

# ROCHESTER BAPTIST CHURCH

England & Wales · Charity number 1130518

## Details

**Status** Registered

**Legal form** Other

**Registered** 2009-07-13

**Register** [View on the Charity Commission register](#)

## Contact

**Address** Rochester Baptist Church  
8-10 Crow Lane  
Rochester  
ME1 1RF

**Phone** 01634402268

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**Website** [www.rochesterbaptist.co.uk](http://www.rochesterbaptist.co.uk)

## Activities

**Objects:** (1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OFFAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN ROCHESTER AND THE SURROUNDINGNEIGHBOURHOOD; AND(2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MANAGINGTRUSTEES FURTHER THE WORK OF THE CHURCH.

**Activities:** - providing regular public worship open to all- teaching Christianity through sermons, small groups and courses- providing youth groups with a Christian ethos- promoting the whole mission of the church through activities for senior citizens, parents & toddlers and other groups- pastoral work including visiting the sick and bereaved- supporting mission and other Christian charities.

## Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

- **Area of benefit:** ROCHESTER
- Medway

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £214,046 | £195,005    | -      | -         |
| 2023-12-31 | £149,152 | £160,218    | -      | -         |
| 2022-12-31 | £181,628 | £127,803    | -      | -         |
| 2021-12-31 | £135,577 | £109,671    | -      | -         |
| 2020-12-31 | £158,941 | £130,854    | -      | -         |

## Trustees

| Name                          | Role | Appointed  |
|-------------------------------|------|------------|
| Joanna Selina Rodrigues       |      | 2024-05-16 |
| Jonathan Andrew Peters        |      | 2024-01-17 |
| Judith Anne Pennington        |      | 2021-04-29 |
| Luciano Marco Domenico Pelosi |      | 2022-09-19 |
| Malcolm George Peake          |      | 2021-04-29 |
| Nicholas Andrew Sutch         |      | 2024-05-16 |
| Richard Lewis Hasemore        |      | 2024-05-16 |

**ROCHESTER BAPTIST CHURCH**

England & Wales - Charity number 1130518

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# Accounts

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# Rochester Baptist Church

Charity no. 1130518

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## Trustees' Annual Report & Accounts for the year ended 31 December 2024



# Rochester Baptist Church Trustees' Annual Report 2024



## Legal and administrative details

Registered charity name: Rochester Baptist Church  
 Charity registration number: 1130518 (*see note below*)  
 Address for correspondence: 8-10 Crow Lane, Rochester, Kent ME1 1RF  
 Governing documents: Constitution and Rules, adopted 4 June 2009  
 Status: Rochester Baptist Church is a Charitable Unincorporated Association / CUA (*see also note below*), and a member of the Fellowship of Independent Evangelical Churches  
 Website: [www.rochesterbaptist.co.uk](http://www.rochesterbaptist.co.uk)  
 Pastor: Luciano Pelosi  
 Bankers: Barclays Bank; Cooperative Bank; Kingdom Bank (*per Barclays*)  
 Independent examiner: Sarah Crispin ACA, Stewardship, 1 Lamb's Passage, London EC1Y 8AB

*Note: a second Rochester Baptist Church charity was set up in 2024, in anticipation of our 2025 switch from Charitable Unincorporated Association to Charitable Incorporated Organisation.*

## Trustees

The Managing Trustees are the elders and deacons:

|          |                                                      |                                                       |
|----------|------------------------------------------------------|-------------------------------------------------------|
| Elders:  | Mr Luciano Pelosi †‡# ( <i>from 19/09/22</i> )       | Mr Jonathan Peters †‡ ( <i>from 17/01/24</i> )        |
|          | Mr Darren Greening ‡ ( <i>23/07/21 to 29/08/25</i> ) |                                                       |
| Deacons: | Ms Jane Griggs ‡ ( <i>29/06/23 to 10/09/24</i> )     | Mrs Jo Rodrigues †‡ ( <i>from 16/05/24</i> )          |
|          | Mr Richard Hasemore †‡ ( <i>from 16/05/24</i> )      | Mr Nicholas Sutch †‡ ( <i>from 16/05/24</i> )         |
|          | Mr Malcolm Peake †‡ ( <i>from 29/04/21</i> )         | Mr David Weatherley ‡ ( <i>29/04/21 to 28/04/25</i> ) |
|          | Mrs Judith Pennington †‡ ( <i>from 29/04/21</i> )    |                                                       |

† = trustee on the date this report was approved    ‡ = trustee in the financial year 2024    # = ex officio trustee (Pastor)

Corporate trustee: None

Holding Trustee: Our Moat House premises and Manse are held on trust by our Holding Trustee, the FIEC ([Fellowship of Independent Evangelical Churches](http://www.fiec.org.uk)). However, we are in the process of moving ownership to Rochester Baptist Church CIO.

## Declaration

This Trustees' Annual Report and Accounts were approved by the Trustees and signed on their behalf on

by

Name & office held — Jonathan Peters, Elder

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## Context of this report

As a charity registered with the [Charity Commission](#) (CC) and with an income between £25,000 and £500,000, the trustees of Rochester Baptist Church (RBC) have a legal requirement to provide to the CC each year an Annual Return, including this Trustees' Annual Report (TAR). The TAR must include:

1. [legal and administrative details](#) of our charity, its trustees and advisers;
2. [structure, governance and management](#) information;
3. a [public benefit statement](#), reporting on how our charity achieved its [stated aims](#) in the financial year in question (1 January 2024 to 31 December 2024) and how this was of public benefit (in line with the Charity Commission's guidance on public benefit);
4. a [financial review](#) containing: a. policy on reserves; b. details of any funds materially in deficit;
5. [other required information](#) about our organisation, comprising our declarations in relation to
  - [finance and assets](#) (financial controls, income or spending outside UK, fundraising, Gift Aid, government funding, donations, trading subsidiaries, land and buildings, grant-making activities)
  - [people](#) (volunteers, paid employees, trustee payments)
  - [other compliance](#) (serious incidents, policies, GDPR, DBS, linked charities).

## Structure, governance and management

Rochester Baptist Church (CUA) was registered as a charity on 13 July 2009, following the adoption on 4 June 2009 of its updated constitution and rules. It is governed by a team of church officers (elders & deacons), who are the managing trustees and who meet regularly throughout the year. Elders (including the pastor) and deacons are appointed by the church members, as set out in our Constitution and Rules. (In addition, a second Rochester Baptist Church charity was set up in 2024, in anticipation of our 2025 switch from Charitable Unincorporated Association to Charitable Incorporated Organisation.)

Elders are responsible for the spiritual and pastoral oversight of the church; they are elected at a special church meeting for a 5-year term, after which they may offer themselves for re-election (a pastor's term of office is defined in his Contract of Appointment). Deacons are responsible for the day-to-day practical management of church life. They are elected at a special church meeting for a 4-year term, after which they may offer themselves for re-election for a further term. The secretary to the church officers and treasurer are deacons. Other activities are managed / overseen by individuals or teams, who are accountable to and supported by the elders and deacons.

Our Annual General Meeting was held on Wednesday 3 July 2024. Members attended primarily in person, with six members attending by Zoom.

## Stated aims

Our stated aims are:

- (1) the advancement of the Christian faith in accordance with the basis of faith, primarily but not exclusively within Rochester and the surrounding neighbourhood; and
- (2) such charitable purposes as shall, in the opinion of the managing trustees, further the work of the church.

These aims are achieved by providing services to children, young people, and the general public.

**CC guidance on public benefit:** By their nature, our aims involve outreach to the general public, so that our activities (outlined below) naturally fall within the Charity Commission's guidance on public benefit, in particular the guidance relating to the advancement of the Christian faith.

## Overview of activities in 2024

Below is an overview of our activities in 2024:

- providing [regular public worship open to all](#);
- [teaching Christianity](#) through sermons, small groups and courses;
- providing [youth groups with a Christian ethos](#);
- [promoting the whole mission of the church](#) through activities for senior citizens, parents/carers & toddlers, and other specific groups;
- [supporting marriage](#), including marriage courses;
- [pastoral work](#) including visiting the sick and bereaved;
- [other services and activities](#);
- [supporting mission and other Christian charities](#) in the UK and overseas.

Each area is explained in more detail below.

## Providing regular worship open to all

**Regular worship:** Throughout 2024, we held [regular services](#) on Sundays in our Moat House premises, generally at 10.30am every Sunday morning, with meetings at 6pm on some Sunday evenings.

Services are open to church members, regulars, and the general public, with meeting times advertised directly (on [our website](#), in our weekly webmails, and via staff in our [coffee shop](#); and indirectly (via contact details available on [our website](#) and on an information board outside the church building). We continued to make our Sunday meetings more visible and available to passers-by, using our coffee shop (which opens directly onto the street) for tea and coffee before and after our morning meetings; and as the venue for many of our evening meetings.

Including children, non-members and a number of visitors, generally our Sunday services in 2024 were attended by a congregation of 150+ people in the morning, and 30-40 in the evening. As in previous years, in 2024 we also held special and one-off services, including [Christmas](#), [Easter](#), [special services](#), as well as [open air picnic events](#).

**Babies, younger children and children's church:** To make it easier for families with children to attend our meetings, on Sunday mornings we provide: • nappy-changing and breastfeeding facilities that are easily accessible within the church premises, including a relay of the meeting to the area downstairs • a crèche (on Sunday mornings in 2024, 6 adult leaders and 6 teenagers served on a rota basis, caring for babies and pre-school children whose numbers ranged from 6 to 17 • children's church for those in school years Reception to Yr6 (with an average weekly attendance of 10-15 children, sometimes including visiting children, teaching for the groups was shared by 6 teachers, alongside adult and teenage helpers).

**Christmas:** We held a number of events in December to celebrate the birth of our Saviour: • two Christmas Carol services on the 15th ("Saving Christmas!") and 22<sup>nd</sup> (a traditional Carol Service), followed by mince pies and other home-made goodies) • open-air carols & Bible readings on Christmas Eve in the High Street, followed by refreshments in our nearby [coffee shop](#) • a Christmas Day celebration • a New Year's Day brunch & communion. Details of these events were publicised on our noticeboard and website, by word of mouth, and via invites available in our coffee shop, or handed out personally to friends and neighbours.

**Easter:** Easter events in 2024 comprised a Good Friday breakfast with communion; a beach trip; a service on Easter Sunday morning, focusing on "Jesus is risen!" with an Easter Egg hunt for children; and an Easter Monday walk.

**Vines Picnics:** On Sat 13 July, on request we joined the wider community for "Cherry Picnic in the Vines", a charity event held in a public green space near our church. We offered several activities: "beat the goalie", temporary glitter tattoos, and craft activities that enabled us to share some stories Jesus told in a fun, family-friendly way. Many children took part, and lots of families came and chatted. In August, we held a church picnic in the Vines.

**Other special services, guest speakers, etc.:** We held several special services in 2024: • we had the joy of baptising 5 people and welcoming 5 other new people into membership of our local church, across services held through the year • we welcomed guest speakers from [Mission Aviation Fellowship](#) and [Kent Gospel Partnership](#): • on Sat 20 January, we held a slightly belated induction service for our Pastor, followed by afternoon tea.

## Teaching Christianity through sermons, small groups and courses

**Sermons and teaching topics:** Teaching is a major part of our [Sunday meetings](#). Our morning meetings in 2024 featured: • sermon series (on the books of 1 John and Acts) • and one-off topics (including "Love in Action", the Sermon on the Mount, and a focus on angels in the Christmas narrative). Sunday evening meetings included: • monthly prayer meetings • and two "Deep Dive" sessions (Holy Spirit, "Sharing with Confidence").

**Small groups:** Throughout 2024, we continued to meet together regularly during the week in smaller groups:

- our [Encouragement Groups](#) continued to meet throughout the year, with a focus on pastoral care, friendship building, Bible study, prayer, and accountability – as in previous years, these groups comprised primarily church family members, along with a number of non-members and regulars;
- our [day-time study groups](#) met regularly in our [coffee shop](#), including a newly launched [men's Bible study group](#) - the groups are primarily attended by church members, alongside some who are not regular attenders at any church;
- our weekly [Zoom prayer](#) meetings continued, alongside our [WhatsApp prayer group](#).

**Courses:** We ran a [Hope Explored](#) course in January; and a Membership Explored course in October for those who had expressed an interest in partnering with us in membership of our local church.

**Conferences etc:** In 2024, church members and regulars had the opportunity to attend a number of conferences, including: • Kent Men's Convention on "Money, Sex and power - Living for Christ in a messed-up world" (March) • Pioneer Youth Camp (August) • Kent Women's Convention, titled "Take Heart - Encouragement from the Psalms of Asaph!" (October).

## Providing youth groups with a Christian ethos

We continued to provide age-specific [clubs for young people](#). Group leaders aimed to offer a programme giving the young people opportunities to make new friends, develop existing friendships, relax, have fun, and explore issues concerning their community, society and faith.

**Connect4:** During 2024, our Connect4 group of 11-14 year olds met one Friday a month for activity based sessions which included a board games evening, pizza making and games consoles evenings. The group generally consisted of 7 young people (6 of whom regularly attend our church), 2 leaders, and 5 adult helpers. A highlight was joining the Breakaway group for a young people's weekend away at a Croydon Scout camp in September.

**Breakaway** continued to meet in 2024, generally meeting on the church premises twice a month outside school holidays. Meetings were attended by around 10-15 young people, with a mixture of church members and non-members. The group met to study the Bible, play games, and share snacks. Once a term, the group did an activity off church premises, including a summer BBQ, fireworks evening, and a board games afternoon. In September the group had a weekend away at a scout camp in South East London, with time to study the Bible, and lots of activities including a camp fire.

## Promoting the whole mission of the church through activities for senior citizens, parents/carers & toddlers, and other specific groups

**CAMEO:** Come And Meet Each Other ([CAMEO](#)) is a group of older people (men and women over 55 years of age) who meet fortnightly from 10am to 12pm. Organised by 5 church members, and attended by 10-15 non-members, the meetings generally consist of conversation, quizzes and a short talk based on a Christian topic. Tea, coffee and cakes are served. In 2024 the group also had a Christmas buffet lunch; and outings to Dobbies (afternoon tea), Herne Bay (fish and chip lunch), and Chatham Dockyard (theatre production). As in previous years, CAMEO helped co-ordinate and contribute to the 139 shoeboxes for the [Blythswood Shoebox appeal](#) - in 2024, the boxes were sent as Christmas gifts to those in need in Albania.

**Little Stars** continues to meet in our upstairs hall, providing activities for pre-school children who come along with their parents / carers. We continue to rotate through varying topics - sometimes from the Bible, sometimes secular such as the weather. We pray for our families each week, and always pray during the session itself. We also offer parents / carers the opportunity to find out more about what we believe, should they wish to, inviting them to church events like Hope Explored / Christmas / Easter.

Little Stars families continue to use our [coffee shop](#) regularly, even when Little Stars is not on, giving them opportunities to get to know a wider range of church members. As previously, Little Stars provides links into our [Holiday Bible Club](#) and, this year, we were delighted to meet children who have moved on from Little Stars, when they came to our Christmas Explored [sessions for local schools](#).

**Holiday Bible Club:** Our holiday bible club returned in 2024, when up to 60 children came along for 4 days in the school summer holiday. We continued last year's Deep Sea Adventures theme, and went on a hunt for the ultimate superhero. The children, aged between 5 & 11, were visited each day by a different superhero who told them about a character in the Bible - but none of them seemed to be the ultimate hero until we heard about Jesus! A team of about 25 volunteers led the week which was filled with stories, activities, craft and sports.

It was a real encouragement that roughly 85% of the children were from families who don't normally attend our church; and a great encouragement also that among the volunteers serving in the team were several of our church's teenagers, many of whom had been to the holiday club as children in previous years.

The week ended on the Saturday when we invited all the children, along with their parents/carers and siblings, back to enjoy some of the activities from the week as well as share a lunch together. 2024 was by far the best attended family day since the holiday club started in 2015. Each child from the holiday club left with their own book, which was suited to their age group and signed by the leaders of their group for the week.

**Community and school links:** We maintained the strong links developed with some of our local schools:

- in March "Easter Eggsplained" gave 132 children from 4 local schools the opportunity to find out why we celebrate Easter, through a carousel of activities
- in December, we were delighted to welcome 90 Yr3 children from 3 local schools to "Christmas Explored", an interactive re-telling of the Christmas story.

**Hong Kong English class:** Since 2022 on Wednesday mornings during term time, a group of about 14 Hong Kong and Chinese adult students have been meeting in the church hall for an English class. This is an occasion where people can meet and socialise in their own language over lunch, and then practise their English language skills in small groups. Sometimes the class majors on the challenges of English grammar, spelling and pronunciation, but we have also read three short books together - a couple of Quick Reads and an abridged version of Dickens' Christmas Carol, ending the term by watching a DVD of the story together. We also enjoy some social events and have made visits to Eastgate House, the Cathedral and a local library. The majority of the students are from other churches, or no church at all, but an interesting offshoot of the class has been a group who now meet in our coffee shop once a fortnight to study the Bible together in English.

## Supporting marriage

We continued to support marriage through on-going pastoral care on an informal basis. In the autumn, we also ran a 3-week marriage course, primarily aimed at married couples.

## Pastoral work including visiting the sick and bereaved

Pastoral work continued to be an on-going and important aspect of our work. Pastoral support was carried out by the leadership team, by individual church members, and through groups such as [Encouragement Groups](#), [daytime study groups](#), [CAMEO](#), and [Little Stars](#), with the aim of providing support to church members, neighbours, friends, relatives, and other contacts. We also continued to give pastoral support to a number of people with whom our initial contact was through our [coffee shop](#) (both new and regular customers).

## Other services and activities

**The Moat House and hall hire:** Our Moat House premises are [available for hire](#) throughout the week to community-based groups for a range of activities. In 2024 we hired out our premises on 309 occasions, of which 281 were to regular hirers. Hall hire customers included other charities (33 times) and one-off hirers (28 times). New hirers in 2024 included educators for young offenders, Medway Night Shelter, Rochester City Centre Forum, and Medway Volunteer Association.

**Christian coffee shop / bookshop:** Located on the church premises just off the High Street, the [Moat House Coffee Shop and Bookshop](#) is a hub for our local community, including both church attendees and members of the general public, as well as those who are lonely, socially isolated or seeking support and advice.

We have a significant number of regulars, from mothers with young children to older people, and those who just want a safe or comfortable place to come. During the school holidays we offer free craft activities for local school-aged children. We have local groups who meet informally over lunch each week, and others who pop in for a drink or light lunch, or to chat with our staff about our Christian faith. For those wanting to know more about Jesus, we also have a range of relevant information leaflets and other Christian literature.

The coffee shop offers refreshments such as hot and cold drinks, home-baked cakes, and freshly prepared light lunches. Alongside this, we offer a selection of gifts, Christian literature and other resources including: • Bibles for all ages and in several versions • gifts and crafts • a large selection of greetings cards • autobiographies and biographies of respected Christian men and women, past and present • resources tackling topics such as grief, debt, illness, work, family life, sex, marriage, singleness, etc. • books for teenagers and children.

The coffee shop is open Monday to Friday, 9.30am-2.30pm each week as well as approximately one Saturday a month for specific activities and events. Events in 2024 included • a regular coffee and craft morning • a monthly [board games night](#) • opportunities for visitors to Rochester's summer Dickens festival to talk about the Christian faith. A number of local organisations continued to use our space for their own events, including Medway Language Café, North Kent Sling Library and NCT Medway.

In 2024, a reconfiguration of our space enabled us to create a quieter meeting room, which has proved popular with some groups, including a group of regular customers who are hard of hearing and for whom the space provides a welcome place to meet without background noise.

**Board games night:** Launched in autumn 2023 and held on the third Saturday of each month in our coffee shop, Board games nights give us the opportunity to have fun, invite friends who might not normally attend church, and welcome a broad cross-section of our community. Games range from the simple to the head-scratching, and include timeless classics and new games alike.

**Church weekend away:** From 5-7 July, 80 people joined together for a weekend of fellowship at the lovely High Leigh Conference Centre in Hertfordshire (run by the Christian Conference Trust). A wide variety of people joined us, including couples, singles and families; people right across the age spectrum; and a mixture of long-standing and newer members. Of those attending, roughly half were church members, with the remaining half made up of children, young people, and those who attend our church regularly or occasionally. It was a great way for our growing church family to get to know each other better, and we planned to return to High Leigh in 2025.

Activities in 2024 included:

- main meetings, with Bible teaching and sung worship;
- shared meals together;
- early morning prayer;
- a film night, and quiz
- free time together, including board games, walks, etc

**Dickens Festival:** Rochester Baptist Church usually participates in Rochester's annual winter Dickens Festival, held in the city centre. In 2024, However, the Festival was cancelled by the local council owing to abnormal weather conditions. Despite the cancellation, we had a positive time preparing for the event. Leaders of each area - [coffee shop](#), street theatre, street food, outreach / evangelism - worked with each other and with others to prepare,

giving members and non-members an opportunity to get to know each other better, work together with a focus on our charitable goals, and develop our unity and friendships as a church family.

On Saturday the coffee shop was busy, mainly (though not entirely) with people who usually attend our church. On Sunday, we organised a “pop up” discount cafe to draw people in for lunch, allowing us to minimise food waste, and provide a positive opportunity for people to relax and build relationships. While the majority were those who normally attend our church, we also welcomed a small number of visitors to Rochester.

## Supporting mission and other Christian charities in the UK and overseas

RBC views mission as a priority. We have links with a number of mission organisations, as well as with Christian charities involved in community projects with a Christian basis. In 2024 we gave a total of £20,089 to mission, with our giving shared across a number of organisations as outlined below. In addition, £2,726 from our 2024 mission budget was paid out in early 2025, and £5,452 deferred until later in 2025.

**Our four main mission partners** each receive a fifth of our mission budget each year:

- [Barnabas Aid](#) – aims to provide hope and support for the persecuted church worldwide - our payment was deferred for consideration in 2025;
- [Perspectives](#) (formerly France Mission) – aims to support and encourage the growth of evangelical churches in France; our support is for [Le Rivage](#) in Aix-les-Bains, and its planned church plant in Rumilly;
- [SAT-7](#) – making God’s love visible through Christian programmes, produced by and for the people of the Middle East and North Africa, and transmitted via Satellite TV and other media; SAT-7’s aim is to support Christians in their Christian witness and lives, beaming the Good News of the Kingdom of God straight into their homes;
- **Chad / Bible Translation:**
  - [Wycliffe Bible Translators](#) – working to make God’s word available to all peoples and communities worldwide, in the language which speaks to them best;
  - [AET school in Chad](#) – a Christian boarding school in Mongo – we help to fund school places for several Guéra region children who would otherwise find it very difficult, practically and financially, to attend any school;
  - [World Team](#) – a global community of teams passionate about the Gospel and committed to bringing the Good News of Jesus to the peoples of the world, specifically by making disciples who make disciples who...; our support (paid out in 2025) is for Nandry Conrod who is preparing to work in the Guéra region of Chad.

**Other mission organisation support:** Each year, the remaining fifth of our Mission budget is shared across a number of organisations, which vary from year to year. The majority of each year’s allocation is decided by our Mission Focus Group, which guides the church on a number of aspects of mission.

