

Ryde Baptist Church Annual Report for 2018

Reg No. 1133780

We are also known as the George Street Centre

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

Charity Trustees as on 16 May 2019:

Rev Kerry Birch (Minister)
Mrs Sally Pratt (Secretary)
Mr Henry Tucker (Treasurer)
Mr Martin Light
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 Trustees and report to the Church Members. The Trustees meet monthly and the Church Meeting five or six times a 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 further benefit the general public and to serve the community the church runs the George Street Centre which is home to a wide range of community activities.

ANNUAL REPORT FOR 2018

At the end of the year we had 42 Church Members.

The work of the George Street Centre, now in its 14th year, continued as a Community Centre. Both old and young benefit from its presence and the varied activities which are open to all the community.

On Mondays the Art Classes which have taken place for twelve years were reduced to one class, due to the increased age of the experienced retired art teacher who took the groups. The Bridge Club met for the first of four times in the week. On Monday evening the Scrabble Club met, as did the Carnival Group. Both of these are well attended.

On Tuesdays the Watercolour Class continued to meet. In the afternoon there has been a regular meeting for older friends who may hear a talk, participate in singing, play games together, and share memories. A Pilates Class took place on Tuesday evenings.

On Wednesdays the toddler group Hopscotch continued to attract wide support from some of the less privileged families in Ryde, and with the help of the Family Centre next door has excellent toys to help with the children's development. Links were maintained with the Family Centre, now run by Barnardo's. A Poetry Group also met regularly on Wednesday mornings. Bridge met again in the evening, and downstairs about thirty-five girls attended Girls' Brigade.

On Thursdays there were regular debt counselling sessions provided by Frontline, and some Relate counselling also took place. Bridge returned again on Fridays. A thriving Craft Group met each Friday morning, and was soon oversubscribed.

Others used the premises on an occasional basis such as the Ryde Town Council, the Isle of Wight Council and one of the Local History Societies. Organisations working with the elderly, and young people excluded from or struggling with education, also made use of the premises.

In the summer another week's Holiday Club was held for young people; the number attending continued to grow.

Ryde Baptist Church celebrated its 170th anniversary in 2018 and various events were arranged which were open to the community. In February we 'Met the Neighbours', inviting all of George Street to come into the Centre. A very successful Arts and Crafts Exhibition was held over the early May Bank Holiday, with participation from many Church Members and adherents, as well as members of the groups that use the Centre. A wide variety of crafts were displayed, including painting, tapestry, embroidery, knitting, crochet, photography, ceramics, baking, floral arrangements and illustrated poetry. Many people came into the Centre for the first time to view the exhibits.

A competition was held for local schools to illustrate the life and history of Ryde, and a substantial prize of arts materials was presented to the eventual winners. To commemorate the anniversary, a new banner was made by the Craft Group depicting various locations in Ryde and the Isle of Wight. This is displayed in the Centre and has received many favourable comments.

A community Christmas Party was held in December, sadly poorly attended because of atrocious weather on the day.

Although Chatters Café had to be closed from the early part of the year due to difficulties regarding staffing, the Centre remained open daily for simple refreshments. A more formal Coffee Morning took place on Thursdays offering drinks and cakes on a donation basis to an increasing group of regular users. Some of the volunteers who worked in the Café stayed on to assist with Coffee Mornings.

We made provision for those with physical limitations, and the premises are fully accessible. We employed a firm of cleaners to keep the premises in good condition for users. We continued to offer support and advice as far as we could to those who are homeless. They were offered a free shower and a limited amount of free food.

Street Pastors continued to use the premises as their Ryde base.

This report assumes the usual round of Sunday Services, the continued support of those in need by our Members, the work in the Sunday School with our children and the value to the community of our support of work with other churches with young people, the homeless, the lonely and the depressed.

Counting each time they come, about 250 people used the premises in a typical week – and this does not include Sunday activities. Our charging policy depended on the group coming. Our standard rate applied to those renting the premises, but we gave discounts to the Art Classes, and did not charge for the financial counselling and Street Pastors. A small charge was made for Hopscotch.

