Ryde Baptist Church Annual Report for 2025

Charity No. 1133780

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

Charity Trustees on 31 December 2025:
Rev Kerry Birch (Minister)
Sally Pratt (Secretary & Acting Treasurer)
Betty McComb
Rev Ivan Page
Nick Mulhern

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 Secretary and Treasurer carry out much of the administration, but other Deacons have designated roles. The Deacons are elected by the Church Members. To fulfil its mission, further benefit the public and serve the community, the Church's building in George Street is home to a wide range of community activities. Ryde Baptist Church continues to be in membership of The Baptist Union of Great Britain and the Southern Counties Baptist Association. Property Trusteeship is managed by the Baptist Union Corporation. Annual Financial Accounts are independently examined by Caryn March Accountants Limited.



ROUNDUP OF 2025

Worship and Mission

The heart of the life of a church is its Christian faith community, and the weekly service of worship and gatherings for prayer, bible study and fellowship which mark the rhythm of the year. There were services of worship at 10.30am each Sunday throughout the year, with special services at times such as at Easter (with a Maundy Thursday reflection and an Easter morning breakfast), Church Anniversary, Harvest, Remembrance and Christmas. On Monday evenings at 7pm there continued to be the weekly prayer meeting, where members connect for 40 minutes of prayer online over Zoom.

There is also a regular house group that meets in a member's home on a couple of Wednesday evenings during each month, and a church-based bible study group that meets on the first and third Thursday afternoons of the month. For some Monday evenings during the early part of the year there was an opportunity for younger people in the church fellowship to meet as a Youth Church, the members of which are now integrated into the full life of the church. For older members a monthly Men's Breakfast was started in May, and there is a hope to start a similar group for the ladies in due course.

At Pentecost weekend, 7 and 8 June, the focus was on prayer. We hosted a Day of Prayer around the theme of The Lord's Prayer on the Saturday, with imaginative prayer stations providing inspiration for prayer and reflection; and on the Sunday we joined with other churches on the Island, who gathered at high places and coastal locations, for an hour of prayer for community, country and world.

Working with young people is essential to the life of the church, and each Wednesday evening the 3rd Ryde (Ryde Baptist) Girls' Brigade meet, where girls from youngest to older are encouraged in the Christian faith and share other fun activities and learn essential life-skills together. During the year the GB company gathered for their Church Parades on Palm Sunday, 22 June (prior to their awards evening on 25 June), and at Remembrance.

There was a special Parade service on 14 September to mark 20 years of Girls' Brigade at Ryde Baptist Church, attended by the CEO of Girls' Brigade England & Wales, who awarded leader Betty McComb with an award acknowledging 50 years of active service. Later, on October 27 Betty was further recognised at a GB event at Church House, Westminster. Monthly GB Saturday coffee mornings provided much cake and some book sales to boost their coffers.

At the start of the year it was a privilege to be able to raise funds to provide a much-needed power bank to our friend Samuel Hughes who is working with Operation Mobilization in Ukraine. As a supporter of BMS World Mission we joined in with their global day of prayer in February.

Christmas is always a joyful time at Ryde Baptist Church, and 2025 was no exception. The season began with a Sunday Christmas lunch arranged for 7 December at Appley Manor. The following Sunday 14 December we donated our building to local musicians to host fundraising concert for the Isle of Wight Mountbatten Hospice. The annual Gingerbread House building evening took place on Friday 19 December and was well attended. Then Christmas weekend kicked off in earnest with the Carol Service on 21 December, a Christmas Eve reflection on 24 December, climaxing with our Christmas Day morning family celebration.

Community and Fellowship

Throughout the first half of the year our Little Lambs toddler group continued to provide a safe space for friendship and play for parents and their little ones on a Monday morning. Sadly this did not reopen after the summer holidays because there was insufficient volunteer assistance.

From January to Easter 2025 we hosted a Warm Space Hot Food at 12.30 each Saturday lunchtime, providing a warm welcome and lunch for those needing company or a meal during the coldest weather. In May we were approached to host a regular Tuesday afternoon centre for the Real Junk Food Project, where perishable unwanted food from local supermarkets can be redistributed, which continued regularly until October.