From our 2024 Mission budget, we supported the following:

- [Blythswood Care](#) – provides practical help and financial support to the poor and vulnerable in Eastern Europe, Africa and Asia through partnership with local community projects; in 2024, we also coordinated / contributed 139 shoeboxes for Blythswood’s [Shoebox Appeal](#);
- [Christian Aid’s Middle East Crisis Appeal](#) – working with partner organisations, to provide trauma-based psychological assistance in Israel, and medical relief, food, shelter, and sanitation in Gaza, following the escalation since October 2023 of violence in Israel and the occupied Palestinian territory;
- [Christian Prison Resourcing](#) – sharing the good news of Jesus Christ in UK prisons, to transform lives, rebuild communities and strengthen societies;
- [GEM](#) – Greater Europe Mission is a community of disciple-makers longing to see Europe transformed by Jesus; our link is with Jordan & Kate Egli currently serving in Montastruc, France;
- [Good News for Everyone](#) (formerly GideonsUK) – introducing people to Jesus Christ by presenting or placing copies of the Bible in many areas of UK life (eg. schools, colleges, universities, hospitals, prisons, hotels), whether copies of the full Bible, or New Testaments with Psalms and Proverbs;
- [Hope and Light](#) – providing hope and light to exploited women and children across Asia – 100% of the profit from Hope and Light’s jewellery sales is given to help girls find freedom from trafficking;
- [MAF](#) – founded in the 1940s, Mission Aviation Fellowship believes every community, no matter how remote, should have the essentials for life;
- [Overseas Mission Fellowship](#) – seeks to bring the Christian message to people in East Asia; our links are with
  - Mark and Sarah Gelsthorpe (Japan)
  - Tom and Jasmine Heaton (planning to go to Vietnam);
- [RockUK](#) – formed in 1922, RockUK is a Christian charity that’s passionate about developing young people, bringing adventure into learning in the outdoors, to transform lives;
- [UBM](#) – spreading the Christian message to locals, visitors and holidaymakers in cities and on beaches in the UK, Ireland and mainland Europe; we also supported (through prayer) 5 of our congregation serving on UBM teams for a total of 3 weeks across beaches in the UK.

## Other required information about our organisation

### Compliance and regulators:

- **Financial controls:** Our financial controls are reviewed each year, in line with our accounting controls.
- **Serious incidents:** We had no serious incidents to report in 2024.
- **Policies:** We have 10 written policies (• Safeguarding • Fire safety • Health & safety • Complaints handling • Risk management • Anti-money laundering • Paying staff • Conflicts of interest • Investment • Reserves). Other policies, including an Expenses policy, remain to be finalised.
- **GDPR:** In relation to GDPR, we have 3 written policies (• Data protection • Information security • Retention of data & records); 2 written procedures (• Data breach • Complaints); and 1 written notice (• Privacy).
- **DBS:** We have obtained Disclosure and Barring Service (DBS) checks on all those in eligible positions.
- **Linked charities:** We are not linked to any other charity, nor is our charity part of a wider group structure. However, we are in the process of switching our status from CUA to CIO; to facilitate this switch, in 2024 we set up Rochester Baptist Church CIO.

### Finance and assets – money in:

- **Fundraising:** Rochester Baptist Church derives the vast majority of its income from its church members. We do not work with a professional fundraiser, company, or commercial partner, and only a very small proportion of our income comes from the general public. We are a selectable charity with online and salary fundraising programmes (including CharitiesTrust), enabling us to derive a very small income from this revenue stream.
- **Gift Aid:** In 2024 Rochester Baptist Church continued to be recognised by HMRC for Gift Aid.
- **Government funding:** Other than Gift Aid (noted above), we did not receive any income from central or local government, either grant funding, contracts or in any other form.
- **Single highest donations:** Our single highest donations were as follows: • £20,000 from an individual • £350 from a related party • £0 from a corporate donor.
- **Trading:** The [Moat House Coffee Shop and Bookshop](#), located in our Moat House premises just off the High Street, is part of our outreach to our community, and aims to provide a hub for the local community as well as a natural link with people who do not go to church; it does not exist to generate income for Rochester Baptist Church. As our church leadership appoints the shop's director(s) and shapes its direction, the shop is "a company ... controlled by our charity", and is technically a subsidiary of our charity. One of our Trustees and one related party are directors of the coffee shop.
- **Land and buildings:** Rochester Baptist Church owns the Moat House premises (which comprise a range of rooms and facilities including some available for hire by the general public), a Manse, and a second residential property. The Manse and church building are currently held on trust by [our Holding Trustee](#), the [Fellowship of Independent Evangelical Churches](#) (FIEC). The residential properties were purchased to enable us to provide accommodation (where needed) for our pastor, assistant pastor, etc; and at other times are rented out. All of these premises are owned for charitable purposes; none are investment properties purchased solely to provide income.
- **Money from outside the UK:** In 2024 we did not receive any money from outside the UK.

### Finance and assets – money out:

- **Grant-making activities:** Grant-making is not the main way in which we carry out our purposes, although we do make a number of grants each year (see ["Supporting mission and other Christian charities"](#)). None of the grants were to related parties.
- **Spending outside England and Wales:** We made a number of payments in support of organisations and charities operating outside England and Wales (see ["Supporting mission and other Christian charities"](#)). All payments were made using the regulated banking system, in many cases through the relevant organisation's UK base.

### People:

- **Volunteers:** Voluntary work is carried out on an on-going basis by the church membership as a whole, along with a number of non-members. In 2024, our membership comprised approximately 86 people. Excluding the Trustees from this figure (Charity Commission guidelines state they should not be included in the reported volunteer numbers), the number of volunteers in 2024 can therefore be estimated at approximately 79 people.
- **Paid employees in 2024:** The church employs several individuals who work alongside our full-time paid pastor to develop and achieve our stated aims. Our administrator / coffee shop manager left her role in August 2024, to work in a local school; following this, in September we appointed a part-time church co-ordinator and a part-time coffee shop manager. In addition, a number of our young people were paid in 2024 for their cleaning roles. None of our employees received total benefits of £60,000 or more.
- **Trustee payments:** None of our Trustees receives remuneration or benefits for carrying out their Trustee duties; and no Trustees resigned as Trustee to take up employment with the charity. For transparency, it should be noted that in 2024, our payroll comprised one Trustee (our pastor); and 6 persons connected to present or future Trustees (our administrator / coffee shop manager, and five young people paid a modest sum for cleaning). Such payments have legal authority per our Constitution (s10). In addition, the registered company of one person connected to a Trustee was paid for services provided.

## Financial review / assets

See also the separate section above, [Other required information about our organisation](#), for other finance-related information, including Land and buildings, Grant-making, Gift Aid, etc.

**Income and expenditure:** The vast majority of our income for 2024 (£214,046) comprised regular and one-off donations from members and friends of the church; and related Gift Aid. Further income came from [hiring out our premises](#) to groups and individuals within the local community; and £7,800 in rental income from one of our [residential properties](#). Our expenditure for the year was £195,005.

**Reserves:** Adding the balance brought forward from 2023 (£182,534) and factoring in the 2024 excess of income over expenditure (£19,041), at the end of 2024 we had total reserves of £201,575. Deducting the £36,061 in the Designated Church Reserves Fund\*, and the amounts in other designated funds, the amount available for use by the church was therefore £165,514. Some of our available reserves were used in 2024 to cover the costs of essential and compliance-related maintenance in our main church building. Further moneys are ear-marked to cover future projects and the anticipated excess of expenditure over income. In all cases, the aim is to assist our work in the community, in line with our stated aims; and in line with our Reserves Policy, which we adopted in 2018.

*\* Our Designated Reserves Fund was calculated to cover an average three months' costs, including the costs of employing our full-time Pastor.*

**Scrutiny and summary of accounts:** The Trustees have overall responsibility for the preparation of the financial accounts, which are produced by the Treasurer. The 2024 accounts were independently examined by an accountant in 2025 (section 145 of the Charities Act). A summary of those accounts, along with the IER, is given below.

# Rochester Baptist Church: Financial statement - year ended 31 December 2024

These statements include differences of up to £1, owing to rounding

## RECEIPTS AND PAYMENTS STATEMENT

|                                            | Unrestricted   | Restricted | Total          | Prior Year     |
|--------------------------------------------|----------------|------------|----------------|----------------|
| <b>Receipts</b>                            |                |            |                |                |
| <b>Donations &amp; Legacies</b>            |                |            |                |                |
| Donations                                  | 156,584        | 0          | 156,584        | 104,170        |
| Gift Aid                                   | 24,433         | 0          | 24,433         | 23,187         |
| Grants                                     | 0              | 0          | 0              | 0              |
| <b>Charitable Activities</b>               |                |            |                |                |
| Activities income                          | 870            | 0          | 870            | 1,230          |
| Event Income                               | 9,165          | 0          | 9,165          | 331            |
| <b>Investments</b>                         |                |            |                |                |
| Bank Interest                              | 1,992          | 0          | 1,992          | 1,396          |
| <b>Trading Activities</b>                  |                |            |                |                |
| Rental income                              | 21,003         | 0          | 21,003         | 18,838         |
| Sales                                      | 0              | 0          | 0              | 0              |
| <b>Other</b>                               |                |            |                |                |
| Loans Received                             | 0              | 0          | 0              | 0              |
| Other income                               | 0              | 0          | 0              | 0              |
| Sale of Fixed Assets                       | 0              | 0          | 0              | 0              |
| Sale of Investments                        | 0              | 0          | 0              | 0              |
| <b>Total receipts</b>                      | <b>214,046</b> | <b>0</b>   | <b>214,046</b> | <b>149,152</b> |
| <b>Payments</b>                            |                |            |                |                |
| <b>Charitable Activities</b>               |                |            |                |                |
| Activities                                 | 13,268         | 0          | 13,168         | 17,869         |
| Admin                                      | 1,173          | 0          | 1,173          | 1,866          |
| Advertising                                | 0              | 0          | 0              | 30             |
| Bank charges                               | 142            | 0          | 142            | 138            |
| Event costs                                | 24,442         | 0          | 24,442         | 6,861          |
| Gifts given                                | 20,182         | 20         | 20,202         | 33,023         |
| Other expenditure                          | 5,134          | 0          | 5,134          | 3,347          |
| Premises (see <a href="#">note a</a> )     | 63,460         | 0          | 63,460         | 38,414         |
| Staff costs                                | 61,069         | 0          | 61,069         | 54,884         |
| <b>Governance Costs</b>                    |                |            |                |                |
| Governance costs                           | 6,216          | 0          | 6,216          | 1,355          |
| <b>Other</b>                               |                |            |                |                |
| Fixed Asset Purchases                      | 0              | 0          | 0              | 2,432          |
| Loans Repaid                               | 0              | 0          | 0              | 0              |
| Money Invested                             | 0              | 0          | 0              | 0              |
| <b>Total payments</b>                      | <b>194,985</b> | <b>20</b>  | <b>195,005</b> | <b>160,219</b> |
| Net Receipts / Payments (before transfers) | 19,061         | -20        | 19,041         | -11,067        |
| Fund Transfers In                          | 13,991         | 0          | 13,991         | 0              |
| Fund Transfers Out                         | 13,991         | 0          | 13,991         | 0              |
| Net Movement of Cash Funds                 | 19,061         | -20        | 19,041         | -11,067        |
| <b>Total Cash Funds Brought Forward</b>    | <b>182,514</b> | <b>20</b>  | <b>182,534</b> | <b>193,601</b> |
| <b>Total Cash Funds Carried Forward</b>    | <b>201,575</b> | <b>0</b>   | <b>201,575</b> | <b>182,534</b> |

| Represented By                                                    |         |   |         |         |
|-------------------------------------------------------------------|---------|---|---------|---------|
| General (Unrestricted)                                            | 164,816 | 0 | 164,816 | 149,462 |
| Little Stars (Designated)                                         | 558     | 0 | 558     | 455     |
| Craft Club (Designated)                                           | 140     | 0 | 140     | 164     |
| Weekend Away - Church*<br>(Designated) see <a href="#">note b</a> | 0       | 0 | 0       | -3,114  |
| Weekend Away - Youth*<br>(Designated) see <a href="#">note b</a>  | 0       | 0 | 0       | 0       |
| Sunday School Chosen Mission<br>(Designated)                      | 0       | 0 | 0       | 92      |
| Collections for one-off appeals<br>(Restricted)                   | 0       | 0 | 0       | 20      |
| Church Reserves (Designated)                                      | 36,061  | 0 | 36,061  | 35,455  |

## STATEMENT OF ASSETS AND LIABILITIES

### Cash Assets

|                                                                 | Unrestricted | Restricted | Total   | Prior Year |
|-----------------------------------------------------------------|--------------|------------|---------|------------|
| General (Unrestricted)                                          | 164,816      | 0          | 164,816 | 149,462    |
| Little Stars (Designated)                                       | 558          | 0          | 558     | 455        |
| Craft Club (Designated)                                         | 140          | 0          | 140     | 164        |
| Weekend Away - Church (Designated) – see <a href="#">note b</a> | 0            | 0          | 0       | -3,114     |
| Weekend away - Youth (Designated) – see <a href="#">note b</a>  | 0            | 0          | 0       | 0          |
| Sunday School Chosen Mission (Designated)                       | 0            | 0          | 0       | 92         |
| Collections for one-off appeals (Restricted)                    | 0            | 0          | 0       | 20         |
| Church Reserves (Designated)                                    | 36,061       | 0          | 36,061  | 35,455     |

### Other Monetary Assets

|          | Notes                      | Unrestricted | Restricted | Total | Prior Year |
|----------|----------------------------|--------------|------------|-------|------------|
| Gift Aid | see <a href="#">note c</a> | 2,410        | 0          | 2,410 | 2,018      |
| Stock    |                            | 0            | 0          | 0     | 0          |
| Other    | see <a href="#">note d</a> | 425          | 0          | 425   | 133        |

### Investment Assets

|                     | Notes | Unrestricted | Restricted | Total | Prior Year |
|---------------------|-------|--------------|------------|-------|------------|
| Property            |       | 0            | 0          | 0     | 0          |
| Investment Accounts |       | 0            | 0          | 0     | 0          |
| Other               |       | 0            | 0          | 0     | 0          |

### Fixed Assets

|                      | Notes                      | Unrestricted | Restricted | Total     | Prior Year |
|----------------------|----------------------------|--------------|------------|-----------|------------|
| Land & Buildings     | see <a href="#">note e</a> | 1,409,000    | 0          | 1,409,000 | 1,409,000  |
| Music & PA Equipment |                            | 13,600       | 0          | 13,600    | 5,224      |
| Computers & IT       |                            | 4,100        | 0          | 4,100     | 2,000      |
| Furniture            |                            | 25,000       | 0          | 25,000    | 23,500     |
| Motor Vehicles       |                            | 0            | 0          | 0         | 0          |

### Liabilities

|                                 | Notes                      | Unrestricted | Restricted | Total | Prior Year |
|---------------------------------|----------------------------|--------------|------------|-------|------------|
| Loans Outstanding               |                            | 0            | 0          | 0     | 0          |
| Pension Payment Owed            | see <a href="#">note f</a> | 0            | 0          | 0     | 0          |
| HMRC Payments Owed              | see <a href="#">note f</a> | 0            | 0          | 0     | 0          |
| Independent Examination Fee Due | see <a href="#">note f</a> | 1,200        | 0          | 1,200 | 1,170      |
| Other                           | see <a href="#">note g</a> | 3,130        | 0          | 3,130 | 6,835      |

## TRUSTEES' RESPONSIBILITIES

Under the Charities Act 2011, the Trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively.
2. Its assets are safeguarded against unauthorised use or disposition.
3. Financial information used within the church or for publication is reliable.
4. The church complies with relevant laws and regulations.

## APPROVAL

The accounts were approved by the Trustees and signed on their behalf

on Oct 8, 2025

by J. Peters  
J. Peters (Oct 8, 2025 13:07:56 GMT+1)

Name & office held — Jonathan Peters, Elder

The notes on page 14 form part of these financial statements.

## NOTES TO THE FINANCIAL STATEMENTS

### ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis, and comprise a statement that shows the charity's [receipts and payments](#), a statement that summarises the charity's [assets and liabilities](#) and [related notes](#) (below). The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a "true and fair" view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a "true and fair" view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

### NOTES ON RECEIPTS & PAYMENTS, ASSETS & LIABILITIES

- Premises expenditure includes the costs of 45 Rochester Avenue which was bought to provide accommodation for a pastor, assistant pastor, etc., but is currently rented out while not required for that purpose.
- Weekend Away funds (Designated): the nature of these funds is such that some payments may need to be paid in advance of corresponding receipts which can result in a negative balance. Where shown, any negative balances (temporary or final) are underwritten and/or cleared by general Church funds. **Note that** in previous years, the Church Weekend Away fund was categorised as "Restricted". After discussion with our Independent Examiner, the categorisation of the Weekend Away funds has been changed to "Designated" as it is felt this more accurately reflects the nature of these funds.
- Gift Aid and GASDS December claim due to be received from HMRC in January 2025.
- Other monetary assets included fees for 2024 hall hires due to be received in 2025.
- Land and Buildings: • Rochester Baptist Church, 8-10 Crow Lane, estimated valuation £1,190,000, insured for £5,211,371 (rebuild cost estimate) • 45 Rochester Ave, purchased for £165,000 in 2013, declared valuation £412,020, insured for £618,030 (rebuild cost estimate) • 4 Howard Ave, purchased for £54,000 in 1996, declared valuation £347,928, insured for £521,892 (rebuild cost estimate).
- Liabilities: some potential liabilities were paid in Dec 2024 (Pensions, HMRC payments).
- Other liabilities comprised: amounts owed (utilities, bank charges, licence fees, invoices) and amounts held (hall hire deposits and pre-payments).

### TRANSACTIONS TO RELATED PARTIES

See statement on [payments to Trustees and related parties](#).

### MOVEMENT OF FUNDS

| Fund Name                                    | Opening Balance | Income         | Expenditure    | Fund Transfers | Closing Balance |
|----------------------------------------------|-----------------|----------------|----------------|----------------|-----------------|
| <b>Unrestricted</b>                          |                 |                |                |                |                 |
| General (Unrestricted)                       | 149,462         | 202,835        | 173,489        | -13,991        | 164,816         |
| <b>Total</b>                                 | <b>149,462</b>  | <b>202,835</b> | <b>173,489</b> | <b>-13,991</b> | <b>164,816</b>  |
| <b>Designated</b>                            |                 |                |                |                |                 |
| Little Stars (Designated)                    | 455             | 870            | 767            | 0              | 558             |
| Craft Club (Designated)                      | 164             | 0              | 24             | 0              | 140             |
| Weekend Away - Church (Designated)           | -3,114          | 8,835          | 19,109         | 13,388         | 0               |
| Weekend away - Youth (Designated)            | 0               | 900            | 1,503          | 603            | 0               |
| Sunday School Chosen Mission (Designated)    | 92              | 0              | 92             | 0              | 0               |
| Church Reserves (Designated)                 | 35,455          | 606            | 0              | 0              | 36,061          |
| <b>Total</b>                                 | <b>33,053</b>   | <b>11,211</b>  | <b>21,496</b>  | <b>13,991</b>  | <b>36,759</b>   |
| <b>Unrestricted Total</b>                    | <b>182,514</b>  | <b>214,046</b> | <b>194,985</b> | <b>0</b>       | <b>201,575</b>  |
| <b>Restricted</b>                            |                 |                |                |                |                 |
| Collections for one-off appeals (Restricted) | 20              | 0              | 20             | 0              | 0               |
| <b>Total</b>                                 | <b>20</b>       | <b>0</b>       | <b>20</b>      | <b>0</b>       | <b>0</b>        |
| <b>Restricted Total</b>                      | <b>20</b>       | <b>0</b>       | <b>20</b>      | <b>0</b>       | <b>0</b>        |
| <b>TOTAL</b>                                 | <b>182,534</b>  | <b>214,046</b> | <b>195,005</b> | <b>0</b>       | <b>201,575</b>  |

# Independent Examiner's Report to the Trustees of Rochester Baptist Church

I report to the Trustees on my examination of the accounts of Rochester Baptist Church (the charity) for the year ended 31 December 2024 on pages 10-14 preceding.

## Responsibilities and Basis of Report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Sarah Crispin*

Sarah Crispin (Oct 13, 2025 13:40:48 GMT+1)

Sarah Crispin ACA  
Institute of Chartered Accountants England and Wales

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB  
Oct 13, 2025

**ROCHESTER BAPTIST CHURCH**

England & Wales - Charity number 1130518

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# Accounts

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# Rochester Baptist Church

Charity no. 1130518

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## Trustees' Annual Report & Accounts for the year ended 31 December 2023



# Rochester Baptist Church Trustees' Annual Report 2023



## Legal and administrative details

Registered charity name: Rochester Baptist Church  
 Charity registration number: 1130518 (*see note below*)  
 Address for correspondence: 8-10 Crow Lane, Rochester, Kent ME1 1RF  
 Governing documents: Constitution and Rules, both adopted 4 June 2009  
 Status: Rochester Baptist Church is a Charitable Unincorporated Association (*see note below*), and a member of the Fellowship of Independent Evangelical Churches  
 Website: [www.rochesterbaptist.co.uk/](http://www.rochesterbaptist.co.uk/)  
 Pastor: Luciano Pelosi  
 Bankers: Barclays Bank; Kingdom Bank (*per Barclays*)  
 Independent examiner: Sarah Crispin ACA, Stewardship, 1 Lamb's Passage, London EC1Y 8AB

*Note: a second Rochester Baptist Church charity (no. 1208255) has been set up in anticipation of our switch from Charitable Unincorporated Association to Charitable Incorporated Organisation.*

## Trustees

The Managing Trustees are the elders and deacons:

|          |                                                       |                                                 |
|----------|-------------------------------------------------------|-------------------------------------------------|
| Elders:  | Mr Luciano Pelosi †# ( <i>from 19/09/22</i> )         | Mr Jonathan Peters † ( <i>from 17/01/24</i> )   |
|          | Mr Darren Greening †† ( <i>from 23/07/21</i> )        |                                                 |
| Deacons: | Ms Jane Griggs ‡ ( <i>from 29/06/23 to 10/09/24</i> ) | Mrs Jo Rodrigues † ( <i>from 16/05/24</i> )     |
|          | Mr Rik Hasemore † ( <i>from 16/05/24</i> )            | Mr Nicholas Sutch † ( <i>from 16/05/24</i> )    |
|          | Mr Malcolm Peake †† ( <i>from 29/04/21</i> )          | Mr David Weatherley †† ( <i>from 29/04/21</i> ) |
|          | Mrs Judith Pennington †† ( <i>from 29/04/21</i> )     |                                                 |

† = trustee on the date this report was approved    ‡ = trustee in the financial year 2023    # = ex officio trustee (Pastor)

Corporate trustee: None

Holding Trustee: Our Moat House premises and Manse are held on trust by our Holding Trustee, the FIEC ([Fellowship of Independent Evangelical Churches](http://www.fiec.org.uk)). However, as more churches become CIOs, the Fellowship Property Trust is ceasing to act as a holding trustee, so we are looking either to move our holding trusteeship to Church Growth Trust, or to move to ownership as a CIO (Rochester Baptist Church).