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 2018, 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

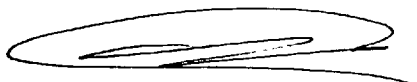
Our examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 08/10/2019

Caryn March Accountants Limited
Landguard Manor
Landguard Manor Road
Shanklin, Isle of Wight. PO37 7JB

Ryde Baptist Church

Balance Sheet detailed

	As at 31/12/2018	As at 31/12/2017
Fixed assets		
5000: Church Building (Insurance Value)	1,480,000.00	1,480,000.00
5010: Church Manse (Purchase Value)	161,000.00	161,000.00
5020: Church Contents & Fixtures	85,000.00	85,000.00
Total Fixed assets	1,726,000.00	1,726,000.00
Current assets		
1501: Barclays Bank current A/C	869.37	1,688.64
1503: Barclays Bank Tracker A/C	104,792.28	119,462.75
1504: Barclays Bank GSC Deposit A/C	6,384.52	6,371.80
1506: Petty Cash	50.00	50.00
1507: GSC Current A/C	3,262.71	3,470.65
1508: Cash On Premesis	—	102.36
Z05: Accounts Receivable	4,345.75	4,849.43
Total Current assets	119,704.63	135,995.63
Liabilities		
1602: BUCLtd Loan Fund	—	—
1603: Baptist Building Fund	—	—
1604: Baptist Strategy Building Scheme	—	—
1605: SCBA Loan Fund	—	—
1606: BUC LTD Loan (Manse)	70,691.06	70,691.06
1607: Baptist Strategy (Manse)	48,000.00	54,000.00
1608: Manse (Members Loan)	36,833.43	36,833.43
1660: Suspense Account	—	—
6650: INLAND REVENUE	723.52	1,012.20
6654: Nest Pension	12.06	12.06
6655: BAPTIST UNION PENSION	(431.03)	—
6656: PRE-PAYMENT	—	—
6699: Agency collections	7,750.53	8,535.38
Z04: Accounts Payable	327.73	4,747.80
Total Liabilities	163,907.30	175,831.93
Net Asset surplus (deficit)	1,681,797.33	1,686,163.70

	As at 31/12/2018	As at 31/12/2017
Reserves		
Excess / (deficit) to date	(4,366.37)	—
Z01: Starting balances	1,686,163.70	1,686,163.70
Z02: Gains/(losses) on investment assets	—	—
Z03: Gains and losses own use	—	—
Total Reserves	1,681,797.33	1,686,163.70

Represented by Funds		
Unrestricted	21,932.22	51,050.64
Designated	1,659,154.31	1,633,742.26
Restricted	710.80	1,370.80
Endowment	—	—
Total	1,681,797.33	1,686,163.70

Ryde Baptist Church

Analysis of Income and expenditure Selected period: 01 January 2018 to 31 December 2018

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
Donations, Legacies and similar incoming resources						
1101 - Offerings - Cash & Envelopes	£10,478.71	—	—	—	£10,478.71	£10,695.24
1102 - Envelopes (Add to Cash)	—	—	—	—	—	—
1103 - Offering S/O	£20,687.50	—	—	—	£20,687.50	£18,560.00
1104 - Donations & Gifts	£1,222.22	—	—	—	£1,222.22	£10,546.95
1111 - Special Offerings	£10,505.00	—	—	—	£10,505.00	£7,355.00
1112 - Legacies	—	—	—	—	—	£15,600.00
1113 - Recovered Tax	£6,679.50	—	—	—	£6,679.50	£7,087.91
Donations, Legacies and similar incoming resources Totals	£49,572.93	—	—	—	£49,572.93	£69,845.10
Activities in furtherance of the charity's objects						
1131 - Use of Premises	—	£22,258.00	—	—	£22,258.00	£20,716.20
1132 - Cafe Income	—	£7,114.09	—	—	£7,114.09	£37,238.78
1140 - Misc Income	£444.50	—	—	—	£444.50	£32.00
Activities in furtherance of the charity's objects Totals	£444.50	£29,372.09	—	—	£29,816.59	£57,986.98
Activities for generating funds						
1152 - Manse Fund	—	—	—	—	—	—
Activities for generating funds Totals	—	—	—	—	—	—
Investment income						
1161 - Interest received	£282.55	—	—	—	£282.55	£20.90
Investment income Totals	£282.55	—	—	—	£282.55	£20.90
Other incoming resources						
1171 - Electricity Feed in Tariff	£2,057.96	—	—	—	£2,057.96	£2,456.48
1180 - Manse Rent	—	—	—	—	—	—
Other incoming resources Totals	£2,057.96	—	—	—	£2,057.96	£2,456.48
Incoming resources Grand totals	£52,357.94	£29,372.09	—	—	£81,730.03	£130,309.46