On Thursday mornings friends of the church Ron and Sue Keeler continued to host a coffee morning for a small group who regularly meet together each week.

As part of our commitment to working with young people in the wider community, it was a delight to host the Isle of Wight's Youth For Christ local Holiday Bible Club around the Adventures of Joseph on 26 August. To work with young people and vulnerable adults it is necessary to undertake and maintain appropriate safeguarding policies and regular training. Excellence in Safeguarding Training is provided by the Baptist Union of Great Britain and facilitated by the Southern Counties Baptist Association. We hosted this safeguarding training led by Rev Simon Ford for ourselves and other IOW Baptist churches on Saturday 4 October.

Throughout the year our buildings have been used by a wide array of community groups and organisations. Island Bridge Club have met in out building three times each week. An NHS franchised diabetes prevention group has met regularly throughout the year. Ryde Social Heritage Group, a local history society, continues to use our building for their quarterly meetings. A couple of local residential management companies use our building for their meetings, and other local groups and organisations use our premises for their training or meetings during the year. The Tuesday Watercolour Art group continued to meet during 2025, but sadly the Quirky Crafters group came to an end, as did the charitable group providing support for people on probation.

Throughout the year there were several clear-outs of the church office and storerooms, and various ongoing maintenance was conducted on the building, in particular to the intruder and fire alarm systems and to the essential lift from the ground to first floor.

Membership

One of the major challenges faced recently is finding appropriate people to be Deacons or Trustees of the church. At our Church Members' Meeting on 22 May there were three nominations, Betty McComb who would be standing again, Nick Mulhern a first-time nomination, and Sally Pratt, who would stand for one year, until such time she could relinquish responsibilities as Church Secretary and Acting Treasurer. All three were elected.

Another significant milestone was marked on 30 November, Advent Sunday, when we celebrated Rev Kerry J Birch's 10th anniversary as minister at Ryde Baptist Church.

It has been a joy to celebrate many family events with church members. Ivan and Lyn Page celebrated their Golden Wedding with us on 26 July, and on 16 August it was all-hands-on-deck for the Wedding of Elisabeth Boreham and Michael Parkes. It was good to welcome members of extended families of both.

On 31 August members of the Sunday congregation gathered for a lunchtime picnic in Appley Park, and we remembered our dear friend and former pastor Alison Ridout who had died soon after our picnic just a year earlier. The latter part of the year saw the departures and funeral celebrations of two distinguished members of the church. Gwen Camis, a former nurse and hospital administrator, had been Church Secretary at the end of the twentieth and early years of twenty-first century at the time when the 1995 fire had destroyed our building, and she oversaw much of the administration leading to the refurbishment and reopening in September 2004. Gwen also took over the leadership of the Tuesday afternoon women's fellowship meeting. We celebrated Gwen's life with a funeral and service of thanksgiving on 23 September. Likewise Alice Moody had been Church Treasurer during the same period of time, overseeing much of the financial and fundraising arrangements at a very busy time in the life of the church; Alice was also involved in the church's Chatters Café, and alongside her late husband Patrick in the cleaning and caretaking of the church, as well as leading the Mum's and Toddlers group for many years. Alice's funeral service of thanksgiving and celebration was held on 17 November.

In addition to the loss of two long-standing members, a further member was removed from the membership roll by revision.

It was a joy to welcome a further person into membership of the church.

At the end of the year the membership of Ryde Baptist Church totalled 31 members.

RYDE BAPTIST CHURCH
RYDE
ISLE OF WIGHT

INDEPENDENT EXAMINERS REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025, which are set out on the attached eight 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 required.