## Declaration

This Trustees' Annual Report and Accounts were approved by the Trustees and signed on their behalf on 22 October 2024.

by J. Peters  
J. Peters (Oct 22, 2024 19:54 GMT+1)

Name & office held — Jonathan Peters, Elder

## Index

|        |                                                  |         |                                                     |
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| page 3 | <a href="#">Context of this report</a>           | page 11 | <a href="#">Statement of Assets and Liabilities</a> |
| page 3 | <a href="#">Trustees' report</a>                 | page 13 | <a href="#">Notes to the Accounts</a>               |
| page 8 | <a href="#">Financial review</a>                 | page 15 | <a href="#">Independent Examiner's Report</a>       |

## Context of this report

As a charity registered with the [Charity Commission](#) (CC) and with an income between £25,000 and £500,000, the trustees of Rochester Baptist Church (RBC) have a legal requirement to provide to the CC each year an Annual Return, including this Trustees' Annual Report (TAR). The TAR must include:

1. [legal and administrative details](#) of our charity, its trustees and advisers;
2. [structure, governance and management](#) information;
3. a [public benefit statement](#), reporting on how our charity achieved its [stated aims](#) in the financial year in question (1 January 2023 to 31 December 2023) and how this was of public benefit (in line with the Charity Commission's guidance on public benefit);
4. a [financial review](#) containing: a. policy on reserves; b. details of any funds materially in deficit;
5. [other required information](#) about our organisation, comprising our declarations in relation to
  - [finance and assets](#) (financial controls, income from outside UK, spending outside England and Wales, fundraising, Gift Aid, government funding, funds held as custodian trustee on behalf of others, trading subsidiaries, land and buildings, grant-making activities, linked charities)
  - [people](#) (volunteers, trustee payments, highest paid employee, employees paid £60,000 or more)
  - [other compliance](#) (DBS, GDPR, regulators, policies).

## Structure, governance and management

Rochester Baptist Church was registered as a charity on 13 July 2009, following the adoption on 4 June 2009 of its updated constitution and rules. It is governed by a team of church officers (elders & deacons), who are the managing trustees and who meet regularly throughout the year. Elders (including the pastor) and deacons are appointed by the church members, as set out in our Constitution and Rules.

Elders are responsible for the spiritual and pastoral oversight of the church; they are elected at a special church meeting for a 5-year term, after which they may offer themselves for re-election (a pastor's term of office is defined in his Contract of Appointment). Deacons are responsible for the day-to-day practical management of church life. They are elected at a special church meeting for a 4-year term, after which they may offer themselves for re-election for a further term. The secretary to the church officers and treasurer are deacons. From 2022, the treasurer role has been part of a wider finance team; other activities of the church are managed or overseen by individuals or teams, who are accountable to and supported by the elders and deacons.

Our Annual General Meeting was held on Thursday 29 June 2023. Members attended primarily in person, with six members attending by Zoom.

## Stated aims

Our stated aims are:

- (1) the advancement of the Christian faith in accordance with the basis of faith, primarily but not exclusively within Rochester and the surrounding neighbourhood; and
- (2) such charitable purposes as shall, in the opinion of the managing trustees, further the work of the church.

These aims are achieved by providing services to children, young people, and the general public / mankind.

**CC guidance on public benefit:** By their nature, our aims involve outreach to the general public, so that our activities (outlined below) naturally fall within the Charity Commission's guidance on public benefit, in particular the guidance relating to the advancement of the Christian faith.

## Overview of activities in 2023

Below is an overview of our activities in 2023:

- providing [regular public worship open to all](#);
- [teaching Christianity](#) through sermons, small groups and courses;
- providing [youth groups with a Christian ethos](#);
- [promoting the whole mission of the church](#) through activities for senior citizens, parents/carers & toddlers, and other specific groups;
- [supporting marriage](#), including marriage courses;
- [pastoral work](#) including visiting the sick and bereaved;
- [other services and activities](#);
- [supporting mission and other Christian charities](#) in the UK and overseas.

Each area is explained in more detail below.

## Providing regular worship open to all

**Regular worship:** Throughout 2023, we held [regular services](#) on Sundays in our Moat House premises, generally at 10.30am every Sunday morning, and at 6pm on some Sunday evenings.

Services are open to church members and regulars, and to the general public, with meeting times advertised directly (on [our website](#), in our weekly webmails, and via staff in our [coffee shop](#); and indirectly (via contact details available on [our website](#) and on an information board outside the church building). We continued to make our Sunday meetings more visible and available to passers-by, using our coffee shop (which opens directly onto the street) for tea and coffee before our morning meetings; and as the venue for many of our evening meetings.

Including children, non-members and a number of visitors, generally our Sunday services in 2023 were attended by a congregation of 120+ people in the morning, and 30-40 in the evening. As in previous years, in 2023 we also held special and one-off services, including [Christmas](#), [Easter](#), other [special services](#), and [Church in the Park](#).

**Younger children and babies:** To make it easier for families with children to attend our meetings, on Sunday mornings we provide: • nappy-changing and breastfeeding facilities that are easily accessible within the church premises, including a relay of the meeting to the area downstairs • a crèche (on Sunday mornings in 2023, 7 adult leaders and 6 teenagers served on a rota basis, caring for babies and pre-school children whose numbers ranged from 4 to 15 • [children's church](#) for those in primary school years (Reception to Yr6).

**Christmas:** We held a number of events in December to celebrate the birth of our Saviour: • a traditional Carol Service at 3pm on Sunday 17 December, focusing on the significance of Jesus' birth, followed by mince pies and other home-made goodies • open-air carols & Bible readings on Christmas Eve in the High Street, followed by refreshments in our nearby [coffee shop](#) • a Christmas Day celebration • a New Year's Day brunch & communion. Details of these events were publicised on our noticeboard and website, by word of mouth, and via invites available in our coffee shop, and handed out personally to friends and neighbours.

**Easter:** Our Easter events in 2023 comprised a Good Friday breakfast with communion; a service on Easter Sunday morning, focusing on the resurrection of Jesus; and an Easter Egg hunt for children.

**Other special services, guest speakers, etc.:** We held several special services in 2023: • we welcomed a guest speaker from [Overseas Mission Fellowship](#) • and we had the joy of baptising 5 people and welcoming 6 other new people into membership of our local church, across 2 services held in July and October.

## Teaching Christianity through sermons, small groups and courses

**Sermons and teaching topics:** Teaching is a major part of our [Sunday meetings](#). Our morning meetings in 2023 featured: • sermon series (on the books of Acts and Jonah; 2 short series, in 1 John and 1 Corinthians) • and one-off topics (including a series on prayer). One of our morning meetings in April was led by our children's church. Evening meetings included prayer and praise meetings; and 2023 also saw the introduction of "Dig Deeper" sessions, focusing variously on topics including life and death; who God is; evidence for the resurrection; the cost of discipleship; justice and mercy; gender; money; and an open Q&A session.

**Children's church:** On Sunday mornings in 2023, our younger school-aged children were sometimes joined by visiting children for children's church, which caters for those aged 4-11. With an average weekly attendance of 10-15 children, teaching for the groups was shared by 5 teachers, 4 adult helpers, and several teenage helpers.

**Small groups:** Throughout 2023, we continued to meet together regularly during the week in smaller groups:

- our [Home Groups](#) continued to meet throughout the year, and were relaunched in the autumn as [Encouragement Groups](#), with a focus on pastoral care, friendship building, Bible study, prayer, and accountability – as in previous years, these groups comprised primarily church family members, along with a number of non-members and regulars;
- [midweek meetings](#) are an opportunity for the whole church (including regulars and non-members) to meet together at the Moat House to pray, study the Bible, and share news and general matters concerning church family life;
- our two [day-time study groups](#) continued to meet regularly, including some people who are not regular attenders at any church, with both groups meeting fortnightly in our [coffee shop](#);
- following the sermon series on [prayer](#), in March 2023 we launched a prayer WhatsApp group; and weekly prayer meetings on Zoom which saw regular attendance from church family members, regulars and non-members.

**Conferences etc:** In 2023, church members and regulars had the opportunity to attend a number of conferences, including: • Kent Men's Convention on God's sovereignty (in March) • Pioneer Youth Camp (August) • "Sorted" youth conference (November) • Kent Women's Convention, titled "Rejoice!" (November).

**Courses:** We ran a [Hope Explored](#) course in September; and Membership Explored courses in March and November, for those who had expressed an interest in partnering with us in membership of our local church.

## Providing youth groups with a Christian ethos

We continued to provide age-specific [clubs for young people](#). Group leaders aimed to offer a programme giving the young people opportunities to make new friends, develop existing friendships, relax, have fun, and explore issues concerning their community, society and faith.

**Connect4:** During 2023, our Connect4 group for young people aged 11-14 (school years 7-9) continued to meet weekly for games, activities, outings, and discussion, with an average attendance of 6 young people, including both regular church attenders and non-attenders. At the end of the summer term, we held a BBQ for the young people which was also an opportunity to say goodbye both to those who were moving up to year 10 and to the youth leaders who stepped down from the role in July.

**Breakaway:** Breakaway continued to meet in 2023, generally meeting on the church premises every other Sunday (apart from the school holidays). Meetings were attended by around 10-15 young people, with a mixture of church members and non-members. The group met to study the Bible, play games, and share snacks, with a once a term activity such as laser tag, or fireworks evening at a church member's house.

## Promoting the whole mission of the church through activities for senior citizens, parents/carers & toddlers, and other specific groups

**CAMEO:** Come And Meet Each Other ([CAMEO](#)) is a group of older people (men and women over 55 years of age) who meet fortnightly from 10am to 12pm. With roughly 5 church members organising the meetings, and 10 to 15 non-members attending, the meetings generally consist of conversation, quizzes and a short talk based on a Christian topic, with tea, coffee and cakes served. In 2023, the group also had an outing to Herne Bay for a fish and chip lunch, and a Christmas buffet lunch. As in previous years, CAMEO helped to co-ordinate and contribute to the 89 shoeboxes that comprised our church's contribution to the [Blythswood Shoebox appeal](#), which in 2023 were sent as Christmas gifts to those in need in Ukraine.

**Little Stars** continues to meet in our larger upstairs hall, usually at capacity each week! Rotating our topics has given us the great option to focus sometimes on Bible stories, sometimes on secular topics such as nursery rhymes and fairy stories. We always pray during the session each week, and offer parents / carers the opportunity to find out more about what we believe, should they wish to. Families continue to use the coffee shop regularly, and in 2023 we also began to offer Granville Night - a chance, once each term, for parents to come out, socialise and relax without children. Even if there are only one or two people, we want it to be consistently available, and another opportunity to build relationships and trust. Our toddler group also provides links into our summer Holiday Bible Club, and it is a joy to re-connect with families who may have moved on from Little Stars

**Church in the Park:** On Sunday 9 July, as in previous years one of our Sunday morning meetings was held outdoors, this year in The Vines, allowing us to have fun while also making ourselves visible and more accessible to those who might not venture into a church building. Church in the Park activities included a Bible talk, tug of war, football, parachute games... and ice creams.

**Holiday Bible Club:** After a two-year break due to COVID-19 restrictions, it was fantastic to again run our one-week children's holiday club for children aged 5-11. We made use of many resources from previous years, including the Deep Sea Adventures theme and teaching: Jesus was no ordinary man. Each day about 45 children attended and it was really encouraging to see that, while many of the children had not been to our holiday club before, many of them were known to the church through attending our Little Stars toddler group in previous years. A team of about 25 volunteers organised craft, games, Bible teaching, songs, quizzes and a memory verse each day.

The week ended on the Saturday when we invited all the children, along with their parents and siblings, back to enjoy some of the activities from the week as well as share a lunch together. Each child from the holiday club left with their own book which was suited to their age group and signed by the leaders of the group they had been in for the week.

**Community and school links:** We continued to develop our links with our community, including:

- **community meet and greet:** in April, around 50 representatives from schools, churches and other community groups accepted our invitation to come and meet our new pastor, and to find out more about our church;
- **school links:** • "EasterEggsplained" gave 43 children from a local school the opportunity to come and find out what we celebrate at Easter, with 9 learning stations each explaining a different aspect of the Easter story • later in the year, groups from 3 local schools came to "Christmas Explored" for an interactive telling of the Christmas story • in the summer, we linked up with a brand new school in our area, to provide Christian books and Bibles for their library.

**Dickens Festival:** Rochester Baptist Church participates in Rochester's annual winter Dickens Festival, held in the city centre. Our inclusion in Medway's official Dickens Festival programme together with our close proximity to the High Street enables us to have a profile within the festival, which provides a great way for the church family to honour God by working together as a fellowship, interact with the public, and share our faith in a practical way. In 2023 we focused our activities on our [coffee shop](#), offering a friendly welcome into our church building alongside

refreshments. With facilities for wheelchair users, the coffee shop also allows parents with buggies to take advantage of our relatively spacious seating areas.

During 2023, [our winter Dickens Festival activities](#) included:

- opening the premises to visitors from Medway and beyond, by serving drinks and light lunches;
- street theatre – regular presentations of a short play, *Scrooge*, written and performed by our own Humbug Theatre Co, and based on Dickens' *A Christmas Carol*, with a Biblical twist to the plot – by interacting with the crowds who come to watch, we are able to engage in discussion about the Christian faith;
- a focus once again this year on our [coffee shop](#), allowing us to continue to build a consistent, relevant and credible involvement with the community in the Medway area;
- other activities, including a roast chestnuts pop-up stall;
- short-term hall hire (as an indoor picnic area) for a school visiting the area.

As in previous years, all profits from our activities associated with the pop-up stall, both Saturday and Sunday, were given to the [Blythswood Care](#) charity.

## Supporting marriage

We continued to support marriage through on-going pastoral care on an informal basis. In the autumn, we also ran a 3-week marriage course, primarily aimed at married couples.

## Pastoral work including visiting the sick and bereaved

Pastoral work continued to be an on-going and important aspect of our work. Pastoral support was carried out by the leadership team, by individual church members, and through groups such as [Encouragement Groups](#), [daytime study groups](#), [CAMEO](#), and [Little Stars](#), with the aim of providing support to church members, neighbours, friends, relatives, and other contacts. We also continued to give pastoral support to a number of people with whom our initial contact was through our [coffee shop](#) (both new and regular customers).

## Other services and activities

**Quiz night:** The majority of those who came to our 2023 quiz night do not normally attend a church. Hosted in our [coffee shop](#), the quiz night focused on the theme of Spring, and included a brief talk about the Christian faith.

**The Moat House and hall hire:** Our Moat House premises are [available for hire](#) to community-based groups throughout the week for a range of activities.

In 2023 we hired out our premises on 246 occasions, 221 of which were to regular hirers. Our hall hire customers included other charities (20 times) and one-off hirers (25 times). New hirers in 2023 included the local Medway Help for Ukrainians charity.

**Christian bookshop / coffee shop:** Located on the church premises just off the High Street, the [Moat House Coffee Shop and Bookshop](#) is a hub for our local community, including both church attendees and those who don't normally attend church, as well as those who are lonely, socially isolated or seeking support and advice.

We have a significant number of regulars, from mothers with young children to older people, and those who just want a safe or comfortable place to come. We have local groups who meet informally over lunch each week, and others who pop in for a drink or light lunch, or to chat with our staff about our Christian faith. For those wanting to know more about Jesus, there is also a range of relevant information leaflets and other Christian literature.

The coffee shop offers refreshments such as hot and cold drinks, home-baked cakes, and freshly prepared light lunches. Alongside this, we offer a selection of gifts, Christian literature and other resources including: • Bibles for all ages and in several versions • gifts and crafts • a large selection of greetings cards • autobiographies and biographies of respected Christian men and women, past and present • resources tackling topics such as grief, debt, illness, work, family life, sex, marriage, singleness, etc. • books for teenagers and children.

The coffee shop is open Monday to Friday, 9.30am-2.30pm each week as well as approximately one Saturday a month for specific activities and events. Events in 2023 included • a regular coffee and craft morning • a [quiz night](#) (March) • opportunities for visitors to Rochester's summer Dickens festival to talk about the Christian faith • a family scavenger hunt (September) • a monthly board games night (from September) attended by members of the public who may not normally attend a church meeting. In June, we also hosted a [Good News for Everyone](#) (formerly Gideons) coffee morning.

## Supporting mission and other Christian charities in the UK and overseas

RBC views mission as a priority. We have links with a number of mission organisations, as well as with Christian charities involved in community projects with a Christian basis. In 2023 we gave a total of £33,023 to mission. £28,243 of this was from our 2023 Mission budget, with our giving shared across a number of organisations as outlined below. The remaining £4,780, given in March, was a deferred spend from our 2022 Mission budget.

**Our four main mission partners** receive a fifth each of our mission budget each year:

- [Barnabas Aid](#) – aims to provide hope and support for the persecuted church worldwide;
- [Perspectives](#) (formerly France Mission) – aims to support and encourage the growth of evangelical churches in France; our support is for [Le Rivage](#), a church plant in Aix-les-Bains;
- [SAT-7](#) – making God’s love visible through Christian programmes, produced by and for the people of the Middle East and North Africa, and transmitted via Satellite TV and other media; SAT-7’s aim is to support Christians in their Christian witness and lives, beaming the Good News of the Kingdom of God straight into their homes;
- [Wycliffe Bible Translators](#) – working to make God’s word available to all peoples and communities worldwide, in the language which speaks to them best; in 2023 we continued to support Wycliffe’s work in Chad, specifically through Bible translation, literacy and evangelism in the Guéra region.

**Other mission organisation support:** Each year, the remaining fifth of our Mission budget is shared across a number of organisations, which vary from year to year. The majority of each year’s allocation is decided by our Mission Focus Group, which guides the church on a number of aspects of mission.

From our 2023 Mission budget, we supported the following:

- [100fold](#) – working to make the gospel accessible to every individual on earth, by helping partner organisations harness mobile phone technology to deliver the gospel and discipleship materials individually and safely;
- [AET school in Chad](#) – a Christian boarding school in Mongo (Chad) – we help to fund school places for a number of children who would otherwise find it extremely difficult, practically and financially, to attend any school;
- [Blythwood Care](#) – provides practical help and financial support to the poor and vulnerable in Eastern Europe, Africa and Asia through partnership with local community projects; in 2023, we also contributed 89 shoeboxes to Blythwood’s [Shoebox Appeal](#);
- [Christian Aid’s Middle East Crisis Appeal](#) – working with partner organisations, to provide trauma-based psychological assistance in Israel, and medical relief, food, shelter, sanitation in Gaza, following the escalation of violence in Israel and the occupied Palestinian territory since October 2023;
- [Christian Prison Resourcing](#) – sharing the good news of Jesus Christ in UK prisons, to transform lives, rebuild communities and strengthen societies;
- [Good News for Everyone](#) (formerly GideonsUK) – introducing people to Jesus Christ by presenting or placing copies of the Bible in many areas of UK life (eg. schools, colleges, universities, hospitals, prisons, hotels), whether copies of the full Bible, or New Testaments with Psalms and Proverbs;
- [Hope and Light](#) – providing hope and light to exploited women and children across Asia – 100% of the profit from Hope and Light’s jewellery sales is given to help girls find freedom from trafficking;
- [Overseas Mission Fellowship](#) – seeks to bring the Christian message to people in East Asia; our link is with Mark and Sarah Gelsthorpe, who are working in Japan;
- [Sanctuary Foundation](#) – supporting refugees in the UK to find welcome, work, and worthwhile housing;
- [UBM](#) – spreading the Christian message to locals, visitors and holidaymakers in cities and on beaches in the UK, Ireland and mainland Europe; in addition to our financial support, we supported 4 of our young people (through prayer and/or financially) serving for a total of 8 weeks on UBM teams across beaches in the UK;
- [UCCF](#) – working through Christian Unions to reach students with the good news of Jesus.

## Other required information about our organisation

### Compliance and regulators:

- **Financial controls:** Our financial controls are reviewed each year, in line with our accounting controls.
- **Controls to monitor spending overseas:** We have a number of controls already in place.
- **Policies:** We have 10 written policies (• Safeguarding • Fire safety • Health & safety • Complaints handling • Risk management • Anti-money laundering • Paying staff • Conflicts of interest • Investment • Reserves). Other policies (• Grant-making • Volunteer management) remain to be finalised.
- **GDPR:** In relation to GDPR, we have 3 written policies (• Data protection • Information security • Retention of data & records); 2 written procedures (• Data breach • Complaints); and 1 written notice (• Privacy).
- **DBS:** We have obtained Disclosure and Barring Service (DBS) checks on all those in eligible positions.
- **Other regulators:** The nature of our activities means that we are not regulated by or registered with Ofsted, the Care Quality Commission, the Homes and Communities Agency, or the Financial Conduct Authority. We are affiliated to [our Holding Trustee](#), the [FIEC](#).
- **Linked charities:** We are not linked administratively or financially to any other charity. However, we are in the process of switching our status from CUA to CIO; to facilitate this switch, in 2024 we set up a second Rochester Baptist Church charity (registered charity no. 1208255).

## Finance and assets – money in:

- **Fundraising:** Rochester Baptist Church derives the vast majority of its income from its church members. We do not work with a professional fundraiser, company, or commercial partner, and only a very small proportion of our income comes from the general public. We are a selectable charity with online fundraising programmes (including PayPal; and AmazonSmile, which was discontinued in early 2023), enabling us to derive a very small income from this revenue stream.
- **Gift Aid:** In 2023 Rochester Baptist Church continued to be recognised by HMRC for Gift Aid.
- **Government funding:** Other than Gift Aid (noted above), we did not receive any income from central or local government, either grant funding, contracts or in any other form.
- **Funds held as custodian trustee:** We do not hold funds as a custodian trustee on behalf of others.
- **Trading:** The [Moat House Coffee Shop and Bookshop](#), located in our Moat House premises just off the High Street, is part of our outreach to our community, and aims to provide a hub for the local community as well as a natural link with people who do not go to church; it does not exist to generate income for Rochester Baptist Church. As our church leadership appoints the shop's director(s) and shapes its direction, the shop is "a company ... controlled by our charity", and is technically a subsidiary of our charity.
- **Land and buildings:** Rochester Baptist Church owns the Moat House premises (which comprise a range of rooms and facilities including some available for hire by the general public), and a Manse. Both of these are held on trust by [our Holding Trustee](#), the [Fellowship of Independent Evangelical Churches](#) (FIEC). In addition, we own a separate property, purchased to enable us to provide accommodation for church employees/trainees where needed, and which at other times is rented out. All of these premises are owned for charitable purposes; we do not own any investment properties purchased solely to provide income.
- **Money from outside the UK:** In 2023 we did not receive any money from outside the UK.

## Finance and assets – money out:

- **Grant-making activities:** Grant-making is not the main way in which we carry out our purposes, although we do make a number of grants each year (see ["Supporting mission and other Christian charities"](#)).
- **Spending outside England and Wales:** We made a number of payments in support of organisations and charities operating outside England and Wales (see ["Supporting mission and other Christian charities"](#)). All payments were made using the regulated banking system, in many cases through the relevant organisation's UK base.

## People:

- **Volunteers:** Voluntary work is carried out on an on-going basis by the church membership as a whole, which comprised approximately 73 people in 2023. Excluding the Trustees from this figure (Charity Commission guidelines state they should not be included in the reported volunteer numbers), the number of volunteers in 2023 can therefore be estimated at approximately 67 people.
- **Paid employees in 2023:** (See also "Trustee payments" below.) The church employs individuals to work on behalf of the charity to develop and achieve its stated aims. In 2023, the church had 2 main employees: our pastor, and our part-time church administrator / [coffee shop](#) manager. In addition, a number of other individuals were paid for their cleaning roles.
- **Trustee payments:** None of our Trustees receives remuneration or benefits for carrying out their Trustee duties; and no Trustees resigned as Trustee to take up employment with the charity. For transparency, it should be noted that in 2023, our payroll comprised one Trustee (our pastor); and 6 persons connected to present or future Trustees (our part-time administrator / coffee shop manager, and five young people paid a modest sum for cleaning). Such payments have legal authority per our Constitution (s10). In addition, the registered company of one person connected to a Trustee was paid for services provided.
- **Highest paid employee:** None of our staff received total employment benefits of £60,000 or more; the value of the total employee benefits provided to our highest paid employee was £47,081, which covered salary, pension contributions and benefits for our pastor.

## Financial review / assets

See also the separate section above, [Other required information about our organisation](#), for other finance-related information, including Land and buildings, Grant-making, Gift Aid, etc.

