet
 Ryde Baptist Church
 Accounts for the Year Ending December 2020

	As at 31/12/2020	As at 31/12/2019
Fixed Assets		
Church Building (Insurance Value)	£1,500,000.00	£1,480,000.00
Church Manse (Purchase Value)	£161,000.00	£161,000.00
Church Contents and Fixtures	£85,000.00	£85,000.00
Total Fixed Assets	£1,746,000.00	£1,726,000.00
Current Assets		
Barclays Bank Current Account	£1,631.81	-£267.73
Barclays Bank Restricted Account	£6,402.29	£6,397.27
Barclays Bank Tracker Account	£30,928.25	£52,748.29
Barclays Bank GSC Current Account	£1.00	£1,421.39
Petty Cash		
Accounts Receivable		
Total Current Assets	£38,963.35	£60,299.22
Liabilities		
BUC Ltd (Manse)	£59,831.78	£63,593.69
Baptist Strategy (Manse)	£36,000.00	£42,000.00
Members Loans (Manse)	£34,833.51	£35,833.47
HMRC	£864.88	£1,238.98
Agency Collections	£255.00	£648.78
Nest Pension		
Baptist Union Pension		
Accounts Payable		
Total Liabilities	£131,785.17	£143,314.92
Net Asset surplus (deficit)	£1,653,178.18	£1,642,984.30

Financial Activity
 Ryde Baptist Church
 Accounts for the Year Ending 31/12/2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	2019 Total funds
<i>Incoming Resources</i>					
Donations, Legacies and similar income	£32,730.06			£32,730.06	£44,260.08
Activities in furtherance of the charities objects	£5,712.85			£5,712.85	£19,928.64
Investment Income	£42.18			£42.18	£224.05
Other income resources	£2,824.82			£2,824.82	£1,525.17
Total Incoming resources	£41,309.91	£0.00	£0.00	£41,309.91	£65,937.94
<i>Resources Used</i>					
Costs of generating funds	£9,686.67			£9,686.67	£13,557.74
Grants in furtherance of charities objects	£7,070.00			£7,070.00	£5,727.49
Activities in furtherance of the charities objects	£59,576.43			£59,576.43	£34,241.29
Expenditure on managing/administering	£32,770.72			£32,770.72	£55,594.14
Total resources used	£109,103.82	£0.00	£0.00	£109,103.82	£109,120.66
Net Income over expenditure	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72
<i>Transfers</i>					
Gross transfers between funds – in					£26,668.75
Gross transfers between funds – out					-£26,668.75
Net Income over expenditure	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72
<i>Other recognised gains/losses</i>					
Gains/Losses on investment assets					
Gains on revaluation, fixed assets					
Net movement in funds	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72
<i>Reconciliation of funds</i>					
Total Funds Brought Forward					£0.00
Total Funds Carried Forward	-£67,793.91	£0.00	£0.00	-£67,793.91	-£43,182.72

Receipts & Payments
 Ryde Baptist Church
 Accounts for Year Ending December 2020

	As at 31/12/2020	As at 31/12/2019
Ryde Baptist Church General – Unrestricted		
Receipts		
Offerings (Cash & Envelopes)	£5,436.56	£10,243.37
Offerings (Standing Orders)	£24,281.00	£22,350.00
Donations & Gifts	£3,012.50	£1,750.00
Special Offerings		£6,572.00
Recovered Tax (Gift Aid)		£3,344.71
Legacies		
Total Offerings, Donations, Legacies etc	£32,730.06	£44,260.08
Miscellaneous Income		£120.00
Total		£120.00
Investment Income		
Interest Received	£42.18	£224.05
Total Investment Income	£42.18	£224.05
Other Income resources		
Electricity Feed in Tariff	£2,824.82	£1,405.17
Total Other Income resources	£2,824.82	£1,405.17
Total Receipts	£35,597.06	£46,009.30
	As at 31/12/2020	As at 31/12/2019
Payments		
<i>Grants payable in furtherance of charity's objects</i>		
Youth & Children's work	£1,000.00	£1,000.00
Mission		£923.49
BMS & HM Giving	£4,324.80	£3,804.00
Total Grants payable in furtherance of charity's objects	£5,324.80	£5,727.49
<i>Activities in furtherance of charity's objects</i>	2020	2019
Minister's Stipend	£24,000.00	£23,450.04
Pension (Church)	£5,434.83	£5,326.92
Extra pension payment	£2,723.58	£3,552.96
Travel/Conference Expenses	£1,066.46	£1,306.12
Book Allowance		
Pulpit Supply	£220.41	£605.25
Special Events		
Worship Resources	£839.15	
Total Activities in furtherance of charity's objects	£34,284.43	£34,241.29
Expenditure on Managing/Administering the charity		
<u>Church</u>		
Insurance	£2,376.12	£2,527.57
Electricity	£862.47	
Gas	£1,531.11	
Water	£879.65	
Cleaners	£2,167.00	£452.40
Cleaning Materials/Consumables		
Biffa Waste disposal	£1,087.97	£285.02