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 conducted 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 28 May 2026

Caryn March Accountants Limited
7 St Edmunds Walk
Wootton Bridge
Ryde
Isle of Wight
PO33 4JB

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£43,200.34	-	-	£43,200.34	£33,626.38
Income from charitable activities	£20,276.90	-	-	£20,276.90	£36,479.80
Other trading activities	£49.20	-	-	£49.20	£21.00
Investments	£551.49	£19.43	-	£570.92	£810.26
Other income	£7,395.25	-	-	£7,395.25	£6,895.61
Total income	**£71,473.18**	**£19.43**	**-**	**£71,492.61**	**£77,833.05**
Expenditure on:					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	£40,771.06	£416.33	-	£41,187.39	£44,165.19
Other expenditure	-	-	-	-	-
Church	£25,269.93	-	-	£25,269.93	£29,382.04
Manse	£5,013.80	-	-	£5,013.80	£6,464.06
Total expenditure	**£71,054.79**	**£416.33**	**-**	**£71,471.12**	**£80,011.29**
Net income / (expenditure) resources before transfer	**£418.39**	**(£396.90)**	**-**	**£21.49**	**(£2,178.24)**
Transfers					
Gross transfers between funds - in	-	-	-	-	-
Gross transfers between funds - out	-	-	-	-	-
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	£101,330.00	-	-	£101,330.00	£70,143.00
Net movement in funds	**£101,748.39**	**(£396.90)**	**-**	**£101,351.49**	**£67,964.76**
Total funds brought forward	**£2,859,105.01**	**£3,831.51**	**-**	**£2,862,936.52**	**£2,794,971.76**
Total funds carried forward	**£2,960,853.40**	**£3,434.61**	**-**	**£2,964,288.01**	**£2,862,936.52**