**Income and expenditure:** The vast majority of our income for 2023 (£149,152) comprised regular and one-off donations from members and friends of the church; and related Gift Aid. Further income came from [hiring out our premises](#) to groups and individuals within the local community. The church also derives income from a property purchased to provide accommodation, where relevant, for church employees/trainees. In 2023, this rental income amounted to £7,800. Our expenditure for the year was £160,218.

**Reserves:** Adding the balance brought forward from 2022 (£193,601) and factoring in the 2023 excess of expenditure over income (-£11,066), at the end of 2023 we had total reserves of £182,534. Deducting the £35,455 in the Designated Church Reserves Fund\*, and the amounts in other designated funds, the amount available for use by the church was therefore £149,462. Some of our reserves were used in 2023 to cover the costs of essential compliance-related maintenance in our main church building; and to cover the anticipated excess of expenditure

over income. In all cases, the aim is to assist our work in the community, in line with our stated aims; and in line with our Reserves Policy, which we adopted in 2018.

\* Our Designated Reserves Fund was calculated to cover an average three months' costs, including the costs of employing our full-time Pastor. Following a review by our Trustees, in 2023 this was increased from £25,500 to £35,000, a figure which has subsequently seen a slight increase owing to interest earned.

**Scrutiny and summary of accounts:** The Trustees have overall responsibility for the preparation of the financial accounts, which are produced by the Treasurer. The 2023 accounts were independently examined by an accountant in 2024 (section 145 of the Charities Act). A summary of those accounts, along with the IER, is given below.

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

*These statements include differences of up to £1, owing to rounding*

|                                                                     | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|---------------------------------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>RECEIPTS AND PAYMENTS ACCOUNT</b>                                |                            |                          |                          |                    |                    |
| <b>Receipts</b>                                                     |                            |                          |                          |                    |                    |
| <b>Receipts from donors</b>                                         |                            |                          |                          |                    |                    |
| Regular giving                                                      | 104,088                    | -                        | -                        | 104,088            | 98,911             |
| Other collections (note a)                                          | -                          | -                        | -                        | -                  | 20                 |
| Gift Aid repayment from HMRC                                        | 23,187                     | -                        | -                        | 23,187             | 41,822             |
| <b>Other voluntary receipts</b> (note b)                            | 82                         | -                        | -                        | 82                 | 23,254             |
| <b>Hall hire</b>                                                    | 11,038                     | -                        | -                        | 11,038             | 7,612              |
| <b>Church rental properties</b>                                     | 7,800                      | -                        | -                        | 7,800              | 7,600              |
| <b>Receipts from church activities</b> (note c)                     | 331                        | 1,230                    | -                        | 1,561              | 1,736              |
| <b>Investment income</b> (note d)                                   | 941                        | 455                      | -                        | 1,396              | 204                |
| <b>Pre-payment to 10ofThose via Moat House</b>                      | -                          | -                        | -                        | -                  | 469                |
|                                                                     | <b>147,466</b>             | <b>1,685</b>             | <b>-</b>                 | <b>149,152</b>     | <b>181,628</b>     |
| <b>Payments: activities in furtherance of charitable objectives</b> |                            |                          |                          |                    |                    |
| <b>Church activities</b>                                            |                            |                          |                          |                    |                    |
| Ministry (note e)                                                   | 54,343                     | -                        | -                        | 54,343             | 26,927             |
| Mission (note f)                                                    | 33,023                     | -                        | -                        | 33,023             | 22,063             |
| Outreach (note g)                                                   | 11,461                     | 791                      | -                        | 12,252             | 8,163              |
| <b>Building utility</b>                                             | 11,324                     | -                        | -                        | 11,324             | 11,388             |
| <b>Building fabric</b>                                              | 22,386                     | -                        | -                        | 22,386             | 7,435              |
| <b>Other payments</b> (note h)                                      | 30,485                     | -8,889                   | 3,114                    | 24,710             | 14,518             |
| <b>Church rental properties</b>                                     | 2,180                      | -                        | -                        | 2,180              | 37,310             |
|                                                                     | <b>165,202</b>             | <b>-8,098</b>            | <b>3,114</b>             | <b>160,218</b>     | <b>127,803</b>     |
| Excess of receipts over payments                                    | -17,736                    | 9,784                    | -3,114                   | -11,066            | 53,825             |
| Funds brought forward at 1st January                                | 167,198                    | 26,403                   | -                        | 193,601            | 139,775            |
| <b>Funds carried forward at 31st December</b>                       | <b>149,462</b>             | <b>36,187</b>            | <b>-3,114</b>            | <b>182,534</b>     | <b>193,601</b>     |

**STATEMENT OF ASSETS AND LIABILITIES**  
**as at 31<sup>st</sup> December 2023**

|                                                           | <b>Total<br/>2023<br/>£</b> | <b>Total<br/>2022<br/>£</b> |
|-----------------------------------------------------------|-----------------------------|-----------------------------|
| <b>Cash funds</b>                                         |                             |                             |
| Bank current account                                      | 55,230                      | 67,693                      |
| Bank savings account 1                                    | 91,849                      | 100,038                     |
| Bank savings account 2                                    | 35,455                      | 25,871                      |
|                                                           | <b>182,534</b>              | <b>193,601</b>              |
| <b>Represented by</b>                                     |                             |                             |
| Unrestricted Funds                                        | 149,462                     | 167,198                     |
| Designated Funds (note i)                                 | 36,187                      | 26,403                      |
| Restricted Funds (note j)                                 | -3,114                      | -                           |
|                                                           | <b>182,534</b>              | <b>193,601</b>              |
| <b>Assets</b>                                             |                             |                             |
| Rochester Baptist Church (note k)                         | 1,190,000                   | 1,130,000                   |
| 45 Rochester Ave (note l)                                 | 165,000                     | 165,000                     |
| 4 Howard Ave (note m)                                     | 54,000                      | 54,000                      |
| Church equipment (note n)                                 | 7,224                       | 7,224                       |
| Gift Aid recoverable to year end                          | 2,018                       | -                           |
| GASDs recoverable to year end                             | --                          | 10                          |
| Unpaid hall hire                                          | 133                         | 150                         |
|                                                           | <b>1,418,375</b>            | <b>1,356,384</b>            |
| <b>Liability</b>                                          |                             |                             |
| HMRC tax and NI to year end due out in Jan 2024           | --                          | 234                         |
| NEST contribution to year end due out in Jan 2024         | --                          | 244                         |
| Gift Aid overclaim                                        | --                          | 1,306                       |
| Utilities (gas, elec, water) for Dec usage (est)          | 1,600                       | 1,940                       |
| Phone + broadband for Dec usage                           | 103                         | 69                          |
| Independent Examination for 2023 accounts due out in 2024 | 1,170                       | 1,150                       |
| Bank charges                                              | 19                          | 20                          |
| Payroll software Cloud fee                                | 6                           | 4                           |
| MS365 Dec fee due (est)                                   | --                          | 6                           |
| Afghan Christians                                         | 20                          | 20                          |
| 4HA unpaid utilities and Council Tax (est)                | -                           | 2,190                       |
| Invoice for First Aid Course                              | -                           | 480                         |
| Invoice for Crossline                                     | 60                          | -                           |
| Invoice for 4HA roof repair                               | 2,914                       | -                           |
| Invoice for oven cleaning                                 | 250                         | -                           |
| Invoice for CSG Global                                    | 106                         | -                           |
| Expenses to be reimbursed to church members               | 637                         | -                           |
| Ministry expenses (Sept to Dec)                           | --                          | 236                         |
| Hall hire deposits                                        | 700                         | 700                         |
| Hall hire pre-payments                                    | 420                         | -                           |
|                                                           | <b>8,005</b>                | <b>8,599</b>                |

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds.

## TRUSTEES' RESPONSIBILITIES

Under the Charities Act 2011, the Trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively.
2. Its assets are safeguarded against unauthorised use or disposition.
3. Financial information used within the church or for publication is reliable.
4. The church complies with relevant laws and regulations.

## APPROVAL

The accounts were approved by the Trustees and signed on their behalf by

*J. Peters*

J. Peters (Oct 22, 2024 19:54 GMT+1)

Name & office held — Jonathan Peters, Elder

Date: Oct 22, 2024

The notes on pages 13–14 form part of these financial statements.

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

### Notes to the Financial Statements

#### Receipts and Payments Analysis

#### ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis, and comprise a statement that shows the charity's [receipts and payments](#), a statement that summarises the charity's [assets and liabilities](#) and related notes (below). The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a "true and fair" view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a "true and fair" view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

|                                           | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|-------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>a. Collections other than giving</b>   |                            |                          |                          |                    |                    |
| Support for Afghan Christians             | -                          | -                        | -                        | -                  | 20                 |
|                                           | -                          | -                        | -                        | -                  | 20                 |
| <b>b. Other voluntary receipts</b>        |                            |                          |                          |                    |                    |
| One-off donations / gifts                 | 82                         | -                        | -                        | 82                 | 3,254              |
| Legacies                                  | -                          | -                        | -                        | -                  | 20,000             |
|                                           | 82                         | -                        | -                        | 82                 | 23,254             |
| <b>c. Receipts from church activities</b> |                            |                          |                          |                    |                    |
| Dickens Festival activities               | 331                        | -                        | -                        | 331                | 480                |
| Outreach                                  | -                          | 1,230                    | -                        | 1,230              | 1,257              |
|                                           | 331                        | 1,230                    | -                        | 1,561              | 1,736              |
| <b>d. Investment Income</b>               |                            |                          |                          |                    |                    |
| Interest on current account               | -                          | -                        | -                        | -                  | -                  |
| Interest on savings account 1             | 941                        | -                        | -                        | 941                | 96                 |
| Interest on savings account 2             | -                          | 455                      | -                        | 455                | 108                |
|                                           | 941                        | 455                      | -                        | 1,396              | 204                |
| <b>e. Ministry</b>                        |                            |                          |                          |                    |                    |
| NI and PAYE to HMRC                       | 7,395                      | -                        | -                        | 7,395              | 439                |
| Pensions                                  | 3,131                      | -                        | -                        | 3,131              | 521                |
| Expenses                                  | 3,260                      | -                        | -                        | 3,260              | 1,476              |
| Salary                                    | 36,493                     | -                        | -                        | 36,493             | 17,101             |
| Visiting speakers                         | 208                        | -                        | -                        | 208                | 2,119              |
| Moderator                                 | -                          | -                        | -                        | -                  | 3,502              |
| Training, conference, planning            | 78                         | -                        | -                        | 78                 | 200                |
| Youth ministry                            | 840                        | -                        | -                        | 840                | -                  |
| Resources                                 | 142                        | -                        | -                        | 142                | 101                |
| Ministry admin                            | 2,796                      | -                        | -                        | 2,796              | 1,467              |
|                                           | 54,343                     | -                        | -                        | 54,343             | 26,927             |

Regarding payments to Trustees, please refer to the disclosures made in [Trustee Payments](#) on p8 of this Report.

# Rochester Baptist Church (Notes to the Financial Statements continued)

## f. Mission

|                           |        |   |   |        |        |
|---------------------------|--------|---|---|--------|--------|
| Mission Focus Group spend | 32,784 | - | - | 32,784 | 21,535 |
| Additional (ie Dickens)   | 239    | - | - | 239    | 463    |
| Children's church spend   | -      | - | - | -      | 65     |
|                           | 33,023 | - | - | 33,023 | 22,063 |

## g. Outreach

|                    |        |     |   |        |       |
|--------------------|--------|-----|---|--------|-------|
| CAP                | -      | -   | - | -      | 12    |
| Moat House         | 6,846  | -   | - | 6,846  | 4,311 |
| Outreach           | 1,580  | 791 | - | 2,371  | 2,023 |
| Publicity          | 1,103  | -   | - | 1,103  | 1,150 |
| Quiz night         | 35     | -   | - | 35     | 65    |
| Dickens Festival   | 366    | -   | - | 366    | 602   |
| Holiday Bible Club | 1,531  | -   | - | 1,531  | -     |
|                    | 11,461 | 791 | - | 12,252 | 8,163 |

Moat House is a company limited by guarantee (06697028) and is technically a [trading subsidiary](#) of the church.

## h. Other payments

|                                     |        |        |       |        |        |
|-------------------------------------|--------|--------|-------|--------|--------|
| Banking charges                     | 138    | -      | -     | 138    | 138    |
| Church holiday / Men's weekend*     | -      | -      | 3,114 | 3,114  | -3,870 |
| Transfer Unrestricted to Designated | 9,500  | -9,500 | -     | -      | -      |
| Transfer Designated to Unrestricted | -611   | 611    | -     | -      | -      |
| Cleaning wages                      | 4,539  | -      | -     | 4,539  | 4,348  |
| Consumables                         | 3,437  | -      | -     | 3,437  | 2,692  |
| Hall hire                           | 715    | -      | -     | 715    | 2,270  |
| Legal compliance                    | 12,767 | -      | -     | 12,767 | 8,940  |
|                                     | 30,485 | -8,889 | 3,114 | 24,710 | 14,518 |

## i. Designated Funds

|                                         | Fund          | Total         |               |
|-----------------------------------------|---------------|---------------|---------------|
| Church Reserves                         | 35,455        | 35,455        | 25,500        |
| Little Stars money                      | 455           | 455           | 627           |
| Afghan Christians                       | 20            | 20            | 20            |
| Sunday School chosen mission            | 92            | 92            | 92            |
| Craft club                              | 164           | 164           | 164           |
| <b>Carried forward at 31st December</b> | <b>36,187</b> | <b>36,187</b> | <b>26,403</b> |

## j. Restricted Funds

|                                         | Fund          | Total         |          |
|-----------------------------------------|---------------|---------------|----------|
| Brought forward 1st January             | -             | -             | -        |
| Church holiday / Men's weekend*         | -3,114        | -3,114        | -        |
| <b>Carried forward at 31st December</b> | <b>-3,114</b> | <b>-3,114</b> | <b>-</b> |

\* The nature of the Church holiday fund is such that some payments may need to be paid in advance of corresponding receipts which, because of the basis of preparation of the accounts, can result in a temporary negative balance on the reserve. When shown, the deficit is underwritten by the general Church funds. After the holiday if there is a deficit it is cleared from unrestricted funds.

k. **Rochester Baptist Church**, 8-10 Crow Lane has an estimated valuation of £1,190,000, and is currently insured with a rebuild cost estimate of £4,916,387.

l. **45 Rochester Ave** was purchased at a cost of £165,000 in 2013, has a declared valuation of £412,020, and is currently insured with a rebuild cost estimate of £618,030.

m. **4 Howard Ave** was purchased at a cost of £54,000 in 1996, has a declared valuation of £347,928, and is currently insured with a rebuild cost estimate £521,892.

n. **Church equipment** is our AV equipment, sound mixing desk and large screens, purchased in 2018 for £7,224.

**Independent Examiner's Report  
to the Trustees of  
Rochester Baptist Church**

I report to the Trustees on my examination of the accounts of Rochester Baptist Church (the charity) for the year ended 31 December 2023 on pages 10-14 preceding.

**Responsibilities and Basis of Report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Sarah Crispin*  
Sarah Crispin (Oct 24, 2024 09:01 GMT+1)

Sarah Crispin ACA  
Institute of Chartered Accountants England and Wales

Date: Oct 24, 2024

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

**ROCHESTER BAPTIST CHURCH**

England & Wales - Charity number 1130518

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# Accounts

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# Rochester Baptist Church

Charity no. 1130518

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## Trustees' Annual Report & Accounts for the year ended 31 December 2022



# Rochester Baptist Church Trustees' Annual Report 2022



## Legal and administrative details

Registered charity name: Rochester Baptist Church  
 Charity registration number: 1130518  
 Address for correspondence: 8-10 Crow Lane, Rochester, Kent ME1 1RF  
 Governing documents: Constitution and Rules, both adopted 4 June 2009  
 Status: Rochester Baptist Church is a Charitable Unincorporated Association, and a member of the Fellowship of Independent Evangelical Churches  
 Website: [www.rochesterbaptist.co.uk/](http://www.rochesterbaptist.co.uk/)  
 Pastor: Luciano Pelosi  
 Bankers: Barclays Bank; Kingdom Bank (per Barclays)  
 Independent examiner: Sarah Crispin ACA, Stewardship, 1 Lamb's Passage, London EC1Y 8AB

## Trustees

The Managing Trustees are the elders and deacons:

|          |                                              |                                        |
|----------|----------------------------------------------|----------------------------------------|
| Elders:  | Mr Luciano Pelosi †# (from 19/09/22)         | Mr Darren Greening †† (from 23/07/21)  |
| Deacons: | Ms Jane Griggs † (from 29/06/23)             | Mr Russell Poynter ‡ (to 28/04/22)     |
|          | Mr Peter Hydes ‡ (from 30/04/21 to 25/03/22) | Mrs Lydia Sutch ‡ (to 28/04/22)        |
|          | Mr Malcolm Peake †† (from 30/04/21)          | Mr David Weatherley †† (from 30/04/21) |
|          | Mrs Judith Pennington †† (from 30/04/21)     |                                        |

† = trustee on the date this report was approved    ‡ = trustee in the financial year 2022    # = ex officio trustee (Pastor)

Corporate trustee: None

Holding Trustee: Our Moat House premises and Manse are held on trust by our Holding Trustee, the FIEC ([Fellowship of Independent Evangelical Churches](http://www.fiec.org.uk/)). However, as more churches become CIOs, the Fellowship Property Trust is ceasing to act as a holding trustee, so we are looking either to move our holding trusteeship to Church Growth Trust, or to move to ownership as a CIO (Rochester Baptist Church).

## Declaration

This Trustees' Annual Report and Accounts were approved by the Trustees and signed on their behalf on 3 October 2023.

by D Greening

Name & office held – Darren Greening, Elder

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| page 3 | <a href="#">Context of this report</a>           | page 11 | <a href="#">Statement of Assets and Liabilities</a> |
| page 3 | <a href="#">Trustees' report</a>                 | page 13 | <a href="#">Notes to the Accounts</a>               |
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## Context of this report

As a charity registered with the [Charity Commission](#) (CC) and with an income between £25,000 and £500,000, the trustees of Rochester Baptist Church (RBC) have a legal requirement to provide to the CC each year an Annual Return, including this Trustees' Annual Report (TAR). The TAR must include:

1. [legal and administrative details](#) of our charity, its trustees and advisers;
2. [structure, governance and management](#) information;
3. a [public benefit statement](#), reporting on how our charity achieved its [stated aims](#) in the financial year in question (1 January 2022 to 31 December 2022) and how this was of public benefit (in line with the Charity Commission's guidance on public benefit);
4. a [financial review](#) containing: a. policy on reserves; b. details of any funds materially in deficit;
5. [other required information](#) about our organisation, comprising our declarations in relation to
  - [finance and assets](#) (financial controls, income from outside UK, spending outside England and Wales, fundraising, Gift Aid, government funding, funds held as custodian trustee on behalf of others, trading subsidiaries, land and buildings, grant-making activities, linked charities)
  - [people](#) (volunteers, trustee payments, highest paid employee, employees paid £60,000 or more)
  - [other compliance](#) (DBS, GDPR, regulators, policies).

## Structure, governance and management

Rochester Baptist Church was registered as a charity on 13 July 2009, following the adoption on 4 June 2009 of its updated constitution and rules. It is governed by a team of church officers (elders & deacons), who are the managing trustees and who meet regularly throughout the year. Elders (including the pastor) and deacons are appointed by the church members, as set out in our Constitution and Rules.

Elders are responsible for the spiritual and pastoral oversight of the church; they are elected at a special church meeting for a 5-year term, after which they may offer themselves for re-election (a pastor's term of office is defined in his Contract of Appointment). Deacons are responsible for the day-to-day practical management of church life. They are elected at a special church meeting for a 4-year term, after which they may offer themselves for re-election for a further term. The secretary to the church officers and treasurer are deacons. From 2022, the treasurer role is part of a wider finance team; and other activities of the church are also managed or overseen by individuals or teams, who are accountable to and supported by the elders and deacons.

Our Annual General Meeting was held on Wednesday 29 June 2022. Members attended primarily in person, with one member attending by Zoom.

**Pastor role:** Following the resignation of our previous pastor in summer 2020, who left to take up a post elsewhere, during 2022 there were a number of occasions for members and regular church attenders to meet with and hear from our prospective new Pastor and his wife, and we were delighted that he subsequently took up his post with us, in September 2022.

## Stated aims

Our stated aims are:

- (1) the advancement of the Christian faith in accordance with the basis of faith, primarily but not exclusively within Rochester and the surrounding neighbourhood; and
- (2) such charitable purposes as shall, in the opinion of the managing trustees, further the work of the church.

These aims are achieved by providing services to children, young people, and the general public / mankind.

**CC guidance on public benefit:** By their nature, our aims involve outreach to the general public, so that our activities (outlined below) naturally fall within the Charity Commission's guidance on public benefit, in particular the guidance relating to the advancement of the Christian faith.

## Overview of activities in 2022

Below is an overview of our activities in 2022:

- providing [regular public worship open to all](#);
- [teaching Christianity](#) through sermons, small groups and courses;
- providing [youth groups with a Christian ethos](#);
- [promoting the whole mission of the church](#) through activities for senior citizens, parents/carers & toddlers, and other specific groups;
- [supporting marriage](#), including marriage courses;
- [pastoral work](#) including visiting the sick and bereaved;
- [other services and activities](#);
- [supporting mission and other Christian charities](#) in the UK and overseas.

Each area is explained in more detail below.

## Providing regular worship open to all

**Regular worship:** Throughout 2022, we held [regular services](#) on Sundays in our Moat House premises, generally at 10.30am every Sunday morning, and at 6pm on some Sunday evenings. At times when government guidelines on Covid recommended it, we kept one area of seating separate for those who wished to continue to wear a mask; and throughout the year we retained the option to attend by Zoom.

Services are open to church members and regulars, and to the general public, with meeting times advertised directly (on [our website](#), in our weekly webmails, and via staff in our [coffee shop](#); and indirectly (via contact details available on [our website](#) and on an information board outside the church building). In 2022, we also decided to make greater use on Sundays of our downstairs coffee shop, whose doors open directly onto Crow Lane, just off the High Street, with the aim of making our Sunday meetings more visible and available to passers-by. As a result, we began to use the coffee shop for tea and coffee at 10am on Sundays; and continued to hold our evening meetings downstairs, occasionally followed by a bring-your-own meal together.

Including children, non-members and a number of visitors, generally our Sunday services in 2022 were attended by a congregation of 100-120 people in the morning (including estimated “attendance” at morning meetings on Zoom), and 30-40 in the evening. As in previous years, in 2022 we also held special and one-off services, including [Christmas](#), [Easter](#), other [special services](#), and [Church in the Park](#).

**Younger children and babies:** To make it easier for families with children to attend our meetings, on Sunday mornings we provide: • nappy-changing and breastfeeding facilities that are easily accessible within the church premises • a crèche for under 4s (in 2022, 4 leaders and 6 helpers catered for roughly 8 children each week) • [children’s church](#) for those aged 4-11.

**Christmas:** We held a number of events in December to celebrate the birth of our Saviour: • a Family Carol Service at 3pm on Sunday 11 December, featuring a traditional Nativity play from our [children’s church](#), and followed by mince pies and other home-made goodies • open-air carols & Bible readings on Christmas Eve in the High Street, followed by refreshments in our nearby [coffee shop](#) • a Christmas Day celebration, focusing on the incarnation • a New Year’s Day brunch & communion. Details of these events were publicised on our noticeboard and website, by word of mouth, and via invites available in our coffee shop, and handed out personally to friends and neighbours.