Resources used

Costs of generating funds

1350 - GSC Specific Costs	£53.55	£27.20	—	—	£80.75	£842.04
1351 - Cafe Specific Costs	—	£2,712.76	—	—	£2,712.76	£14,677.77
Costs of generating funds Totals	£53.55	£2,739.96	—	—	£2,793.51	£15,519.81

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Grants payable in furtherance of charity's objects						
1331 - Youth & Children's Work	£1,050.00	—	—	—	£1,050.00	£1,012.98
1333 - MISSION	£400.00	—	—	—	£400.00	£1,696.94
1334 - BMS & HM Giving	£3,804.00	—	—	—	£3,804.00	£3,705.76
1338 - Welfare Fund	—	—	—	—	—	—
1354 - NOT TO BE USED	—	—	—	—	—	—
Grants payable in furtherance of charity's objects Totals	£5,254.00	—	—	—	£5,254.00	£6,415.68
Activities in furtherance of the charity's objects						
1301 - Ministers Stipend	£22,279.73	—	—	—	£22,279.73	£22,500.00
1303 - NI Contributions Church	—	—	—	—	—	—
1304 - EXTRA Pension Payment	£3,451.68	—	—	—	£3,451.68	£3,384.00
1305 - Pension Church	£2,635.38	—	—	—	£2,635.38	£2,850.00
1306 - New Minister Expenses	—	—	—	—	—	—
1307 - Travel Expenses	£1,019.54	—	—	—	£1,019.54	£410.99
1308 - Book Allowance	£25.00	—	—	—	£25.00	—
1321 - Manse Council Tax	£1,374.62	—	—	—	£1,374.62	£1,287.10
1322 - Manse Water	£491.76	—	—	—	£491.76	£478.83
1323 - Manse Expenses	£1,524.48	—	—	—	£1,524.48	£320.11
1326 - Manse Phone	£365.23	—	—	—	£365.23	£580.31
1330 - Pulpit Supplies	£325.94	—	—	—	£325.94	£125.00
1339 - Special Events	£1,205.96	—	—	—	£1,205.96	£450.00
1340 - Worship Resources	£559.80	—	—	—	£559.80	—
1349 - Cafe Kitchen Equipment & Maintenance	£5,159.68	£220.08	—	—	£5,379.76	£972.16
1352 - Cafe Wages	£469.80	—	—	—	£469.80	£18,806.50
1353 - Cafe Wages N.I.	—	—	—	—	—	—
1355 - Chatters Pension - NEST	—	—	—	—	—	£13.54
Activities in furtherance of the charity's objects Totals	£40,888.60	£220.08	—	—	£41,108.68	£52,178.54
Expenditure on managing-administering the charity						
1336 - Publicity and Posters	—	—	—	—	—	—
1341 - Insurance Church	£2,313.63	—	—	—	£2,313.63	£2,308.53
1342 - Insurance of Manse	—	—	—	—	—	£145.97
1343 - Church Electricity	£1,774.09	—	—	—	£1,774.09	£2,959.72
1344 - Church Gas	£1,363.21	—	—	—	£1,363.21	£1,659.63
1346 - Church Water	£528.00	—	—	—	£528.00	£840.46
1356 - Cleaners	£7,398.00	—	—	—	£7,398.00	£7,110.00
1357 - Cleaning Materials	£2.29	—	—	—	£2.29	£28.80
1358 - Biffa (Refuse Clearing)	£1,844.01	—	—	—	£1,844.01	£1,762.02
1359 - RBC Maintenance	£2,107.38	—	—	—	£2,107.38	£377.47
1360 - Maintenance (LIFT)	£484.13	—	—	—	£484.13	£353.76
1361 - Fire & Intruder Alarms Maint	£1,167.00	—	—	—	£1,167.00	£1,039.80
1362 - Gas Appliances Maintenance	£752.29	—	—	—	£752.29	£336.54
1363 - Replacement of Equipment	—	—	—	—	—	£411.60
1377 - Printing, Postage & Stationery	£68.49	—	—	—	£68.49	£218.87
1378 - Copier & Computer Costs	£1,115.62	—	—	—	£1,115.62	£787.90
1379 - Church Telephone & Internet	£1,199.33	—	—	—	£1,199.33	£1,398.89
1380 - Sundry Expenses	£551.18	—	—	—	£551.18	£1,008.83
1381 - Sound System Expenses	£222.63	—	—	—	£222.63	£554.32
1385 - Subscriptions	£368.80	—	—	—	£368.80	£262.70
1387 - Courses & Meetings Expenses	£240.00	—	—	—	£240.00	—
1389 - Administrator	£6,194.84	—	—	—	£6,194.84	£4,798.56
1390 - Caretaker	—	—	—	—	—	£333.34
1391 - Members Loan Repayments	£999.96	—	—	—	£999.96	—
1392 - Interest on Loans	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
1396 - Manse Purchase Loan	£6,245.33	—	—	—	£6,245.33	—
1397 - Interest on Manse Purchase	—	—	—	—	—	£2,412.78
1398 - DO NOT USE	—	—	—	—	—	—
1399 - LED Lights	—	—	—	—	—	—
1400 - Building work/repairs	—	—	—	—	—	—
1401 - Lightning Strike	—	—	—	—	—	—
1402 - Chatters Review	—	—	—	—	—	—
1403 - New Carpet	—	—	—	—	—	—
1404 - New Digital Projector	—	—	—	—	—	—
<i>Expenditure on managing- administering the charity Totals</i>	£36,940.21	—	—	—	£36,940.21	£31,110.49
Resources used Grand totals	£83,136.36	£2,960.04	—	—	£86,096.40	£105,224.52