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
5000	Church Building (Insurance Value)	£2,491,842.00	£2,409,919.00
5010	Church Manse (Insurance Value)	£333,274.00	£318,877.00
5020	Church Contents & Fixtures	£152,398.00	£147,388.00
	Total Fixed assets	**£2,977,514.00**	**£2,876,184.00**
Current assets			
1501	Barclays Bank Current Account	£849.53	(£68.95)
1503	Barclays Bank Tracker Account	£33,723.17	£42,878.34
1504	Barclays Bank Restricted Account	£1,073.67	£3,054.24
	Total Current assets	**£35,646.37**	**£45,863.63**
Liabilities			
1606	Baptist Union Corporation Ltd - Manse Loan	£42,872.36	£47,111.11
1607	Baptist Strategy Building Scheme - Manse Loan	£6,000.00	£12,000.00
	Total Liabilities	**£48,872.36**	**£59,111.11**
	Net Asset surplus (deficit)	**£2,964,288.01**	**£2,862,936.52**
Reserves			
	Excess/(deficit) to date	£21.49	(£2,178.24)
Z01	Starting balances	£2,862,936.52	£2,794,971.76
Z03	Gains/(losses) on reval of fixed assets	£101,330.00	£70,143.00
	Total Reserves	**£2,964,288.01**	**£2,862,936.52**
	Represented by Funds		
	General (Unrestricted)	£2,960,853.40	£2,859,105.01
	Restricted	£3,434.61	£3,831.51
	Total	**£2,964,288.01**	**£2,862,936.52**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
5000: Church Building (Insurance Value)	£2,491,842.00	-	-	-	£2,491,842.00	£2,409,919.00
5010: Church Manse (Insurance Value)	£333,274.00	-	-	-	£333,274.00	£318,877.00
5020: Church Contents & Fixtures	£152,398.00	-	-	-	£152,398.00	£147,388.00
Total	**£2,977,514.00**	**-**	**-**	**-**	**£2,977,514.00**	**£2,876,184.00**
Current Asset - Cash At Bank And In Hand						
1501: Barclays Bank Current Account	(£1,511.41)	-	£2,360.94	-	£849.53	(£68.95)
1503: Barclays Bank Tracker Account	£33,723.17	-	-	-	£33,723.17	£42,878.34
1504: Barclays Bank Restricted Account	-	-	£1,073.67	-	£1,073.67	£3,054.24
Total	**£32,211.76**	**-**	**£3,434.61**	**-**	**£35,646.37**	**£45,863.63**
Liability - Provision For Liabilities After One Year						
1606: Baptist Union Corporation Ltd - Manse Loan	£42,872.36	-	-	-	£42,872.36	£47,111.11
1607: Baptist Strategy Building Scheme - Manse Loan	£6,000.00	-	-	-	£6,000.00	£12,000.00
Total	**£48,872.36**	**-**	**-**	**-**	**£48,872.36**	**£59,111.11**
Net total assets	**£2,960,853.40**	**-**	**£3,434.61**	**-**	**£2,964,288.01**	**£2,862,936.52**
Represented by						
General (Unrestricted)	£2,960,853.40	-	-	-	£2,960,853.40	£2,859,105.01
Restricted - Mission	-	-	£3,434.61	-	£3,434.61	£3,831.51
Total	**£2,960,853.40**	**-**	**£3,434.61**	**-**	**£2,964,288.01**	**£2,862,936.52**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
General							
Unrestricted	£2,859,105.01	£71,473.18	£71,054.79	-	£101,330.00	-	£2,960,853.40
Sub-totals	**£2,859,105.01**	**£71,473.18**	**£71,054.79**	**-**	**£101,330.00**	**-**	**£2,960,853.40**
Mission							
Restricted	£3,831.51	£19.43	£416.33	-	-	-	£3,434.61
Sub-totals	**£3,831.51**	**£19.43**	**£416.33**	**-**	**-**	**-**	**£3,434.61**
Totals	**£2,862,936.52**	**£71,492.61**	**£71,471.12**	**-**	**£101,330.00**	**-**	**£2,964,288.01**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
1101 - Offerings - Cash & Envelopes	£195.00	-	-	-	£195.00	£2,030.00
1103 - Offerings - Bank Transfer	£21,987.00	-	-	-	£21,987.00	£23,180.00
1104 - Donations & Gifts	£6,125.00	-	-	-	£6,125.00	£2,350.95
1111 - Special Offerings & Appeals	-	-	-	-	-	£295.00
1112 - Legacies	£10,000.00	-	-	-	£10,000.00	-
1113 - Gift Aid - Recovered Tax	£4,893.34	-	-	-	£4,893.34	£5,770.43
Donations and legacies Totals	**£43,200.34**	**-**	**-**	**-**	**£43,200.34**	**£33,626.38**
Income from charitable activities						
1131 - Use of Premises - Cash	£9,850.00	-	-	-	£9,850.00	£7,754.00
1132 - Use of Premises - Bank Transfer	£10,181.00	-	-	-	£10,181.00	£28,605.80
1135 - Hospitality Income	£245.90	-	-	-	£245.90	£120.00
Income from charitable activities Totals	**£20,276.90**	**-**	**-**	**-**	**£20,276.90**	**£36,479.80**
Other trading activities						
1151 - Fund Raising Activity	-	-	-	-	-	-
1152 - Resources Sales	£49.20	-	-	-	£49.20	£21.00
Other trading activities Totals	**£49.20**	**-**	**-**	**-**	**£49.20**	**£21.00**
Investments						
1161 - Interest Received	£551.49	-	-	-	£551.49	£726.14
1162 - Interest Received Restricted	-	-	£19.43	-	£19.43	£84.12
Investments Totals	**£551.49**	**-**	**£19.43**	**-**	**£570.92**	**£810.26**
Other income						
1171 - Electricity Feed In Tariff	£4,026.77	-	-	-	£4,026.77	£3,324.82
1175 - Miscellaneous - e.g. Photocopying	£120.00	-	-	-	£120.00	£217.62