**Easter:** Our Easter events in 2022 comprised a Good Friday breakfast and communion; and a service on Easter Sunday morning, focusing on the resurrection of Jesus.

**Other special services, guest speakers, etc.:** We welcomed a number of guest speakers throughout the year, including: • our prospective [new pastor](#) • guest speakers from local churches (on 5 occasions) • visiting speakers from a number of mission organisations, including • *Reach Across* (in February, followed by a bring-your-own lunch); • Hope & Light (in May, part of a wider weekend of events); • UBM (in June). In addition, we listened to a number of video sermons by well-known speakers. We also held services of thanksgiving for the lives of 2 church members who died in 2022 - although there was inevitable sorrow and sadness, these were also occasions to celebrate their lives on this earth and the certainty of life after death, in eternity with our loving heavenly Father.

## Teaching Christianity through sermons, small groups and courses

**Sermons:** Teaching is a major part of our [Sunday meetings](#) and features: • sermon series (in 2022, we completed our series in the book of Joshua, started a series in Galatians) • one-off topics (including church unity) • and [visiting speakers](#). In addition, two of our morning meetings were led by our young people.

**Children’s church:** On Sunday mornings in 2022, our younger school-aged children were joined by visiting children for children’s church, which caters for those aged 4-11. With an average weekly attendance of 5-10 children, teaching for the groups was shared by 4 teachers and approximately 8 helpers. In December, the children also took part in a traditional Nativity play, in our [Family Carol Service](#).

**Small groups:** Throughout 2022, we continued to meet together regularly during the week in smaller groups:

- our [Home Groups](#) continued to provide an opportunity to meet in smaller numbers, usually in the comfort of someone’s home, to pray, discuss a particular topic, or simply to socialise informally – as in previous years, our Home Groups comprised primarily church family members, along with a number of non-members and regulars;
- [midweek meetings](#) are an opportunity for the whole church (including regulars and non-members) to meet together at the Moat House to pray, study the Bible, and share news and general matters concerning church family life;
- our two [day-time study groups](#) continued to meet regularly, including some people who are not regular attenders at any church, with both groups meeting fortnightly in our [coffee shop](#).

**Conferences etc:** In 2022, church members and regulars had the opportunity to attend a number of conferences, including: • Kent Men’s Convention in Chatham (in March) • Pioneer Youth Camp (August) • Kent Women’s Convention in Sevenoaks (October).

**Courses:** We ran [Hope Explored](#) courses, in May (for [Little Stars](#) parents and carers) and November; and we invited parents, carers, grandparents and others to follow a brief online course covering 14 different aspects of parenting.

### Providing youth groups with a Christian ethos

We continued to provide age-specific [clubs for young people](#). Group leaders aimed to offer a programme giving the young people opportunities to make new friends, develop existing friendships, relax, have fun, and explore issues concerning their community, society and faith.

**Connect4:** During 2022, our Connect4 group for young people aged 11-14 (school years 7-9) continued to meet weekly for games, activities, outings, and discussion, with an average attendance of 6 young people, including both regular church attenders and non-attenders. The highlight of the year was taking the young people on a trip to London for the Sorted Nano Youth Conference, where they joined hundreds of other young people from churches across the south east. After spending much of 2021 on Zoom or in tightly controlled spaces, it was a real encouragement to see the young people together and enjoying themselves outside of their usual setting.

**Breakaway:** Breakaway continued to meet at the start of 2022 in person. The group met in the homes of various church members, twice a month on a Sunday between January and April. Meetings were attended by around 8-10 young people who met to study the Bible, play games, and share snacks.

### Promoting the whole mission of the church through activities for senior citizens, parents/carers & toddlers, and other specific groups

**CAMEO:** Come And Meet Each Other ([CAMEO](#)) is aimed at people of more mature years, and usually meets fortnightly on Thursdays, from 10am-12pm. In 2022, CAMEO continued to meet in our [coffee shop](#), with an attendance of up to 16 people throughout the year, including both church members and regulars, and those who don't normally attend church. In December, we again had a buffet-style Christmas lunch. And as in previous years, in 2022 CAMEO members co-ordinated the 68 shoe boxes that comprised our church's contribution to the [Blythswood Shoe Box appeal](#).

**Little Stars:** What a busy year 2022 was for our parent and carer toddler group! We continued meeting upstairs weekly and had to set a cap on numbers, even with the bigger space. We met new families each week, while continuing also to have a steady flow of regulars, providing opportunities for relationship-building. Termly topics varied, activities rotated and special occasions were celebrated.

Entering via our [coffee shop](#) meant adults and children became very familiar with what we offer, which had a knock-on effect, with more using our coffee shop during the week, particularly accessing the craft sessions offered during holiday periods. We also continued to offer opportunities to explore more about Christianity. What a joy to be able to meet, support, love and enjoy relationship-building with those from our surrounding locality.

**Church in the Park:** On Sunday 14 August, we once again decamped one of our Sunday morning meetings to Rochester Esplanade for "Church in the Park", allowing us to have fun while also making ourselves visible and more accessible to those who might not venture into a church building. Activities included a tug of war, rounders, face painting... and ice creams.

**Dickens Festival:** Rochester Baptist Church participates in Rochester's annual winter Dickens Festival, held in the city centre. Our inclusion in Medway's official Dickens Festival programme together with our close proximity to the High Street enables us to have a profile within the festival, which provides a great way for the church family to honour God by working together as a fellowship, interact with the public, and share our faith in a practical way. Our [coffee shop](#), this year with an improved layout, enabled us to continue to offer a unique and friendly atmosphere, making our refreshments a popular choice, including with wheelchair users and parents with buggies for whom our relatively spacious seating areas offer a practical option.

During 2022, [our winter Dickens Festival activities](#) included:

- opening the premises to visitors from Medway and beyond, by serving drinks and light lunches;
- street theatre – regular presentations of a short play, *Havisham*, written and performed by our own Humbug Theatre Co, and based on Dickens' *Great Expectations*, with a Biblical twist to the plot – by interacting with the crowds who come to watch, we are able to engage in discussion about the Christian faith;
- a focus once again this year on our [coffee shop](#), allowing us to continue to build a consistent, relevant and credible involvement with the community in the Medway area;
- other activities, including a roast chestnuts pop-up stall;
- hosting a performance by the Big Sing Choir, one of our regular [hall hire](#) groups.

As in previous years, all profits from our activities associated with the pop-up stall, both Saturday and Sunday, were given to the [Blythswood Care](#) charity.

## Supporting marriage

We continued to support marriage through on-going pastoral care on an informal basis.

## Pastoral work including visiting the sick and bereaved

Pastoral work continued to be an on-going and important aspect of our work. Pastoral support was carried out by the leadership team, by individual church members, and through groups such as [Home Groups](#), [daytime study groups](#), [CAMEO](#), and [Little Stars](#), with the aim of providing support to church members, neighbours, friends, relatives, and other contacts. We also continued to give pastoral support to a number of people with whom our initial contact was through our [coffee shop](#) (both new and regular customers).

## Other services and activities

**Visiting our local area:** In February and March, we visited homes in a new housing development very close to our church, to introduce ourselves to new residents, let them know who and where we are, and give them information about our coffee shop, activities, groups and Sunday meetings.

**Quiz night:** In 2022, we hosted quiz nights in our [coffee shop](#), including a brief talk about the Christian faith. With themes of food (July) and Remembrance (November), the quizzes were attended by 10 teams (approximately 50 people) and 15 teams (75 people) respectively, around two thirds of whom do not normally attend a church.

**Nearly new sale:** In November 2022, our [Daytime Study Groups](#) organised a Nearly New Sale, with the aim of enabling our community to buy affordable Christmas presents, while also raising £400 for Home-Start Medway.

**The Moat House and hall hire:** Our Moat House premises are [available for hire](#) to community-based groups throughout the week for a range of activities. In 2022 we hired out our premises on 247 occasions, 213 of which were to regular hirers. Our hall hire customers included other charities (10 times) and one-off hirers (24 times, including 4 schools visiting Rochester). New customers in 2022 included a vintage fair, and a baby massage class.

**Christian bookshop / coffee shop:** Located on the church premises just off the High Street, the [Moat House Coffee Shop and Bookshop](#) is a hub for our local community, including both church attendees and those who don't normally attend church, as well as those who are lonely, socially isolated or seeking support and advice.

We have a significant number of regulars, from mothers with young children to older people, and those who just want a safe or comfortable place to come. We have local groups who meet informally over lunch each week, and others who pop in for a drink or light lunch, or to chat with our staff about our Christian faith. For those wanting to know more about Jesus, there is also a range of relevant information leaflets and other Christian literature.

The coffee shop offers refreshments such as hot and cold drinks, home-baked cakes, and freshly prepared light lunches. Alongside this, we offer a selection of gifts, Christian literature and other resources including: • Bibles for all ages and in several versions • gifts and crafts • a large selection of greetings cards • autobiographies and biographies of respected Christian men and women, past and present • resources tackling topics such as grief, debt, illness, work, family life, sex, marriage, singleness, etc. • books for teenagers and children.

From January 2022, we re-opened the shop 5 days a week, and also opened for specific events or community group bookings on a number of Saturdays throughout the year.

**Community groups:** The number of community groups using our space for regular meetings grew throughout the year and included: • a weekly mums coffee morning • weekly English Language classes • a fortnightly Medway Language Café • fortnightly coffee and craft • a fortnightly gentleman's group • monthly NCT Medway's bumps and babies group • NCT Medway's mums-to-be afternoon tea • a local home educators groups • and Rochester Eco Hub Talks. In July we once again opened our doors for the Medway Open Studios and Arts Festival, with 3 local artists display their work in our space; and in November, we hosted Rochester Eco Hub's first ever Christmas Eco Hub.

**Church activities:** In June we joined the Chatty Café Scheme, offering a regular chatter and natter table staffed by a volunteer from the church - the scheme seeks to combat social isolation and loneliness, and fits perfectly with the ethos of our coffee shop. And with the coffee shop such a welcoming and comfortable space, and its doors opening directly onto Crow Lane near the High Street, we also began to use the space for an increasing number of church activities, including: • midweek prayer meetings • Sunday evening meetings • tea and coffee prior to our [Sunday morning meetings](#) • two [quiz nights](#), in July and November • a [Hope Explored course](#) (in November), allowing people to find out more about what we believe as Christians.

## Supporting mission and other Christian charities in the UK and overseas

RBC views mission as a priority. We have links with a number of mission organisations, as well as with Christian charities involved in community projects with a Christian basis. In 2022 we gave a total of £22,063 to mission, a substantial proportion of which was allocated by our Mission Focus Group, which guides the church on a number of aspects of mission. A further £3,979, including £92 given previously by [children's church](#), was rolled over to be decided and paid out in 2023.

## UK:

In 2022, we gave financial support to:

- [UBM](#) – spreading the Christian message to locals, visitors and holidaymakers in cities and on beaches in the UK, Ireland and mainland Europe; in addition to a donation to UBM's general funds, we supported 6 members and regulars (through prayer and/or financially) serving on UBM teams in Cornwall, the Lake District and Wales;
  - [Faith in Kids](#) – serving local churches via creative ideas, well-written resources, encouraging podcasts and inspiring training designed to complement youth and children's ministry and encourage youth teams in churches.
- Further money from 2022, earmarked for mission, was subsequently allocated and paid out in 2023.

In addition to the above, in 2022 we maintained links with:

- [Fellowship of Independent Evangelical Churches](#) – aims to encourage and equip its member churches to thrive and impact the UK with the good news of the Lord Jesus Christ; we are affiliated to the FIEC, which is also [our Holding Trustee](#);
- [Good News for Everyone](#) (formerly GideonsUK) – introducing people to Jesus Christ by presenting or placing copies of the Bible in many other areas of life (eg. schools, colleges, universities, hospitals, prisons, hotels), whether copies of the full Bible, or New Testaments with Psalms and Proverbs;
- [Welcome Churches](#) – their vision is for every refugee in the UK to be welcomed by their local church, and their aim is to inspire, equip and empower the UK Church to do this; our initial connection was in June 2021, when we signed up with Welcome Churches to help us support people arriving in our town from Hong Kong.

## Overseas:

Four organisations are the primary focus of our financial support for overseas mission:

- [Barnabas Fund](#) – aims to provide hope and support for the persecuted church worldwide; in addition to our main financial support, in 2022 we also gave money specifically in support of their [Afghan Christians appeal](#);
- [Perspectives](#) (formerly France Mission) – aims to support and encourage the growth of evangelical churches in France; our support is for [Le Rivage](#), a church plant in Aix-les-Bains;
- [SAT-7](#) – making God's love visible through Christian programmes, produced by and for the people of the Middle East and North Africa, and transmitted via Satellite TV and other media; SAT-7's aim is to support the Christians of those countries in their Christian witness and lives, beaming the Good News of the Kingdom of God straight into their homes; in addition to our main financial support, in 2022 we also gave money given by our children's church to [Sat-7 Kids](#);
- [Wycliffe Bible Translators](#) – working to make God's word available to all peoples and communities worldwide, in the language which speaks to them best; in 2022 we continued to support Wycliffe's Gajara project in Chad in two ways: first, by funding evangelism among the Burdu people; second, by helping to fund a boarding house in Mongo which enables students to attend school or college.

In addition, in 2022 we gave financial support to the following:

- [Blythwood Care](#) – provides practical help and financial support to the poor and vulnerable in Eastern Europe, Africa and Asia through partnership with local community projects; in 2022, we also contributed 68 shoeboxes to [Blythwood's Shoebox Appeal](#);
- [Reach Across](#) – a family of God's people, international and non-denominational, that aims to share the Gospel with Muslims and serve them in practical ways, throughout the world, in the west, in the traditional heartlands of Islam, and wherever they may be found;
- [Revelation Media - Pastors in Ukraine](#) – partnering with local Ukrainian believers to bring aid to suffering people in both the de-occupied and Russian-controlled areas of Ukraine, with essential goods, generators, fuel and vehicle repairs, and Bibles including "Jesus Storybook Bibles" for children (in Ukrainian and Russian); specifically, our donation was to support vans for 2 Ukrainian pastors, who take weekly trips into some of the most dangerous areas of de-occupied Ukraine.

Further money from 2022, earmarked for mission, was subsequently allocated and paid out in 2023.

We also maintained links with the following:

- [GEM](#) – equipping short-term mission teams in Europe; our link is with Jordan and Kate Egli, who are working remotely from the USA to support the refugee camp in Lesvos, Greece where they were previously based.
- [Hope and Light](#) – providing hope and light to exploited women and children across Asia - 100% of the profit from Hope and Light's jewellery sales is given to help girls find freedom from trafficking;
- [Overseas Mission Fellowship](#) – seeks to bring the Christian message to people in East Asia; our link is with Mark and Sarah Gelsthorpe, who are working in Japan.

## Other required information about our organisation

### Compliance and regulators:

- **Financial controls:** Our financial controls are reviewed each year, in line with our accounting controls.
- **Controls to monitor spending overseas:** We have a number of controls already in place. In 2022, our Treasurer and Mission Focus Group met together to review Charity Commission guidelines on overseas grants.

- **Policies:** We have 9 written policies (• Safeguarding • Fire safety • Health & safety • Risk management • Anti-money laundering • Paying staff • Conflicts of interest • Investment • Reserves). Other policies (• Grant-making • Complaints handling • Volunteer management) remain to be finalised.
- **GDPR:** In relation to GDPR, we have 3 written policies (• Data protection • Information security • Retention of data & records); 2 written procedures (• Data breach • Complaints); and 1 written notice (• Privacy).
- **DBS:** We have obtained Disclosure and Barring Service (DBS) checks on all those in eligible positions.
- **Other regulators:** The nature of our activities means that we are not regulated by or registered with Ofsted, the Care Quality Commission, the Homes and Communities Agency, or the Financial Conduct Authority. We are affiliated to [our Holding Trustee](#), the [FIEC](#).
- **Linked charities:** We are not linked administratively or financially to any other charities.

#### Finance and assets – money in:

- **Fundraising:** Rochester Baptist Church derives the vast majority of its income from its church members. We do not work with a professional fundraiser, company, or commercial partner, and only a very small proportion of our income comes from the general public. In 2021, we set up as a selectable charity with Amazon, and continue to derive a small income from this revenue stream.
- **Gift Aid:** In 2022 Rochester Baptist Church continued to be recognised by HMRC for Gift Aid.
- **Government funding:** Other than Gift Aid (noted above), we did not receive any income from central or local government, either grant funding, contracts or in any other form.
- **Funds held as custodian trustee:** We do not hold funds as a custodian trustee on behalf of others.
- **Trading:** The [Moat House Coffee Shop and Bookshop](#), located in our Moat House premises just off the High Street, is part of our outreach to our community, and aims to provide a hub for the local community as well as a natural link with people who do not go to church; it does not exist to generate income for Rochester Baptist Church. As our church leadership appoints the shop's director(s) and shapes its direction, the shop is "a company ... controlled by our charity", and is technically a subsidiary of our charity.
- **Land and buildings:** Rochester Baptist Church owns the Moat House premises (which comprise a range of rooms and facilities including some available for hire by the general public), and a Manse. Both of these are held on trust by [our Holding Trustee](#), the [Fellowship of Independent Evangelical Churches](#) (FIEC). In addition, we own a separate property, purchased to enable us to provide accommodation for church employees/trainees where needed, and which at other times is rented out. All of these premises are owned for charitable purposes; we do not own any investment properties purchased solely to provide income.
- **Money from outside the UK:** In 2022 we did not receive any money from outside the UK.

#### Finance and assets – money out:

- **Grant-making activities:** Grant-making is not the main way in which we carry out our purposes, although we do make a number of grants (see ["Supporting mission and other Christian charities"](#)).
- **Spending outside England and Wales:** We made a number of payments in support of organisations and charities operating outside England and Wales (see ["Supporting mission and other Christian charities"](#)). All payments were made using the regulated banking system and/or through the relevant organisation's UK base, with the exception of one payment made to a church in Chad through GlobalWebPay (GlobalWebPay is regulated by HMRC, authorised by the FCA, and works with trusted banking and payment partners).

#### People:

- **Volunteers:** Voluntary work is carried out on an on-going basis by the church membership as a whole, which comprised an average of 66 people in 2022. Excluding the Trustees from this figure (Charity Commission guidelines state they should not be included in the reported volunteer numbers), the number of volunteers can therefore be estimated at approximately 61 people.
- **Paid employees in 2022:** (See also "Trustee payments" below.) The church employs individuals to work on behalf of the charity to develop and achieve its stated aims. In 2022, the church had 1 main employee (whose part-time role was split between that of church Administrator and [coffee shop](#) manager). In addition, a number of other individuals were paid for their cleaning roles.
- **Trustee payments:** None of our Trustees receives remuneration or benefits for carrying out their Trustee duties; and no Trustees resigned as Trustee to take up employment with the charity. For transparency, it should be noted that in 2022, our payroll comprised two Trustees and 6 connected persons: (1) our pastor, from September 2022; (2) our part-time administrator / coffee shop manager; (3) 6 people connected to Trustees who were among the young people paid a modest sum for cleaning. All were members of staff / part-time workers; none was paid for services provided; and no Trustees were paid for their Trustee role. Such payments have legal authority per our Constitution (s10).
- **Highest paid employee:** None of our staff received total employment benefits of £60,000 or more; the value of the total employee benefits provided to our highest paid employee was £9,388, which covered salary and pension contributions for our pastor, from mid-September to December.

## Financial review / assets

See also the separate section above, [Other required information about our organisation](#), for other finance-related information, including Land and buildings, Grant-making, Gift Aid, etc.

**Income and expenditure:** The vast majority of our income for 2022 (£181,628) comprised regular and one-off donations, and one legacy, from members and friends of the church; and related Gift Aid. In 2022, we opted to start claiming Gift Aid on a monthly basis, which meant our Gift Aid income was significantly higher than in previous years. Further income came from [hiring out our premises](#) to groups and individuals within the local community. The church also derives income from 2 properties purchased to provide accommodation, where relevant, for church employees/trainees. In 2022, this rental income amounted to £7,600. Our expenditure for the year was £127,803.

**Reserves:** Adding the balance brought forward from 2021 (£139,776) and including the 2022 excess of income over expenditure (£53,825), at the end of 2022 we had total reserves of £193,601. Deducting the £25,500 in the Designated Church Reserves Fund\*, and the amounts in other designated funds, the amount available for use by the church was therefore £167,198. Some of our reserves were used in 2022 to pay a Moderator during our search for a full-time Pastor; to make improvements to our church properties; and to make changes to our coffee shop area. In the future, we plan to use further reserves to cover an anticipated excess of expenditure over income in 2023. In all cases, the aim is to assist our work in the community, in line with our stated aims; and in line with our Reserves Policy, which we adopted in 2018.

\* The Designated Reserves Fund (£25,500) is calculated to cover an average three months' costs, including the costs of employing a full-time Pastor. This is due to be reviewed by the Trustees, and we anticipate we may need to increase this amount.

**Scrutiny and summary of accounts:** The Trustees have overall responsibility for the preparation of the financial accounts, which are produced by the Treasurer. The 2022 accounts were independently examined by an accountant in 2023 (section 145 of the Charities Act). A summary of those accounts, along with the IER, is given below.