Ryde Baptist Church
Receipts and payments
Selected period: 01 January 2018 to 31 December 2018

<i>Note</i>	<i>From To</i>	<i>01 January 2018 31 December 2018</i>	<i>01 January 2017 31 December 2017</i>
General - General fund (Unrestricted) Fund			
Receipts			
Donations, Legacies and similar incoming resources			
Offerings - Cash & Envelopes		10,478.71	10,695.24
Offering S/O		20,687.50	18,560.00
Donations & Gifts		1,222.22	10,536.95
Special Offerings		10,505.00	7,355.00
Legacies		—	15,600.00
Recovered Tax		6,679.50	7,087.91
<i>Total Donations, Legacies and similar incoming resources</i>		<i>49,572.93</i>	<i>69,835.10</i>
Activities in furtherance of the charity's objects			
Misc Income		444.50	32.00
<i>Total Activities in furtherance of the charity's objects</i>		<i>444.50</i>	<i>32.00</i>
Investment Income			
Interest received		282.55	20.90
<i>Total Investment income</i>		<i>282.55</i>	<i>20.90</i>
Other incoming resources			
Electricity Feed in Tariff		2,057.96	2,456.48
<i>Total Other incoming resources</i>		<i>2,057.96</i>	<i>2,456.48</i>
Total receipts		52,357.94	72,344.48
Payments			
Costs of generating funds			
GSC Specific Costs		53.55	—
<i>Total Costs of generating funds</i>		<i>53.55</i>	<i>—</i>
Grants payable in furtherance of charity's objects			
Youth & Children's Work		1,050.00	1,012.98
MISSION		400.00	1,696.94
BMS & HM Giving		3,804.00	3,705.76
<i>Total Grants payable in furtherance of charity's objects</i>		<i>5,254.00</i>	<i>6,415.68</i>
Activities in furtherance of the charity's objects			
Ministers Stipend		22,279.73	22,500.00
EXTRA Pension Payment		3,451.68	3,384.00
Pension Church		2,635.38	2,850.00
Travel Expenses		1,019.54	410.99
Book Allowance		25.00	—
Manse Council Tax		1,374.62	1,287.10
Manse Water		491.76	478.83
Manse Expenses		1,524.48	320.11
Manse Phone		365.23	580.31
Pulpit Supplies		325.94	125.00
Special Events		1,205.96	450.00
Worship Resources		559.80	—
Cafe Kitchen Equipment & Maintenance		5,159.68	—
Cafe Wages		469.80	—
<i>Total Activities in furtherance of the charity's objects</i>		<i>40,888.60</i>	<i>32,386.34</i>