1180 - Manse Rent	-	-	-	-	-	-
1185 - Girls' Brigade	£3,248.48	-	-	-	£3,248.48	£3,353.17
Other income Totals	**£7,395.25**	**-**	**-**	**-**	**£7,395.25**	**£6,895.61**
Income and endowments Grand totals	**£71,473.18**	**-**	**£19.43**	**-**	**£71,492.61**	**£77,833.05**
EXPENDITURE ON:						
Raising funds						
Raising funds Totals	**-**	**-**	**-**	**-**	**-**	**-**
Expenditure on charitable activities						
1301 - Minister's Stipend	£22,760.68	-	-	-	£22,760.68	£22,171.09
1303 - HMRC - Tax & National Insurance	£3,171.43	-	-	-	£3,171.43	£4,509.28
1305 - Baptist Pension Scheme	£6,716.88	-	-	-	£6,716.88	£6,528.16
1306 - New Minister Expenses	-	-	-	-	-	-
1307 - Minister's Mileage Expenses	£1,318.73	-	-	-	£1,318.73	£895.31
1308 - Minister's Expenses & Reimbursements	-	-	-	-	-	£62.18
1309 - Minister's Assembly & Conference Expenses	£340.00	-	-	-	£340.00	£310.00
1330 - Pulpit Supply Expenses	-	-	-	-	-	-
1333 - Girls' Brigade	£3,248.48	-	-	-	£3,248.48	£3,353.17
1334 - BMS World Mission	£1,344.00	-	-	-	£1,344.00	£1,444.00
1335 - Baptist Home Mission	£1,344.00	-	-	-	£1,344.00	£1,344.00
1336 - Publicity & Posters	£120.00	-	-	-	£120.00	£120.00
1338 - Mission & Outreach Expenses	-	-	£416.33	-	£416.33	£2,972.73
1339 - Special Event Expenses	-	-	-	-	-	£59.55
1340 - Worship Resources & Expenses	£406.86	-	-	-	£406.86	£395.72
Expenditure on charitable activities Totals	**£40,771.06**	**-**	**£416.33**	**-**	**£41,187.39**	**£44,165.19**
Other expenditure						
1341 - Insurance - Church	£2,827.16	-	-	-	£2,827.16	£2,741.00
1343 - Electricity - Church	£2,646.16	-	-	-	£2,646.16	£2,470.88
1344 - Gas - Church	£2,665.77	-	-	-	£2,665.77	£2,241.66

1346 - Water - Church	£845.39	-	-	-	£845.39	£524.63
1356 - Cleaners	£2,994.00	-	-	-	£2,994.00	£2,030.00
1357 - Cleaning Materials & Consumables	£1,073.58	-	-	-	£1,073.58	£724.28
1358 - Refuse Disposal	-	-	-	-	-	-
1359 - Church Building Maintenance	£1,282.52	-	-	-	£1,282.52	£1,198.17
1360 - Lift Maintenance	£3,620.40	-	-	-	£3,620.40	£11,758.80
1361 - Alarms & Fire Extinguisher Maintenance	£2,887.42	-	-	-	£2,887.42	£1,643.33
1362 - Gas Appliance Maintenance	£598.10	-	-	-	£598.10	£1,111.66
1363 - Equipment	-	-	-	-	-	£55.96
1364 - Furniture	-	-	-	-	-	-
1377 - Printing, Postage & Stationery	-	-	-	-	-	-
1378 - Photocopier & Computers	£1,298.46	-	-	-	£1,298.46	£510.42
1379 - Church Telephone & Internet	£705.89	-	-	-	£705.89	£906.33
1380 - Miscellaneous Expenses	£819.33	-	-	-	£819.33	£408.03
1381 - Audio-Visual Equipment	-	-	-	-	-	-
1385 - Membership Subscriptions	£204.75	-	-	-	£204.75	£230.50
1387 - Courses &. Meetings Expenses	£250.00	-	-	-	£250.00	£506.39
1389 - Administration	£551.00	-	-	-	£551.00	£320.00
1390 - Caretaking	-	-	-	-	-	-
1391 - Loan Repayments	-	-	-	-	-	-
1320 - Manse Ground Rent & Estate Management	£160.00	-	-	-	£160.00	£160.00
1321 - Manse Council Tax	£1,245.99	-	-	-	£1,245.99	£1,816.25
1322 - Manse Water	£610.74	-	-	-	£610.74	£418.74
1323 - Manse Expenses	-	-	-	-	-	-
1326 - Manse Phone & Internet	-	-	-	-	-	-
1327 - Manse Gas	-	-	-	-	-	-
1328 - Manse Electricity	-	-	-	-	-	-
1342 - Insurance - Manse	£307.01	-	-	-	£307.01	£295.19

1370 - Manse Maintenance	£187.93	-	-	-	£187.93	£135.60
1396 - Manse Loan Interest Payments	£2,502.13	-	-	-	£2,502.13	£3,638.28
Other expenditure Totals	**£30,283.73**	**-**	**-**	**-**	**£30,283.73**	**£35,846.10**
Expenditure Grand totals	**£71,054.79**	**-**	**£416.33**	**-**	**£71,471.12**	**£80,011.29**