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

*These statements include differences of up to £1, owing to rounding*

|                                                                     | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|---------------------------------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>RECEIPTS AND PAYMENTS ACCOUNT</b>                                |                            |                          |                          |                    |                    |
| <b>Receipts</b>                                                     |                            |                          |                          |                    |                    |
| <b>Receipts from donors</b>                                         |                            |                          |                          |                    |                    |
| Regular giving                                                      | 98,910                     | -                        | -                        | 98,910             | 95,002             |
| Other collections (note a)                                          | -                          | 20                       | -                        | 20                 | 90                 |
| Gift Aid repayment from HMRC                                        | 41,822                     | -                        | -                        | 41,822             | 22,920             |
| Grant – CJRS furlough                                               | -                          | -                        | -                        | -                  | 4,214              |
| <b>Other voluntary receipts</b> (note b)                            | 23,254                     | -                        | -                        | 23,254             | 692                |
| <b>Hall hire</b>                                                    | 7,612                      | -                        | -                        | 7,612              | 2,896              |
| <b>Church rental properties</b>                                     | 7,600                      | -                        | -                        | 7,600              | 7,200              |
| <b>Receipts from church activities</b> (note c)                     | 480                        | 1,257                    | -                        | 1,737              | 1,986              |
| <b>Investment income</b> (note d)                                   | 204                        | -                        | -                        | 204                | 46                 |
| <b>Pre-payment to 10ofThose via Moat House</b>                      | 469                        | -                        | -                        | 469                | 531                |
|                                                                     | <b>180,351</b>             | <b>1,277</b>             | -                        | <b>181,628</b>     | <b>135,577</b>     |
| <b>Payments: activities in furtherance of charitable objectives</b> |                            |                          |                          |                    |                    |
| <b>Church activities</b>                                            |                            |                          |                          |                    |                    |
| Ministry (note e)                                                   | 26,927                     | -                        | -                        | 26,927             | 25,088             |
| Mission (note f)                                                    | 21,908                     | 155                      | -                        | 22,063             | 27,633             |
| Outreach (note g)                                                   | 8,163                      | -                        | -                        | 8,163              | 5,738              |
| <b>Building utility</b>                                             | 11,388                     | -                        | -                        | 11,388             | 7,996              |
| <b>Building fabric</b>                                              | 7,435                      | -                        | -                        | 7,435              | 23,863             |
| <b>Other payments</b> (note h)                                      | 14,518                     | -                        | -                        | 14,518             | 12,876             |
| <b>Church rental properties</b>                                     | 37,310                     | -                        | -                        | 37,310             | 6,478              |
|                                                                     | <b>127,648</b>             | <b>155</b>               | -                        | <b>127,803</b>     | <b>109,671</b>     |
| Excess of receipts over payments                                    | 52,703                     | 1,122                    | -                        | 53,825             | 25,905             |
| Funds brought forward at 1st January                                | 114,494                    | 25,281                   | -                        | 139,775            | 113,869            |
| <b>Funds carried forward at 31st December</b>                       | <b>167,198</b>             | <b>26,403</b>            | -                        | <b>193,601</b>     | <b>139,774</b>     |

**STATEMENT OF ASSETS AND LIABILITIES**  
**as at 31<sup>st</sup> December 2022**

|                                                           | <b>Total<br/>2022<br/>£</b> | <b>Total<br/>2021<br/>£</b> |
|-----------------------------------------------------------|-----------------------------|-----------------------------|
| <b>Cash funds</b>                                         |                             |                             |
| Bank current account                                      | 67,693                      | 64,071                      |
| Bank savings account 1                                    | 100,038                     | 49,942                      |
| Bank savings account 2                                    | 25,871                      | 25,762                      |
|                                                           | <b>193,601</b>              | <b>139,775</b>              |
| <b>Represented by</b>                                     |                             |                             |
| Unrestricted Funds                                        | 167,198                     | 114,494                     |
| Designated Funds (note i)                                 | 26,403                      | 25,281                      |
| Restricted Funds (note j)                                 | -                           | -                           |
|                                                           | <b>193,601</b>              | <b>139,775</b>              |
| <b>Assets</b>                                             |                             |                             |
| Rochester Baptist Church (note k)                         | 1,130,000                   | 1,934,288                   |
| 45 Rochester Ave (note l)                                 | 165,000                     | 360,000                     |
| 4 Howard Ave (note m)                                     | 54,000                      | 304,000                     |
| Church equipment (note n)                                 | 7,224                       | 7,224                       |
| Gift Aid recoverable to year end                          | -                           | 15,986                      |
| GASDs recoverable to year end                             | 10                          | 143                         |
| Unpaid hall hire                                          | 150                         | 64                          |
| Money held by Rock UK (Men's Weekend) awaiting refund     | -                           | 3,383                       |
| 10 of Those pre-payment via the Moat House – balance      | -                           | 469                         |
|                                                           | <b>1,356,384</b>            | <b>2,625,556</b>            |
| <b>Liability</b>                                          |                             |                             |
| HMRC tax and NI to year end due out in Jan 2023           | 234                         | -                           |
| NEST contribution to year end due out in Jan 2023         | 244                         | -                           |
| Gift Aid overclaim                                        | 1,306                       | -                           |
| Independent Examination for 2022 accounts due out in 2023 | 1,150                       | 900                         |
| Payroll software Cloud fee                                | 4                           | 4                           |
| Bank charges                                              | 20                          | 10                          |
| Utilities (gas, elec, water) for Dec usage (est)          | 1,940                       | 669                         |
| Phone for Dec usage (est)                                 | 69                          | 52                          |
| Afghan Christians                                         | 20                          | 90                          |
| 4 Howard Avenue unpaid utilities and Council Tax (est)    | 2,190                       | 3,300                       |
| Outstanding payment to Moat House Coffee Shop             | -                           | 150                         |
| Outstanding invoice for First Aid course                  | 480                         | -                           |
| MS365 Dec fee due (est)                                   | 6                           | -                           |
| Ministry expenses (Sept to Dec 2022)                      | 236                         | -                           |
| Hall hire deposits and pre-payments                       | 700                         | 566                         |
|                                                           | <b>8,599</b>                | <b>5,742</b>                |

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds.

## **TRUSTEES' RESPONSIBILITIES**

Under the Charities Act 2011, the Trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively.
2. Its assets are safeguarded against unauthorised use or disposition.
3. Financial information used within the church or for publication is reliable.
4. The church complies with relevant laws and regulations.

## **APPROVAL**

The accounts were approved by the Trustees and signed on their behalf

on 3 October 2023

by *D Greening*

Name & office held — Darren Greening, Elder

The notes on pages 13–14 form part of these financial statements.

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

### Notes to the Financial Statements

#### Receipts and Payments Analysis

#### ACCOUNTING POLICIES

The accounts have been prepared on a receipts and payments basis, and comprise a statement that shows the charity's [receipts and payments](#), a statement that summarises the charity's [assets and liabilities](#) and related notes (below). The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a "true and fair" view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a "true and fair" view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

|                                           | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2022<br>£ | Total<br>2021<br>£ |
|-------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>a. Collections other than giving</b>   |                            |                          |                          |                    |                    |
| Support for Afghan Christians             | -                          | 20                       | -                        | 20                 | 90                 |
|                                           | -                          | 20                       | -                        | 20                 | 90                 |
| <b>b. Other voluntary receipts</b>        |                            |                          |                          |                    |                    |
| One-off donations / gifts                 | 3,254                      | -                        | -                        | 3,254              | 692                |
| Legacies                                  | 20,000                     | -                        | -                        | 20,000             | -                  |
|                                           | 23,254                     | -                        | -                        | 23,254             | 692                |
| <b>c. Receipts from church activities</b> |                            |                          |                          |                    |                    |
| Dickens Festival activities               | 480                        | -                        | -                        | 480                | 1,347              |
| Outreach                                  |                            | 1,257                    | -                        | 1,257              | 638                |
|                                           | 480                        | 1,257                    | -                        | 1,736              | 1,986              |
| <b>d. Investment Income</b>               |                            |                          |                          |                    |                    |
| Interest on current account               | -                          | -                        | -                        | -                  | -                  |
| Interest on savings account 1             | 96                         | -                        | -                        | 96                 | 4                  |
| Interest on savings account 2             | 108                        | -                        | -                        | 108                | 42                 |
|                                           | 204                        | -                        | -                        | 204                | 46                 |
| <b>e. Ministry</b>                        |                            |                          |                          |                    |                    |
| NI and PAYE to HMRC                       | 439                        | -                        | -                        | 439                | 2,132              |
| Pensions                                  | 521                        | -                        | -                        | 521                | 868                |
| Expenses                                  | 1,476                      | -                        | -                        | 1,476              | 1,175              |
| Salary                                    | 17,101                     | -                        | -                        | 17,101             | 14,326             |
| Visiting speakers                         | 2,119                      | -                        | -                        | 2,119              | 911                |
| Moderator                                 | 3,502                      | -                        | -                        | 3,502              | 4,057              |
| Training, conference, planning            | 200                        | -                        | -                        | 200                | 995                |
| Youth ministry                            | -                          | -                        | -                        | -                  | 269                |
| Resources                                 | 101                        | -                        | -                        | 101                | 354                |
| Ministry admin                            | 1,467                      | -                        | -                        | 1,467              | -                  |
|                                           | 26,927                     | -                        | -                        | 26,927             | 25,088             |

Regarding payments to Trustees, please refer to the disclosures made in [Trustee Payments](#) on p8 of this Report.

**Rochester Baptist Church**  
**(Notes to the Financial Statements continued)**

**f. Mission**

|                                     |               |            |          |               |               |
|-------------------------------------|---------------|------------|----------|---------------|---------------|
| Mission (Mission Focus Group spend) | 21,535        | -          | -        | 21,535        | 26,888        |
| Additional (ie Dickens)             | 373           | 90         | -        | 463           | 745           |
| Children's church (ie Sat-7 Kids)   | -             | 65         | -        | 65            | -             |
|                                     | <b>21,908</b> | <b>155</b> | <b>-</b> | <b>22,063</b> | <b>27,633</b> |

**g. Outreach**

|                                     |              |          |          |              |              |
|-------------------------------------|--------------|----------|----------|--------------|--------------|
| CAP                                 | 12           | -        | -        | 12           | 425          |
| Moat House                          | 4,311        | -        | -        | 4,311        | 2,405        |
| Outreach                            | 2,023        | -        | -        | 2,023        | 1,580        |
| Publicity                           | 1,150        | -        | -        | 1,150        | 945          |
| Quiz night                          | 65           | -        | -        | 65           | -            |
| Dickens Festival                    | 602          | -        | -        | 602          | 383          |
| 10ofThose pre-payment via MoatHouse | -            | -        | -        | -            | -            |
|                                     | <b>8,163</b> | <b>-</b> | <b>-</b> | <b>8,163</b> | <b>5,738</b> |

*Moat House is a company limited by guarantee (06697028) and is technically a [trading subsidiary](#) of the church.*

**h. Other payments**

|                                |               |          |          |               |               |
|--------------------------------|---------------|----------|----------|---------------|---------------|
| Banking charges                | 138           | -        | -        | 138           | 85            |
| Church holiday / Men's weekend | -3,870        | -        | -        | -3,870        | -             |
| Cleaning wages                 | 4,348         | -        | -        | 4,348         | 2,982         |
| Consumables                    | 2,692         | -        | -        | 2,692         | 1,788         |
| Hall hire refund               | 2,270         | -        | -        | 2,270         | 303           |
| Legal compliance               | 8,940         | -        | -        | 8,940         | 7,718         |
|                                | <b>14,518</b> | <b>-</b> | <b>-</b> | <b>14,518</b> | <b>12,876</b> |

**i. Designated Funds**

|                                         | <b>Fund</b>   | <b>Total</b>  |               |
|-----------------------------------------|---------------|---------------|---------------|
| Church Reserves                         | 25,500        | 25,500        | 25,500        |
| Little Stars money                      | 627           | 627           | -630          |
| Afghan Christians                       | 20            | 20            | 90            |
| Sunday School chosen mission            | 92            | 92            | 157           |
| Craft club                              | 164           | 164           | 164           |
| <b>Carried forward at 31st December</b> | <b>26,403</b> | <b>26,403</b> | <b>25,281</b> |

**j. Restricted Funds**

|                                         | <b>Fund</b> | <b>Total</b> |          |
|-----------------------------------------|-------------|--------------|----------|
| Brought forward 1st January             | -           | -            | -        |
| <b>Carried forward at 31st December</b> | <b>-</b>    | <b>-</b>     | <b>-</b> |

**k. Rochester Baptist Church**, 8-10 Crow Lane has an estimated valuation of £1,190,000, and is currently insured with a rebuild cost estimate of £4,389,631. (The 2021 figure was a rebuild cost estimate.)

**l. 45 Rochester Ave** was purchased at a cost of £165,000 in 2013, has a declared valuation of £392,400, and is currently insured with a rebuild cost estimate of £588,600. (The 2021 figure was a rebuild cost estimate.)

**m. 4 Howard Ave** was purchased at a cost of £54,000 in 1996, has a declared valuation of £331,360, and is currently insured with a rebuild cost estimate £497,040. (The 2021 figure was a rebuild cost estimate.)

**n. Church equipment** is our AV equipment, sound mixing desk and large screens, purchased in 2018 for £7,224.

**Independent Examiner's Report  
to the Trustees of  
Rochester Baptist Church**

I report to the Trustees on my examination of the accounts of Rochester Baptist Church (the charity) for the year ended 31 December 2022 on pages 10-14 preceding.

**Responsibilities and Basis of Report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*S Crispin*

Sarah Crispin ACA  
Institute of Chartered Accountants England and Wales

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

9 October 2023

**ROCHESTER BAPTIST CHURCH**

England & Wales - Charity number 1130518

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# Accounts

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# Rochester Baptist Church

Charity no. 1130518

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## Trustees' Annual Report & Accounts for the year ended 31 December 2021



# Rochester Baptist Church Trustees' Annual Report 2021



## Legal and administrative details

Registered charity name: Rochester Baptist Church  
 Charity registration number: 1130518  
 Address for correspondence: 8-10 Crow Lane, Rochester, Kent ME1 1RF  
 Governing documents: Constitution and Rules, both adopted 4 June 2009  
 Status: Rochester Baptist Church is a Charitable Unincorporated Association, and a member of the Fellowship of Independent Evangelical Churches  
 Website: [www.rochesterbaptist.co.uk/](http://www.rochesterbaptist.co.uk/)  
 Pastor: Luciano Pelosi  
 Bankers: Barclays Bank; Kingdom Bank (per Barclays)  
 Independent examiner: Sarah Crispin ACA, Stewardship, 1 Lamb's Passage, London EC1Y 8AB

## Trustees

The Managing Trustees are the elders and deacons:

|          |                                              |                                        |
|----------|----------------------------------------------|----------------------------------------|
| Elders:  | Mr Luciano Pelosi †# (from 19/09/22)         | Mr Neil King ‡ (to 17/09/21)           |
|          | Mr Darren Greening †‡ (from 23/07/21)        | Mr James Scott ‡ (to 30/06/21)         |
| Deacons: | Mr Peter Hydes ‡ (from 30/04/21 to 25/03/22) | Mr Russell Poynter ‡ (to 28/04/22)     |
|          | Mr Navin Jacob ‡ (from 30/04/21 to 30/09/21) | Mrs Lydia Sutch ‡ (to 28/04/22)        |
|          | Mr Malcolm Peake †‡ (from 30/04/21)          | Mrs Amanda Weallans ‡ (to 22/04/21)    |
|          | Mrs Judith Pennington †‡ (from 30/04/21)     | Mr David Weatherley †‡ (from 30/04/21) |

† = trustee on the date this report was approved    ‡ = trustee in the financial year 2021    # = ex officio trustee (Pastor)

Corporate trustee: None

Holding Trustee: Our Moat House premises and Manse are held on trust by our Holding Trustee, the FIEC ([Fellowship of Independent Evangelical Churches](http://www.fiec.org.uk/)). However, as more churches become CIOs, the Fellowship Property Trust is ceasing to act as a holding trustee, so we are looking either to move our holding trusteeship to Church Growth Trust, or to move to ownership as a CIO (Rochester Baptist Church).

## Declaration

This Trustees' Annual Report and Accounts were approved by the Trustees and signed on their behalf on 18 October 2022.

by D Greening

Name & office held – Darren Greening, Elder

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## Context of this report

As a charity registered with the [Charity Commission](#) (CC) and with an income between £25,000 and £500,000, the trustees of Rochester Baptist Church (RBC) have a legal requirement to provide to the CC each year an Annual Return, including this Trustees' Annual Report (TAR). The TAR must include:

1. [legal and administrative details](#) of our charity, its trustees and advisers;
2. [structure, governance and management](#) information;
3. a [public benefit statement](#), reporting on how our charity achieved its [stated aims](#) in the financial year in question (1 January 2021 to 31 December 2021) and how this was of public benefit (in line with the Charity Commission's guidance on public benefit);
4. a [financial review](#) containing: a. policy on reserves; b. details of any funds materially in deficit;
5. [other required information](#) about our organisation, comprising our declarations in relation to
  - [finance and assets](#) (financial controls, income from outside UK, spending outside England and Wales, fundraising, Gift Aid, government funding, funds held as custodian trustee on behalf of others, trading subsidiaries, land and buildings, grant-making activities, linked charities),
  - [people](#) (volunteers, trustee payments, highest paid employee, employees paid £60,000 or more), • [other compliance](#) (DBS, GDPR, regulators, policies).

**Context - COVID-19:** Following the outbreak of COVID-19, we continued to tailor our activities and the way we operated in line with government guidance; this meant that in 2021, we were able to maintain or resume many of our activities. The trustees continued to monitor income and expenditure with a view to taking measures, if necessary, to mitigate the impact of COVID-19 on the charity's free reserves (see [Finances in the context of COVID-19](#) for further details).

## Structure, governance and management

Rochester Baptist Church was registered as a charity on 13 July 2009, following the adoption on 4 June 2009 of its updated constitution and rules. It is governed by a team of church officers (elders and deacons), who are the managing trustees and who meet regularly throughout the year. Elders (including pastors) and deacons are appointed by the church members; details of how these appointments are made are set out in the Constitution and Rules.

Elders are responsible for the spiritual and pastoral oversight of the church; they are elected at a special church meeting for a 5-year term, after which they may offer themselves for re-election (a pastor's term of office is defined in his Contract of Appointment). Deacons are responsible for the day-to-day practical management of church life. They are elected at a special church meeting for a 4-year term, after which they may offer themselves for re-election for a further term. The secretary to the church officers and treasurer are deacons. From 2022, the treasurer is part of a wider finance team; and other activities of the church are also managed or overseen by individuals or teams, who are accountable to and supported by the elders and deacons.

In 2021, our Annual General Meeting was held on Wednesday 21 July. In view of COVID-19 guidelines, the AGM was in a "blended" format, with approximately 60% attending in person, and 40% on Zoom.

**Pastor and Moderator roles:** Following the resignation of our pastor in summer 2020, who left to take up a post elsewhere, church members voted in 2020 firstly to appoint a Moderator, and secondly to authorise a small group (4 church officers, 4 other church members, and our Moderator) to lead the search for a new Pastor. During the first part of 2021, we were unable to appoint a new Pastor. However, the search group reconvened in September 2021, and our new Pastor took up his post a year later, in September 2022.

## Stated aims

Our stated aims are:

- (1) the advancement of the Christian faith in accordance with the basis of faith, primarily but not exclusively within Rochester and the surrounding neighbourhood; and
- (2) such charitable purposes as shall, in the opinion of the managing trustees, further the work of the church.

These aims are achieved by providing services to children, young people, and the general public / mankind.

**CC guidance on public benefit:** By their nature, our aims involve outreach to the general public, so that our activities (outlined below) naturally fall within the Charity Commission's guidance on public benefit, in particular the guidance relating to the advancement of the Christian faith.

## Overview of activities in 2021

Below is an overview of our activities in 2021:

- providing [regular public worship open to all](#);
- [teaching Christianity](#) through sermons, small groups and courses;
- providing [youth groups with a Christian ethos](#);
- [promoting the whole mission of the church](#) through activities for senior citizens, parents/carers & toddlers, and other specific groups;
- [supporting marriage](#), including marriage courses;
- [pastoral work](#) including visiting the sick and bereaved;
- [other services and activities](#);
- [supporting mission and other Christian charities](#) in the UK and overseas.

Each area is explained in more detail below.

## Providing regular worship open to all

**Regular worship:** Throughout 2021, we held [regular services](#) on Sundays, generally at 10.30am every Sunday morning, and at 6pm on some Sunday evenings. Depending on the national and local guidance in place at any given time, our services were held either in person at our Moat House premises; online (via Zoom); or in a “blended” format combining both in-person and online options.

Services are open to church members and to the general public, with meeting times advertised directly (on [our website](#), in our weekly webmails, and via staff in the [Moat House Christian Books and Coffee Shop](#)), and indirectly (via contact details available on [our website](#) and on an information board outside the church building). We also held many of our Sunday evening meetings downstairs, enabling us to be more visible to passers-by. Including children, non-members and a number of visitors, generally our Sunday services in 2021 were attended by a congregation of 100-120 people in the morning (including estimated “attendance” at morning meetings on Zoom), and 30-40 in the evening. As in previous years, in 2021 we held special and one-off services, including [Christmas](#), [Easter](#), and other [special services](#) including two baptisms, a service to welcome new people into membership, and [Church in the Park](#).

**Younger children and babies:** In normal circumstances, we seek to make it easier for families with children to attend our Sunday morning meetings, by providing: • [children's church](#) for those up to school year 6 • a crèche for younger children • and nappy-changing and breastfeeding facilities that are easily accessible within the church premises.

For much of 2021, COVID-19 restrictions meant that we were unable to offer separate sessions for children (after the resumption of in-person meetings, families were encouraged to attend, with children staying with their parents during the meeting). In September 2021, we were able to resume:

- [children's church](#) for those aged 4-11 • a crèche for under 4s (this took place at the back of the coffee shop, with a team of 3 adult leaders and 5 teenage helpers catering for an average of 2 children per week, with toys and books to keep them entertained).

**Christmas:** On Sunday 19 December, our Carols by Candlelight service, themed “Joy to the World”, was held on Zoom. On Christmas Day, we celebrated the birth of our Saviour, again in a service on Zoom.

**Easter:** Our Easter events in 2021 comprised a Good Friday communion service; and a service on Easter Sunday morning, with the theme “Christ is risen - so what?”.

**Other special services, guest speakers, etc.:** On Sunday 5 September, it was our very real joy to celebrate new life in Christ as we held a baptismal service for two young people, who spoke memorably about their lives and their journey of faith, and explained why they had chosen to be baptised. In July, we had said a formal goodbye to one of our elders who left to take up a role as full-time pastor in Wales; and in October, we were able to welcome three people into church membership, recognising the importance of mutual commitment within a local church family.

## Teaching Christianity through sermons, small groups and courses

**Sermons:** Teaching is a major part of our [Sunday meetings](#) and features: • sermon series (in 2021, we completed our series in Matthew's gospel, started a series in the book of Joshua, and had a mini-series on the Suffering Servant) • one-off topics (including the Trinity, and Exodus) • and [visiting speakers](#), including a number of speakers from local churches.

**Children's church:** For much of 2021, COVID-19 restrictions meant that we were unable to offer separate Sunday morning sessions for children. In September, however, we were pleased to be able to resume children's church for those aged 4-11. A team of 6 adult leaders and 5 teenage helpers ran the sessions for an average of 4 children per week, with Bible learning, games, craft and a snack.

**Small groups:** Throughout 2021, we continued to meet together regularly during the week, either in person (when COVID-19 guidelines permitted) or via Zoom:

- **midweek meetings** are an opportunity for the whole church (including regulars and non-members) to meet together at the Moat House (or on Zoom), to pray, study the Bible, and share news and general matters concerning church family life;
- our various **Home Groups** continued to provide an opportunity to meet in smaller numbers, either in the comfort of someone's home or on Zoom, to pray, discuss a particular topic, to provide much needed personal contact, or simply to socialise informally – as in previous years, our Home Groups comprised primarily church family members, along with a number of non-members and regulars;
- our two **day-time study groups** continued to meet regularly, including some people who are not regular attenders at any church; initially meeting on Zoom, both groups later opted to meet fortnightly in person in our [coffee shop](#).

**Conferences:** In 2021, church members had the opportunity to attend a number of conferences, either in person or virtually. These included: • two [Kent Gospel Partnership](#) training days (in March), focusing on children's ministry and youth ministry respectively • a [Word One to One](#) webinar on Zoom (April) • and a [Kent Gospel Partnership](#) webinar, on "everyday evangelism" (June).

**Courses:** We ran courses focusing on the responsibilities that go with commitment to a local church.

## Providing youth groups with a Christian ethos

We continued to provide age-specific [clubs for young people](#), either in person or virtually, in line with national and regional COVID-19 guidelines. Group leaders aimed to offer a programme giving the young people opportunities to make new friends, develop existing friendships, relax, have fun, and explore issues concerning their community, society and faith.

**Connect4:** Our Connect4 youth group kicked off 2021 in the same way it ended 2020 - Friday evenings on Zoom! Despite the growing dislike for all Zoom-based activities, our young people, aged 11 to 14, continued to show commitment to their youth group throughout the year. The average group size dropped slightly to 6 as several of the young people moved on to our older group in September, but we welcomed a few new faces, some of whom we knew within our church family and some from outside of the church. The highlights of the year include leading one of the Sunday morning services, competing in our local Medway Mile run, and getting back to in-person youth group evenings from the end of April.

**Breakaway:** Our Breakaway group comprised up to 8 teenagers who met fortnightly during term time, on Friday evenings or Sunday afternoons, either in person (from June 2021) or in virtual meetings on Zoom. Group members met to chat informally, to study, and to discuss a number of relevant topics. In the first half of the year, the group had studies through Genesis, before switching to exploration of a number of topics, suggested by group members, related to the Christian faith. In May the group led a section of the Sunday morning meeting for the whole church.