<i>Note</i>	From To	01 January 2018 31 December 2018	01 January 2017 31 December 2017
Expenditure on managing-administering the charity			
Insurance Church		2,313.63	2,308.53
Insurance of Manse		—	145.97
Church Electricity		1,774.09	2,959.72
Church Gas		1,363.21	1,659.63
Church Water		528.00	840.46
Cleaners		7,398.00	7,110.00
Cleaning Materials		2.29	28.80
Biffa (Refuse Clearing)		1,844.01	1,762.02
RBC Maintenance		2,107.38	377.47
Maintenance (LIFT)		484.13	353.76
Fire & Intruder Alarms Maint		1,167.00	1,039.80
Gas Appliances Maintenance		752.29	336.54
Replacement of Equipment		—	320.23
Printing, Postage & Stationery		68.49	218.87
Copier & Computer Costs		1,115.62	787.90
Church Telephone & Internet		1,199.33	1,398.89
Sundry Expenses		551.18	998.83
Sound System Expenses		222.63	554.32
Subscriptions		368.80	262.70
Courses & Meetings Expenses		240.00	—
Administrator		6,194.84	4,798.56
Caretaker		—	333.34
Members Loan Repayments		999.96	—
Manse Purchase Loan		6,245.33	—
Interest on Manse Purchase		—	2,412.78
<i>Total Expenditure on managing-administering the charity</i>		36,940.21	31,009.12
Total payments		83,136.36	69,811.14
Excess of Incoming resources over Resources used		(30,778.42)	2,533.34
Brought forward balance		51,050.64	58,869.40
Transfers to/(from)		660.00	(1,000.00)
Transfers to/(from)		1,000.00	(9,352.10)
Total carried forward balance		21,932.22	51,050.64

Gsc - George Street Centre Fund (Designated) Fund

Receipts

Donations, Legacies and similar Incoming resources

Donations & Gifts

— 10.00

Total Donations, Legacies and similar Incoming resources

— 10.00

Activities in furtherance of the charity's objects

Use of Premises

22,258.00 20,716.20

Cafe Income

7,114.09 37,238.78

Total Activities in furtherance of the charity's objects

29,372.09 57,954.98

Total receipts

29,372.09 57,964.98

Payments

Costs of generating funds

GSC Specific Costs

27.20 842.04

Cafe Specific Costs

2,712.76 14,677.77

Total Costs of generating funds

2,739.96 15,519.81

Note

Activities in furtherance of the charity's objects		
Cafe Kitchen Equipment & Maintenance	220.08	972.16
Cafe Wages	—	18,806.50
Chatters Pension - NEST	—	13.54
<i>Total Activities in furtherance of the charity's objects</i>	<i>220.08</i>	<i>19,792.20</i>
Expenditure on managing-administering the charity		
Replacement of Equipment	—	91.37
Sundry Expenses	—	10.00
<i>Total Expenditure on managing-administering the charity</i>	<i>—</i>	<i>101.37</i>
Total payments	2,960.04	35,413.38
Excess of Incoming resources over Resources used	26,412.05	22,551.60
Brought forward balance	69,267.73	46,716.13
Transfers to/(from)	(1,000.00)	—
Total carried forward balance	94,679.78	69,267.73

Developmen - Development Fund (Designated) Fund

Brought forward balance	(161,525.47)	(171,877.57)
Transfers to/(from) <i>LOAN REPAYMENTS</i>	—	10,352.10
Total carried forward balance	(161,525.47)	(161,525.47)

Developmen - Development Fund (Restricted) Fund

Brought forward balance	3,139.00	3,139.00
Transfers to/(from) <i>MANSE fund</i>	(660.00)	—
Total carried forward balance	2,479.00	3,139.00

FIXASSET - FIXED ASSETS FUND (Designated) Fund

Brought forward balance	1,726,000.00	1,726,000.00
Total carried forward balance	1,726,000.00	1,726,000.00

Buctrust - BUC Ltd Trust Fund (Designated) Fund

Brought forward balance	—	—
Total carried forward balance	—	—