Receipts & Payments

	2020	2019
Maintenance (General)		£1,062.70
Maintenance (Building)	£1,178.31	£42,483.60
Maintenance (Lift)	£338.42	
Maintenance (Alarms)	£1,399.34	
Maintenance (Gas Appliances)	£278.00	
Replacement of Equipment		
Telephone & Internet	£755.88	£756.56
Printing, postage & Stationery	£158.40	
Copier & Computer costs	£137.41	
Subscriptions	£377.50	£1,028.33
Courses & Meetings Expenses		£230.00
Administrator		
Sound System expenses	£7.08	
Publicity & Posters		
Members Loan repayments	£999.96	£999.96
Manse Purchase Loan	£17,764.92	£6,000.00
Miscellaneous Expenses	£471.18	
Total for Church	£34,790.72	£57,843.14

	As at 31/12/2020	As at 31/12/2019
<i>Expenditure on Managing/Administering the charity</i>		
<u>Manse</u>		
Council Tax	£1,502.90	£1,446.49
Water	£324.60	£480.00
Electricity		
Gas		
Telephone		
Maintenance	£237.80	£1,514.74
Insurance	£164.94	£156.05
Interest on Purchase Loan		£5,764.92
Total for Manse	£2,230.24	£9,362.20
Total Payments	£76,630.19	£107,174.12
Excess of Income over Expenditure	-£41,033.13	-£61,164.82

Receipts & Payments

George Street Centre (Designated Fund)	As at 31/12/2020	As at 31/12/2019
Receipts		
Donations & Gifts		
Total Donations & Gifts		
Use of premises	£1,163.50	£17,138.00
Hospitality	£45.91	£2,358.09
Photocopying		£34.55
Miscellaneous Donations		£400.00
Total Activities in furtherance of charity's objects	£1,209.41	£19,928.64
Payments	2020	2019
<i>Costs of generating funds</i>		
GSC Specific costs		
Biffa Waste disposal		£1,553.80
Cleaners		£5,398.40
Hospitality		£348.27
Utilities		£453.17
Office Expenses		£764.18
<i>Maintenance</i>		
Lift		£2,362.29
Boilers		£278.40
Alarms		£883.78
General	No payments from GSC A/c	£1,517.65
Total costs of generating funds in 2020	£0.00	£13,557.74
<i>Activities in furtherance of charity's objects</i>		
Kitchen equipment and Maintenance		
Total Activities in furtherance of charity's objects		£0.00
Total Payments	£0.00	£13,557.74
Excess of Income over Expenditure	£1,209.41	£6,370.90
	As at 31/12/2020	As at 31/12/2019
Transfers from Tracker to RBC Current Account		
Transfers from Tracker to GSC Current Account		
Transfers from RBC Current Account to Tracker		
Transfers from GSC Current Account to Tracker		
Transfers from restricted accounts to General fund (Exterior building maintenance. Held in Tracker A/c)		-£25,505.00
Loans (Manse Purchase)		
Baptist Union Corp. Ltd	£58,831.78	£63,593.80
Baptist Debit (Strategy)	£36,000.00	£42,000.00
Members	£34,833.51	£35,833.47
Total	£130,665.29	£141,427.07
<i>Development Fund (Restricted)</i>		
Manse	£1,315.25	£2,479.00
Transfer to General fund		-£1,163.75
Total	£1,315.25	£1,315.25