## Promoting the whole mission of the church through activities for senior citizens, parents/carers & toddlers, and other specific groups

**CAP Job Club:** Our CAP Job Club held "Community time" for clients, to promote well-being and encourage one another - these sessions were initially online, and then in person once COVID-19 restrictions had lifted. Current and new clients were also able to contact the CAP Job Club Manager individually, for online support and coaching with enquiries regarding their job search.

**CAMEO:** Come And Meet Each Other ([CAMEO](#)) is aimed at people of more mature years, and usually meets fortnightly (10-11.45am) in our Moat House premises. Following a pause during the COVID-19 pandemic, CAMEO restarted in September 2021, switching its meeting venue to the [Moat House Coffee Shop](#). Once again, in 2021 CAMEO members co-ordinated the 82 shoe boxes that comprised our church's contribution to the [Blythswood Shoe Box appeal](#). In December, we had a buffet-style Christmas lunch. CAMEO numbers are slightly less than in previous years, but it is hoped they will increase in 2022.

**Little Stars:** Our parent and carer toddler group continued to "meet" on Zoom at the beginning of 2021, with team preparation enabling us to meet physically by April. Although government guidelines required us to significantly limit the number of families, to 8 per session, we were able to counter this by providing extra sessions, with one specifically targeting under 1s and their carers. Much fun was had, and it became a fortnightly highlight for many.

In April, the team gathered online for training, led by an experienced organiser who provided valuable advice on getting alongside the adults in our sessions. As term came to an end, we once again delivered leavers gifts, sent birthday cards, and provided craft.

By September, we were able to return to normal. Mindful of potential concerns, we initially restricted numbers but demand quickly prompted a re-think; so for the remainder of 2021, we met upstairs in the main hall, where space allowed for numbers of 85 enjoying a variety of rotating activities to encourage early years development and

interaction. Each session ends with a story, singing, notices, and celebrations around a termly theme eg. weather, miracles of Jesus, etc.

Our one-off activities in 2021 included a beach day, a Teddy Bears Picnic, a 'welly walk' where some 15 families explored local woodland, and two Christmas parties, allowing more families to come and celebrate the birth of Jesus and the hope that gives us.

**Church in the Park:** On Sunday 8 August, we once again decamped one of our Sunday morning meetings to Rochester Esplanade for "Church in the Park", allowing us to have fun while also making ourselves visible and more accessible to those who might not venture into a church building. Alongside football, rounders, a tug of war, treasure hunt, temporary tattoos and ice creams, there was also a sketch from our very own Humbug Theatre Co.

**Dickens Festival:** Rochester Baptist Church participates in Rochester's annual winter Dickens Festival, held in the city centre. Our close proximity to the High Street enables us to have a profile within the festival, which provides a great way for the church family to honour God by working together as a fellowship, interact with the public, and share our faith in a practical way. We were again included in Medway's official Dickens Festival programme, and once again the friendly atmosphere of our [coffee shop](#) and side hall premises made our refreshments a popular choice, including with wheelchair users and parents with buggies, for whom our relatively spacious seating areas offer a practical option.

During 2021, our activities at the winter Dickens Festival included:

- opening the premises to visitors from Medway and beyond, by serving drinks and light lunches;
- street theatre – regular presentations of a short play, *Scrooge*, written and performed by our own Humbug Theatre Co, and based on Dickens' *A Christmas Carol*, with a Biblical twist to the plot – by interacting with the crowds who come to watch, we are able to engage in discussion about the Christian faith;
- a particular focus this year on the work of our [Moat House coffee shop](#), to continue to build a consistent, relevant and credible involvement with the community in the Medway area;
- other pop-up stalls and activities, including roast chestnuts, festive punch, etc.
- hosting a performance by the Big Sing Choir, one of our regular [hall hire](#) groups.

As in previous years, all profits from our activities associated with the pop-up stalls, both Saturday and Sunday, were given to the [Blythwood Care](#) charity.

**Other regular activities:** In 2021, we opted not to resume a small number of our regular activities, in many cases as a direct or indirect result of COVID-19 guidelines. These included: • summer Holiday Bible Club • Christianity Explored / Life Explored courses • autumn party • Tealightful. We plan to review these activities, in line with our [stated aims](#), with a view to deciding which of these to restart, either in the previous or modified format.

## Supporting marriage

We continued to support marriage through on-going pastoral care on an informal basis.

## Pastoral work including visiting the sick and bereaved

Pastoral work continued to be an on-going and important aspect of our work, particularly in the context of COVID-19, with its added pressures and, for some, increased sense of isolation. Pastoral support was carried out by the leadership team, by individual church members, and through groups such as [Home Groups](#), [daytime study groups](#), [CAMEO](#), and [Little Stars](#), with the aim of providing support to church members, neighbours, friends, relatives, and other contacts. We also continued to give pastoral support to a number of people with whom our initial contact was through our [CAP Job Club](#), or the [Moat House Christian Books and Coffee Shop](#) (both new and regular customers).

## Other services and activities

**Community Worker:** From January to July 2021, our Community Worker continued her involvement in various activities for those in our local community, both on our church premises and beyond, with her role concluding in July 2021. For part of this time, flexible furlough arrangements allowed her to continue many aspects of her role, including running our [CAP Job Club](#); managing our Moat House [coffee shop](#) - supporting staff during closures and managing the shop when it reopened; and maintaining links outside our church premises, including fielding queries from the general public, contact with local businesses, and continuing the important link with our local school, for whom she prepared and recorded regular assemblies each term for the pupils to watch in class.

**Quiz night:** In October 2021, we once again hosted a quiz night, which also included a brief talk about the church. With the theme of "coffee", the quiz was attended by approximately 60 people, around half of whom do not normally attend a church.

**The Moat House and hall hire:** Our Moat House premises are [available for hire](#) to community-based groups throughout the week for a range of activities. In 2021, with COVID-19 restrictions continuing to have some impact on our hall hire, we hired out our premises on 82 occasions, 73 of which were to regular hirers. Our hall hire customers included other charities (3 times) and one-off hirers (6 times, including 2 schools visiting Rochester).

New customers in 2021 included a second choir, and two new exercise classes. Our premises were also used as a polling station on one occasion.

**Christian bookshop / coffee shop:** Located on the church premises just off the High Street, the [Moat House Christian Books and Coffee Shop](#) is a hub for our local community, including church attendees and those who do not normally attend church, as well as those who are lonely, socially isolated or seeking support and advice.

We have a significant number of regulars, from mothers with young children to older people, and those who just want a safe place to come. We have some local groups who meet informally over lunch each week, and those who pop in for a drink or light lunch, and to speak with our staff about our Christian faith. For those wanting to know more about Jesus, there is also a range of relevant information leaflets and other Christian literature.

The coffee shop offers refreshments such as hot and cold drinks, home-baked cakes, and freshly prepared light lunches. Alongside this, we offer a selection of gifts, Christian literature and other resources including: • Bibles for all ages and in several versions • gifts and crafts • a large selection of greetings cards • biographies and autobiographies of respected Christian men and women, past and present • resources tackling topics such as grief, debt, illness, work, family life, sex, marriage, singleness, etc. • books for teenagers and children.

In line with COVID-19 guidelines, the shop was closed from January to March 2021. From April the shop was open 3 days a week (Mon to Wed) for books/gifts and takeaway drinks, but not food - again in line with government guidelines. From mid-May to the end of August, the coffee shop reopened 3 days a week (Mon to Wed), which we were able to extend to 4 days a week (Mon to Thu) from September to December 2021. It has been great to welcome back regular customers and new customers.

In September, some local community groups started using our space for regular coffee mornings. One of these is a group of local mums who meet every Wednesday morning to make new friends and share experiences of raising children. We hosted a successful Macmillan Coffee morning for the local community in September and a quiz night in October. On 3 evenings in November, we were also able to provide refreshments to a local high street group who were filming a Christmas advert to encourage people to come to Rochester. As in previous years, we also opened for the local Dickens festival, providing refreshments and a safe place to relax for those visiting the local area.

## Supporting mission and other Christian charities in the UK and overseas

RBC views mission as a priority. We have links with a number of mission organisations, as well as with Christian charities involved in community projects with a Christian basis. In 2021 we gave a total of £27,633 to mission, a substantial proportion of which was allocated by our Mission Focus Group, which guides the church on a number of aspects of mission. A further £568.85, including money given in 2020-21 by our BLT youngsters, will be rolled over to be spent in 2022.

### UK:

We gave financial support to:

- [Christian Prison Resourcing](#) – works in partnership with chaplains and churches to see prisoners' lives transformed;
- [Good News for Everyone](#) (formerly GideonsUK) – introducing people to Jesus Christ by presenting or placing copies of the Bible in many other areas of life (eg. schools, colleges, universities, hospitals, prisons, hotels), whether copies of the full Bible, or New Testaments with Psalms and Proverbs;
- [UBM](#) – spreading the Christian message to locals, visitors and holidaymakers in cities and on beaches in the UK, Ireland and mainland Europe; in addition to a donation to UBM's general funds, in March we hosted one of UBM's nationwide "week of prayer" meetings, open to anyone in the Kent area; and in the summer, with COVID-19 travel guidelines still disrupting UBM's normal programme of missions, we nevertheless subsidised 2 church members serving on UBM teams, in Cornwall and Chester;
- [UCCF: the Christian Unions](#) – seeking to make disciples of Jesus Christ in the student world;
- [Welcome Churches](#) – their vision is for every refugee in the UK to be welcomed by their local church, and their aim is to inspire, equip and empower the UK Church to do this; our initial connection was in June 2021, when we signed up with Welcome Churches to help us support people arriving in our town from Hong Kong.

In addition to the above, in 2021 we maintained links with:

- [Christians Against Poverty](#) – a national debt counselling charity working in partnership with local churches, aiming to show God's love in action by providing sustainable poverty relief through debt counselling, advice, teaching budgeting skills and other forms of practical help; we continued our support in the first half of 2021, through the work of [our CAP Job Club](#);
- [Fellowship of Independent Evangelical Churches](#) – aims to encourage and equip its member churches to thrive and impact the UK with the good news of the Lord Jesus Christ; we are affiliated to the FIEC, which is also [our Holding Trustee](#).

## Overseas:

Four organisations are the primary focus of our financial support for overseas mission:

- [Barnabas Fund](#) – aims to provide hope and support for the persecuted church worldwide; in 2021, rather than send individual Christmas cards to each other, church members had the opportunity to sign a giant Barnabas Fund card, and instead give the money they'd saved to Barnabas Fund's support of Afghan Christians;
- [Perspectives](#) (formerly France Mission) – aims to support and encourage the growth of evangelical churches in France; our support is for [Le Rivage](#), a church plant in Aix-les-Bains; in 2021, some of our church members also attended an online Zoom event (Apr) hosted by Perspectives;
- [SAT-7](#) – making God's love visible through Christian programmes, produced by and for the people of the Middle East and North Africa, and transmitted via Satellite TV and other media; SAT-7's aim is to support the Christians of those countries in their Christian witness and lives, beaming the Good News of the Kingdom of God straight into their homes; in 2021, some of our church members attended SAT-7 News & Prayer events on Zoom, including a 25<sup>th</sup> anniversary event (June) and an event focusing on Afghanistan (Nov);
- [Wycliffe Bible Translators](#) – working to make God's word available to all peoples and communities worldwide, in the language which speaks to them best; in 2021 we continued to support Wycliffe's Gajara project in Chad in two ways: first, by funding an evangelist, Elkana, who works among the Burdu people; second, by helping to fund a boarding house in Mongo which enables students to attend school or college; in 2021, we also had visits from Caroline Tyler (Jul), and from Martin & Silke Sauer (Sept) who previously worked in Chad and now work with Wycliffe in Germany.

In addition, in 2021 we gave financial support to the following:

- [Blythwood Care](#) – provides practical help and financial support to the poor and vulnerable in Eastern Europe, Africa and Asia through partnership with local community projects; in 2021, we also contributed 82 shoeboxes to Blythwood's Shoebox Appeal;
- [Christian Books Worldwide](#) – dedicated to advancing knowledge of God in the poorest segments of the majority world, by publishing, translating, and distributing biblical, evangelical, and reformed literature, with the aim of empowering Bible teachers, preaching pastors and evangelical leaders serving the world's most disadvantaged communities many of whom have received little or no theological training and have precious little resources; our support was aimed at Myanmar;
- [Hope and Light](#) – providing hope and light to exploited women and children across Asia - 100% of the profit from Hope and Light's jewellery sales is given to help girls find freedom from trafficking;
- [LightKids](#) – dedicated to providing a safe, secure environment for orphaned, poor, underprivileged, abandoned, neglected children in India, focusing mainly on the Dalit (Untouchable) community;
- [Overseas Mission Fellowship](#) – seeks to bring the Christian message to people in East Asia; our link is with Mark and Sarah Gelsthorpe, who are working in Japan; in 2021, some church members also attended 2 OMF Zoom events, focusing on Laos (June) and Japan (Sept);
- [Pastor Training International](#) – seeks to strengthen the Christian church in the poorest regions of the world, by giving pastors the training and materials they need, teaching them to expound the Bible more effectively and disciple members of growing churches; our support was for pastors and church leaders in Myanmar;
- [SIM International](#) – bringing the gospel to communities where Jesus Christ is least known, through multi-ethnic, multi-skilled teams living out the gospel in heart, word and deed through missions in 70+ countries across 6 continents; our donation was specifically to the [HowWillTheyHear](#) initiative.

We also maintained links with the following:

- [GEM](#) – equipping short-term mission teams in Europe; our link is with Jordan and Kate Egli, who are working remotely from the USA to support the refugee camp in Lesvos, Greece where they were previously based.

## Young people:

Our young people are encouraged to develop the habit of giving to and supporting others. Money given in 2021 will be rolled over to 2022, when it will be given to a mission organisation chosen by our young people.

## Other required information about our organisation

### Compliance and regulators:

- **Financial controls:** Our financial controls are reviewed each year, in line with our accounting controls. We plan to commence further discussions between treasurers and trustees in this area, as we move towards 2022.
- **Controls to monitor spending overseas:** We have a number of controls already in place, which are currently being applied. In addition, we are drafting a Mission policy that will include a process to formalise these controls.
- **Policies:** We have 9 written policies (• Safeguarding • Fire safety • Health & safety • Risk management • Anti-money laundering • Paying staff • Conflicts of interest • Investment • Reserves); and 3 draft policies (• Grant-making • Complaints handling • Volunteer management).
- **GDPR:** In relation to GDPR, we have 3 written policies (• Data protection • Information security • Retention of data & records); 2 written procedures (• Data breach • Complaints); and 1 written notice (• Privacy).
- **DBS:** We have obtained Disclosure and Barring Service (DBS) checks on all those in eligible positions.

- **Other regulators:** The nature of our activities means that we are not regulated by or registered with Ofsted, the Care Quality Commission, the Homes and Communities Agency, or the Financial Conduct Authority. We are affiliated to [our Holding Trustee](#), the [FIEC](#).
- **Linked charities:** We are not linked administratively or financially to any other charities.

#### Finance and assets – money in:

- **Fundraising:** Rochester Baptist Church derives the vast majority of its income from its church members. We do not work with a professional fundraiser, company, or commercial partner, and only a very small proportion of our income comes from the general public. In 2021, we set up as a selectable charity with Amazon, and derived a small income from this revenue stream.
- **Gift Aid:** In 2021 Rochester Baptist Church continued to be recognised by HMRC for Gift Aid.
- **Government funding:** We received CJRS payments in the first half of 2021 for one of our employees who was furloughed flexibly (ie. part-furlough, part-work). Other than this and Gift Aid (noted above), we did not receive any income from central or local government, either grant funding, contracts or in any other form.
- **Funds held as custodian trustee:** We do not hold funds as a custodian trustee on behalf of others.
- **Trading:** The [Moat House Christian Books and Coffee Shop](#), located in our Moat House premises just off the High Street, is part of our outreach to our community, and aims to provide a hub for the local community as well as a natural link with people who do not go to church; it does not exist to generate income for Rochester Baptist Church. As our church leadership appoints the shop's director(s) and shapes its direction, the shop is "a company ... controlled by our charity", and is technically a subsidiary of our charity.
- **Land and buildings:** Rochester Baptist Church owns the Moat House premises (which comprise a range of rooms and facilities including some available for hire by the general public), and a Manse. Both of these are held on trust by [our Holding Trustee](#), the [Fellowship of Independent Evangelical Churches](#) (FIEC). In addition, we own a separate property, purchased to enable us to provide accommodation for church employees/trainees where needed, and which at other times is rented out. All of these premises are owned for charitable purposes; we do not own any investment properties purchased solely to provide income.
- **Money from outside the UK:** In 2021 we did not receive any money from outside the UK.

#### Finance and assets – money out:

- **Grant-making activities:** Grant-making is not the main way in which we carry out our purposes, although we do make a number of grants (see ["Supporting mission and other Christian charities"](#)).
- **Spending outside England and Wales:** We made a number of payments in support of organisations and charities operating outside England and Wales (see ["Supporting mission and other Christian charities"](#)). In all cases, payments were made using the regulated banking system and/or through the relevant organisation's UK base.

#### People:

- **Volunteers:** Voluntary work is carried out on an on-going basis by the church membership as a whole, which comprised an average of 66 people in 2021. Excluding the Trustees from this figure (Charity Commission guidelines state they should not be included in the reported volunteer numbers), the number of volunteers can therefore be estimated at approximately 58 people.
- **Paid employees in 2021:** (See also "Trustee payments" below.) The church employs individuals to work on behalf of the charity to develop and achieve its stated aims. In 2021, the church had 1 main employee: Amanda Weallans ([Community Worker](#) from Jan to July, managing our CAP Job Club and bookshop / coffee shop, and co-ordinating a number of outreach activities). In addition, a number of other individuals were paid for their admin and cleaning roles respectively.
- **Trustee payments:** None of our Trustees receives remuneration or benefits for carrying out their Trustee duties; and no Trustees resigned as Trustee to take up employment with the charity. For transparency, it should be noted that in 2021, two Trustees and 7 connected people were on our payroll: (1) our part-time [Community Worker](#); (2) a Trustee who received modest remuneration for a small number of ad hoc admin hours, followed by a part-time role from September; (3) 7 people connected to Trustees who were among the young people paid a modest sum for cleaning. All were part-time workers / members of staff; none was paid for services provided; and no Trustees were paid for their Trustee role. Such payments have legal authority per our Constitution (s10).
- **Highest paid employee:** None of our staff received total employment benefits of £60,000 or more; the value of the total employee benefits provided to our highest paid employee was £13,708, which covered salary and pension contributions for our part-time [Community Worker](#), from Jan to Jul.

## Financial review / assets

See also the separate section above, [Other required information about our organisation](#), for other finance-related information, including Land and buildings, Grant-making, Gift Aid, etc.

**Finances in the context of COVID-19:** The trustees have continued to monitor the impact of COVID-19 on our finances overall. While our income has seen a decrease owing to a number of factors (changes to some activities in line with COVID-19 guidelines, including reduced hall hire income; and a lower church membership than in 2019, resulting in lower giving + Gift Aid figures); and while some expenditure has increased (utilities, and expenditure on our 3 buildings); nevertheless other areas of expenditure have seen a significant reduction, notably ministry costs (pending the appointment of a new pastor) and outreach (with several activities reduced or suspended in line with COVID-19 guidelines). The net effect has been a healthy level of receipts over payments in 2021; and a healthy balance carried forward to 2022. As a result, no measures have been required to mitigate the impact of COVID-19 on our free reserves, which remain unaffected.

**Income and expenditure:** The vast majority of our income for 2021 (£135,577) comprised donations from members and friends of the church and related Gift Aid, with some further income generated from [hiring out our premises](#) (when COVID guidelines allowed) to groups and individuals within the local community. The church also derives income from 2 properties purchased to provide accommodation, where relevant, for church employees/trainees. In 2021, this rental income amounted to £7,200.

Our expenditure for the year was £109,671. Some expenditure in 2021 was higher than usual, but in other areas expenditure was significantly lower than usual (see "[Finances in the context of COVID-19](#)").

**Reserves:** Adding the balance brought forward from 2020 (£113,869) and including the 2021 excess of income over expenditure (£25,905), at the end of 2021 we had total reserves of £139,774. Deducting the £25,500 in the Designated Church Reserves Fund\*, and the amounts in other designated funds, the amount available for use by the church was therefore £114,493. Some of this has been used to continue to pay a Moderator during our search for a full-time Pastor; and to make improvements to our church properties, taking advantage of periods where in-person activities were limited. In the future, we plan to use further reserves to pay the salary of our future Pastor, to revamp one of our properties, and to make changes to our coffee shop area. In all cases, the aim is to assist our work in the community, in line with our stated aims; and in line with our Reserves Policy, which we adopted in 2018.

\* The Designated Reserves Fund (£25,500) is calculated to cover an average three months' costs, including the costs of employing a full-time Pastor; this is continually reviewed by the Trustees, and currently there are no plans to amend this amount.

**Scrutiny and summary of accounts:** The Trustees have overall responsibility for the preparation of the financial accounts, which are produced by the Treasurer. The 2021 accounts were independently examined by an accountant in 2022 (section 145 of the Charities Act). A summary of those accounts, along with the IER, is given below.

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

*These statements include differences of up to £1, owing to rounding*

|                                                                     | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2021<br>£ | Total<br>2020<br>£ |
|---------------------------------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>RECEIPTS AND PAYMENTS ACCOUNT</b>                                |                            |                          |                          |                    |                    |
| <b>Receipts</b>                                                     |                            |                          |                          |                    |                    |
| <b>Receipts from donors</b>                                         |                            |                          |                          |                    |                    |
| Regular giving                                                      | 95,002                     | -                        | -                        | 95,002             | 113,051            |
| Other collections (note a)                                          | -                          | 90                       | -                        | 90                 | 65                 |
| Gift Aid repayment from HMRC                                        | 22,920                     | -                        | -                        | 22,920             | 27,092             |
| Grant – CJRS furlough                                               | 4,214                      | -                        | -                        | 4,214              | -                  |
| <b>Other voluntary receipts (note b)</b>                            | 692                        | -                        | -                        | 692                | 551                |
| <b>Hall hire</b>                                                    | 2,896                      | -                        | -                        | 2,896              | 2,763              |
| <b>Church rental properties</b>                                     | 7,200                      | -                        | -                        | 7,200              | 6,900              |
| <b>Receipts from church activities (note c)</b>                     | 1,347                      | 638                      | -                        | 1,986              | 700                |
| <b>Investment income (note d)</b>                                   | 46                         | -                        | -                        | 46                 | 119                |
| <b>Loan to Trustee payments</b>                                     | -                          | -                        | -                        | -                  | 7,700              |
| <b>Pre-payment to 10ofThose via Moat House</b>                      | 531                        | -                        | -                        | 531                | -                  |
|                                                                     | <b>134,848</b>             | <b>728</b>               | <b>-</b>                 | <b>135,577</b>     | <b>158,941</b>     |
| <b>Payments: activities in furtherance of charitable objectives</b> |                            |                          |                          |                    |                    |
| <b>Church activities</b>                                            |                            |                          |                          |                    |                    |
| Ministry (note e)                                                   | 25,088                     | -                        | -                        | 25,088             | 55,050             |
| Mission (note f)                                                    | 27,633                     | -                        | -                        | 27,633             | 28,434             |
| Outreach (note g)                                                   | 4,248                      | 1,490                    | -                        | 5,738              | 13,509             |
| <b>Building utility</b>                                             | 7,996                      | -                        | -                        | 7,996              | 6,510              |
| <b>Building fabric</b>                                              | 23,863                     | -                        | -                        | 23,863             | 11,750             |
| <b>Other payments (note h)</b>                                      | 12,876                     | -                        | -                        | 12,876             | 14,238             |
| <b>Church rental properties</b>                                     | 6,478                      | -                        | -                        | 6,478              | 1,362              |
|                                                                     | <b>108,181</b>             | <b>1,490</b>             | <b>-</b>                 | <b>109,671</b>     | <b>130,854</b>     |
| Excess of receipts over payments                                    | 26,667                     | -762                     | -                        | 25,905             | 28,087             |
| Funds brought forward at 1st January                                | 87,826                     | 26,043                   | -                        | 113,869            | 85,782             |
| <b>Funds carried forward at 31st December</b>                       | <b>114,493</b>             | <b>25,281</b>            | <b>-</b>                 | <b>139,774</b>     | <b>113,869</b>     |

**STATEMENT OF ASSETS AND LIABILITIES**  
**as at 31<sup>st</sup> December 2021**

|                                                           | <b>Total<br/>2021<br/>£</b> | <b>Total<br/>2020<br/>£</b> |
|-----------------------------------------------------------|-----------------------------|-----------------------------|
| <b>Cash funds</b>                                         |                             |                             |
| Bank current account                                      | 64,071                      | 38,212                      |
| Bank savings account 1                                    | 49,941                      | 49,937                      |
| Bank savings account 2                                    | 25,762                      | 25,720                      |
|                                                           | <b>139,774</b>              | <b>113,869</b>              |
| <b>Represented by</b>                                     |                             |                             |
| Unrestricted Funds                                        | 114,493                     | 87,826                      |
| Designated Funds (note i)                                 | 25,281                      | 26,043                      |
| Restricted Funds (note j)                                 | -                           | -                           |
|                                                           | <b>139,774</b>              | <b>113,869</b>              |
| <b>Assets</b>                                             |                             |                             |
| Rochester Baptist Church (note k)                         | 1,934,288                   | 1,721,509                   |
| Church equipment (note l)                                 | 7,224                       | 7,224                       |
| 45 Rochester Ave (note m)                                 | 360,000                     | 165,000                     |
| 4 Howard Ave (note n)                                     | 304,000                     | 54,000                      |
| Gift Aid recoverable to year end                          | 15,986                      | 18,371                      |
| GASDs recoverable to year end                             | 143                         | 10                          |
| Unpaid hall hire                                          | 64                          | -                           |
| Money held by Rock UK (Men's Weekend) awaiting refund     | 3,383                       | 3,383                       |
| 10 of Those pre-payment via the Moat House – balance      | 469                         | 1,000                       |
|                                                           | <b>1,967,777</b>            | <b>1,970,498</b>            |
| <b>Liability</b>                                          |                             |                             |
| HMRC tax and NI to year end due out in Jan 2022           | -                           | 321                         |
| NEST contribution to year end due out in Jan 2022         | -                           | 123                         |
| Independent Examination for 2021 accounts due out in 2022 | 900                         | 900                         |
| Payroll software Cloud fee                                | 4                           | 5                           |
| Bank charges                                              | 10                          | 6                           |
| Utilities (gas, elec, water) for Dec usage (est)          | 669                         | 900                         |
| Phone for Dec usage (est)                                 | 52                          | -                           |
| Afghan Christians                                         | 90                          | -                           |
| 4 Howard Avenue unpaid utilities and Council Tax (est)    | 3,300                       | -                           |
| Outstanding payment to Moat House Coffee Shop             | 150                         | 50                          |
| Hall hire deposits and pre-payments                       | 566                         | 448                         |
|                                                           | <b>5,742</b>                | <b>2,753</b>                |

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds.

## **TRUSTEES' RESPONSIBILITIES**

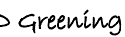
Under the Charities Act 2011, the Trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively.
2. Its assets are safeguarded against unauthorised use or disposition.
3. Financial information used within the church or for publication is reliable.
4. The church complies with relevant laws and regulations.

## **APPROVAL**

The accounts were approved by the Trustees and signed on their behalf

on 18 October 2022

by  *Greening*

Name & office held — Darren Greening, Elder

The notes on pages 14–16 form part of these financial statements.

**Rochester Baptist Church****FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021****Notes to the Financial Statements****Receipts and Payments Analysis****ACCOUNTING POLICIES**

The accounts have been prepared on a receipts and payments basis, and comprise a statement that shows the charity's [receipts and payments](#), a statement that summarises the charity's [assets and liabilities](#) and related notes (below). The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a "true and fair" view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a "true and fair" view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

|                                           | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Designated<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total<br/>2021<br/>£</b> | <b>Total<br/>2020<br/>£</b> |
|-------------------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------|-----------------------------|
| <b>a. Collections other than giving</b>   |                                     |                                   |                                   |                             |                             |
| Sunday School for chosen mission          | -                                   | -                                 | -                                 | -                           | 65                          |
| Support for Afghan Christians             | -                                   | 90                                | -                                 | 90                          | -                           |
|                                           | -                                   | 90                                | -                                 | 90                          | 65                          |
| <b>b. Other voluntary receipts</b>        |                                     |                                   |                                   |                             |                             |
| One-off donations / gifts                 | 692                                 | -                                 | -                                 | 692                         | 551                         |
|                                           | 692                                 | -                                 | -                                 | 692                         | 551                         |
| <b>c. Receipts from church activities</b> |                                     |                                   |                                   |                             |                             |
| Dickens Festival activities               | 1,347                               | -                                 | -                                 | 1,347                       | 86                          |
| Outreach                                  | -                                   | 638                               | -                                 | 638                         | 395                         |
| Ministry (preaching)                      | -                                   | -                                 | -                                 | -                           | 220                         |
|                                           | 1,347                               | 638                               | -                                 | 1,986                       | 700                         |
| <b>d. Investment Income</b>               |                                     |                                   |                                   |                             |                             |
| Interest on current account               | -                                   | -                                 | -                                 | -                           | -                           |
| Interest on savings account 1             | 4                                   | -                                 | -                                 | 4                           | 44                          |
| Interest on savings account 2             | 42                                  | -                                 | -                                 | 42                          | 75                          |
|                                           | 46                                  | -                                 | -                                 | 46                          | 119                         |

**Rochester Baptist Church**  
**(Notes to the Financial Statements continued)**

**e. Ministry**

|                                |               |          |          |               |               |
|--------------------------------|---------------|----------|----------|---------------|---------------|
| NI and PAYE to HMRC            | 2,132         | -        | -        | 2,132         | 9,676         |
| Pensions                       | 868           | -        | -        | 868           | 2,731         |
| Leaseback                      | -             | -        | -        | -             | 6,787         |
| Expenses                       | 1,175         | -        | -        | 1,175         | 2,046         |
| Salary                         | 14,326        | -        | -        | 14,326        | 32,862        |
| Visiting speakers              | 911           | -        | -        | 911           | 268           |
| Moderator                      | 4,057         | -        | -        | 4,057         | 623           |
| Training, conference, planning | 995           | -        | -        | 995           | -             |
| Youth ministry                 | 269           | -        | -        | 269           | 55            |
| Resources                      | 354           | -        | -        | 354           | -             |
|                                | <b>25,088</b> | <b>-</b> | <b>-</b> | <b>25,088</b> | <b>55,050</b> |

Regarding payments to Trustees, please refer to the disclosures made in [Trustee Payments](#) on p9 of this Report.

**f. Mission**

|                         |               |          |          |               |               |
|-------------------------|---------------|----------|----------|---------------|---------------|
| Mission                 | 26,888        | -        | -        | 26,888        | 28,434        |
| Additional (ie Dickens) | 745           | -        | -        | 745           | -             |
|                         | <b>27,633</b> | <b>-</b> | <b>-</b> | <b>27,633</b> | <b>28,434</b> |

**g. Outreach**

|                                     |              |              |          |              |               |
|-------------------------------------|--------------|--------------|----------|--------------|---------------|
| CAP                                 | 425          | -            | -        | 425          | 986           |
| Moat House                          | 2,405        | -            | -        | 2,405        | 10,083        |
| Outreach                            | 90           | 1,490        | -        | 1,580        | 773           |
| Publicity                           | 945          | -            | -        | 945          | 667           |
| Dickens Festival                    | 383          | -            | -        | 383          | -             |
| 10ofThose pre-payment via MoatHouse | -            | -            | -        | -            | 1,000         |
|                                     | <b>4,248</b> | <b>1,490</b> | <b>-</b> | <b>5,738</b> | <b>13,509</b> |

Moat House is a company limited by guarantee (06697028) and is technically a [trading subsidiary](#) of the church.

**h. Other payments**

|                                |               |          |          |               |               |
|--------------------------------|---------------|----------|----------|---------------|---------------|
| Banking charges                | 85            | -        | -        | 85            | 142           |
| Church holiday / Men's weekend | -             | -        | -        | -             | 3,383         |
| Cleaning wages                 | 2,982         | -        | -        | 2,982         | 1,795         |
| Consumables                    | 1,788         | -        | -        | 1,788         | 1,866         |
| Hall hire refund               | 303           | -        | -        | 303           | -             |
| Legal compliance               | 7,718         | -        | -        | 7,718         | 7,053         |
|                                | <b>12,876</b> | <b>-</b> | <b>-</b> | <b>12,876</b> | <b>14,238</b> |

**i. Designated Funds**

|                                         | <b>Fund</b>   | <b>Total</b>  |               |
|-----------------------------------------|---------------|---------------|---------------|
| Church Reserves                         | 25,500        | 25,500        | 25,500        |
| Little Stars money                      | - 630         | -630          | 222           |
| Afghan Christians                       | 90            | 90            | -             |
| Sunday School chosen mission            | 157           | 157           | 157           |
| Craft club                              | 164           | 164           | 164           |
| <b>Carried forward at 31st December</b> | <b>25,281</b> | <b>25,281</b> | <b>26,043</b> |

**Rochester Baptist Church**  
**(Notes to the Financial Statements continued)**

| j. | Restricted Funds                        |      |       |
|----|-----------------------------------------|------|-------|
|    |                                         | Fund | Total |
|    | Brought forward 1st January             | -    | -     |
|    | <b>Carried forward at 31st December</b> | -    | -     |

- k. **Rochester Baptist Church**, 8-10 Crow Lane is currently insured for £1,934,288.
- l. **Church equipment** is our AV equipment, sound mixing desk and large screens, purchased in 2018 for £7,224.
- m. **45 Rochester Ave** was purchased at a cost of £165,000 in 2013 and is currently insured for £360,000.
- n. **4 Howard Ave** was purchased at a cost of £54,000 in 1996 and is currently insured for £304,000.

**Independent Examiner's Report  
to the Trustees of  
Rochester Baptist Church**

I report to the Trustees on my examination of the accounts of Rochester Baptist Church (the charity) for the year ended 31 December 2021 on pages 11-16 preceding.

**Responsibilities and Basis of Report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*S Crispin*

Sarah Crispin ACA  
Institute of Chartered Accountants England and Wales

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

26th October 2022

**ROCHESTER BAPTIST CHURCH**

England & Wales - Charity number 1130518

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# Accounts

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# Rochester Baptist Church

Charity no. 1130518

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## Trustees' Annual Report & Accounts for the year ended 31 December 2020





# Rochester Baptist Church Trustees' Annual Report 2020

## Legal and administrative details

Registered charity name: Rochester Baptist Church  
 Charity registration number: 1130518  
 Address for correspondence: 8-10 Crow Lane, Rochester, Kent ME1 1RF  
 Governing documents: Constitution and Rules, both adopted 4 June 2009  
 Status: Rochester Baptist Church is a Charitable Unincorporated Association, and a member of the Fellowship of Independent Evangelical Churches  
 Website: [www.rochesterbaptist.co.uk/](http://www.rochesterbaptist.co.uk/)  
 Pastor: Mr Oliver Land (until June 2020)  
 Bankers: Barclays Bank; Kingdom Bank (per Barclays)  
 Independent examiner: Lisa Darby ACA, Stewardship, 1 Lamb's Passage, London EC1Y 8AB

## Trustees

The Managing Trustees are the elders and deacons:

|          |                                            |                                         |
|----------|--------------------------------------------|-----------------------------------------|
| Elders:  | Mr Alex Bolton ‡ (to 12/09/20)             | Mr Oliver Land ‡# (to 30/06/20)         |
|          | Mr Darren Greening † (from 23/07/21)       | Mr James Scott ‡ (to 30/06/21)          |
|          | Mr Neil King ‡ (to 17/09/21)               |                                         |
| Deacons: | Mr Peter Hydes † (from 30/04/21)           | Mrs Judith Pennington † (from 30/04/21) |
|          | Mr Navin Jacob (from 30/04/21 to 30/09/21) | Mr Russell Poynter ‡                    |
|          | Mr Phil Loveridge ‡ (to 02/02/20)          | Mrs Lydia Sutch ‡                       |
|          | Mr Richard McNicol ‡ (to 16/04/20)         | Mrs Amanda Weallans ‡ (to 22/04/21)     |
|          | Mr Malcolm Peake † (from 30/04/21)         | Mr David Weatherley † (from 30/04/21)   |

† = trustee on the date this report was approved    ‡ = trustee in the financial year 2020    # = ex officio trustee (Pastor)

Corporate trustee: None

Holding Trustee: Our Moat House premises and Manse are held on trust by our Holding Trustee, the FIEC ([Fellowship of Independent Evangelical Churches](http://www.fiec.org.uk/)); however, as at summer 2021, we are looking to move our holding trusteeship to Church Growth Trust (this is because the Fellowship Property Trust is ceasing to act as a holding trustee, as more churches become CIOs)

## Declaration

This Trustees' Annual Report and Accounts were approved by the Trustees and signed on their behalf on 5 October 2021

by L R Sutch

Name & office held – LYDIA SUTCH, DEACON

## Index

|         |                                                        |         |                                                     |
|---------|--------------------------------------------------------|---------|-----------------------------------------------------|
| page 2  | <a href="#">Legal and administrative details</a>       | page 11 | <a href="#">Receipts and Payments account</a>       |
| page 3  | <a href="#">Context of this report (incl COVID-19)</a> | page 12 | <a href="#">Statement of Assets and Liabilities</a> |
| page 3  | <a href="#">Trustees' report</a>                       | page 14 | <a href="#">Notes to the Accounts</a>               |
| page 10 | <a href="#">Financial review</a>                       | page 17 | <a href="#">Independent Examiner's Report</a>       |

## Context of this report

As a charity registered with the [Charity Commission](#) (CC) and with an income between £25,000 and £500,000, the trustees of Rochester Baptist Church (RBC) have a legal requirement to provide to the CC each year an Annual Return, including this Trustees' Annual Report (TAR). The TAR must include:

1. [legal and administrative details](#) of our charity, its trustees and advisers;
2. [structure, governance and management](#) information;
3. a [public benefit statement](#), reporting on how our charity achieved its [stated aims](#) in the financial year in question (1 January 2020 to 31 December 2020) and how this was of public benefit (in line with the Charity Commission's guidance on public benefit);
4. a [financial review](#) containing: a. policy on reserves; b. details of any funds materially in deficit;
5. [other required information](#) about our organisation, comprising our declarations in relation to
  - [finance and assets](#) (financial controls, income from outside UK, spending outside England and Wales, fundraising, Gift Aid, government funding, funds held as custodian trustee on behalf of others, trading subsidiaries, land and buildings, grant-making activities, linked charities),
  - [people](#) (volunteers, trustee payments, highest paid employee, employees paid £60,000 or more),
  - [other compliance](#) (DBS, GDPR, regulators, policies).

**Context - COVID-19:** In March 2020, our charity took steps (in line with government advice) to help contain the outbreak of COVID-19, including the temporary suspension of all physical gatherings. We have had to curtail, or change, how we operate but have nevertheless been able to continue many of our activities using online media. The trustees continue to monitor income and expenditure and, if it becomes necessary, will take measures to mitigate the impact of COVID-19 on the charity's free reserves (see [Finances in the context of COVID-19](#) for further details).

## Structure, governance and management

Rochester Baptist Church was registered as a charity on 13 July 2009, following the adoption on 4 June 2009 of its updated constitution and rules. It is governed by a team of church officers (elders and deacons), who are the managing trustees and who meet regularly throughout the year. Elders (including pastors) and deacons are appointed by the church members; details of how these appointments are made are set out in the Constitution and Rules.

Elders are responsible for the spiritual and pastoral oversight of the church. They are elected at a special church meeting for a 5-year term, after which they may offer themselves for re-election (a pastor's term of office is defined in his Contract of Appointment). Deacons are responsible for the practical day-to-day management of church life. They are elected at a special church meeting for a 4-year term, after which they may offer themselves for re-election. The secretary to the church officers and one of the two treasurers are deacons. Other activities of the church are managed or overseen by individuals or teams, who are accountable to and supported by the elders and deacons.

In 2020, our Annual General Meeting was held on Wednesday 24 June. In line with national restrictions, members "attended" the AGM on Zoom.

**Pastor and Moderator roles:** In spring 2020, following an announcement by our Pastor that he would be resigning in the summer to take up a post elsewhere, our church officers invited our [Holding Trustee](#) (the FIEC) to conduct a review of our leadership and structure. The resulting report was presented to church members at our AGM in June. Following the report's recommendations, church members voted in July to appoint a Moderator; and voted again in the autumn to authorise a small group (made up of 4 church officers, 4 other church members, and our Moderator) to lead the search for a new Pastor.

## Stated aims

Our stated aims are:

- (1) the advancement of the Christian faith in accordance with the basis of faith, primarily but not exclusively within Rochester and the surrounding neighbourhood; and
- (2) such charitable purposes as shall, in the opinion of the managing trustees, further the work of the church.

These aims are achieved by providing services to children, young people, and the general public/mankind.

**CC guidance on public benefit:** By their nature, our aims involve outreach to the general public, so that our activities (outlined below) naturally fall within the Charity Commission's guidance on public benefit, in particular the guidance relating to the advancement of the Christian faith.

## Overview of activities in 2020

Below is an overview of our activities in 2020:

- providing [regular public worship open to all](#);
- [teaching Christianity](#) through sermons, small groups and courses;
- providing [youth groups with a Christian ethos](#);
- [promoting the whole mission of the church](#) through activities for senior citizens, parents/carers & toddlers, and other specific groups;
- [supporting marriage](#), including marriage courses;
- [pastoral work](#) including visiting the sick and bereaved;
- [other services and activities](#);
- [supporting mission and other Christian charities](#) in the UK and overseas.

Each area is explained in more detail below.

## Providing regular worship open to all

**Regular worship:** Throughout 2020, we held [regular services](#) on Sundays, generally at 10.30am every Sunday morning, and at 6pm on some Sunday evenings at the start of the year. Depending on the national and local guidance in place at any given time, our services were held either in person at our Moat House premises; online (via Facebook livestream, Facebook pre-recording, or Zoom); or in a “blended” format combining both in-person and online options.

Services are open to church members and to the general public, with meeting times advertised directly (on [our website](#), in our weekly webmails, and via staff in the [Moat House Christian Books and Coffee Shop](#)), and indirectly (via contact details available on [our website](#) and on an information board outside the church building). Including children, non-members and a number of visitors, generally our Sunday services in 2020 were attended by a congregation averaging 120-150 people (in-person morning meetings), 100-120 people (estimated “attendance” at morning meetings on Facebook / Zoom), and 40-50 (in-person evening meetings at the start of the year). As in previous years, in 2020 we held special and one-off services, including [Christmas](#), [Easter](#), and other [special services](#); however, COVID-19 guidelines meant that some of our regular services did not take place (such as Church in the Park, and thanksgiving and baptism services).

**Younger children and babies:** To make it easier for families with children to attend our meetings, on Sunday mornings at the start of the year we provided: • [young church](#) for those up to school year 6; • a crèche for younger children (at the start of 2020, 8 leaders / helpers catered for up to 10 children); • and nappy-changing and breastfeeding facilities that are easily accessible within the church premises.

**Christmas:** On Sunday 13 December, our “Bring a carol” service on Zoom featured a selection of Christmas carols chosen by several church members. The following Sunday (20 December), the first part of our service was led by our [Connect4](#) youth group, who asked the question “What is the perfect Christmas gift?”. In the afternoon, we held a Christmas-themed [quiz](#) on Zoom. On Christmas Day, we celebrated the birth of our Saviour in a service, again on Zoom.

**Easter:** Our Easter events in 2020 comprised a Good Friday service on Zoom, including communion; and a service on Easter Sunday morning, with the theme “He is Risen!”, streamed live on Facebook.

**Other special services, guest speakers, etc.:** On Sunday 23 February we welcomed former Premiership footballer, Gavin Peacock, as our guest preacher. Gavin is now Associate Pastor of a church in Calgary (Canada), and had been the main speaker at a [regional conference](#) the previous day.

## Teaching Christianity through sermons, small groups and courses

**Sermons:** Teaching is a major part of our [Sunday meetings](#) and features: • sermon series (in 2020, our main teaching was in Matthew’s gospel) • one-off topics (in December, we took a break from Matthew, with a series of sermons focused on the Christmas message) • [visiting speakers](#) • occasionally, teaching via an online resource or DVD (in August, we listened to a very timely online sermon series by Colin Smith, a pastor based in Chicago, entitled “Crisis: facing the unexpected”).

**Young church:** On Sunday mornings at the start of 2020, our [younger school-aged children](#), along with visiting children, joined our “Bible Learning Together” groups: • Stargazers (from age 4 up to school years R & 1) • Starbursts (school years 2 to 4) • Starz (school years 5 & 6). Teaching for the groups was shared by 24 teachers / helpers, catering overall to an average weekly attendance of approximately 22 children. Later in the year, our virtual services on Facebook or Zoom regularly featured a children’s slot; and we pointed parents / carers to suitable children’s resources with a Christian focus.

**Small groups:** Throughout 2020, we continued to meet together regularly during the week, either in person (when COVID-19 guidelines permitted) or via Zoom:

- **midweek meetings** are an opportunity for the whole church (including regulars and non-members) to meet together at the Moat House (or on Zoom), to pray, share news and general matters concerning the church fellowship, and study the Bible;
- our six **Home Groups** continued to provide an opportunity to meet in smaller numbers, either in the comfort of someone's home or on Zoom, to pray, discuss a particular topic, to provide much needed personal contact, or simply to socialise informally – as in previous years, our Home Groups comprised primarily church family members, along with a number of non-members and regulars;
- our two **day-time study groups** met fortnightly in person at the start of the year, including some people who are not regular attenders at any church; from March, one of the groups switched to a weekly meeting on Zoom, the other decided to suspend its meetings until the start of 2021.

**Conferences:** On Saturday 22 February 2020, we hosted the Kent Men's Convention organised in conjunction with [Kent Gospel Partnership](#). Former Premiership footballer, Gavin Peacock, was the speaker, on the theme of "Dominion: God's Power, Your Purpose". On the Friday evening, Gavin also spoke at a curry night, an evangelistic event attended in equal numbers by church members and those who would not normally attend church.

In 2020, church members also had the opportunity to attend a number of conferences, either in person or virtually. These included: • two [Kent Gospel Partnership](#) training days (in March), focusing on children's ministry and youth ministry respectively • a [Word One to One](#) webinar on Zoom (April) • and a [Kent Gospel Partnership](#) webinar, on "everyday evangelism" (June).

**Courses:** We ran courses focusing on the responsibilities that go with commitment to a local church.

### Providing youth groups with a Christian ethos

We continued to provide age-specific [clubs for young people](#), either in person or virtually, in line with national and regional COVID-19 guidelines. Group leaders aimed to offer a programme giving the young people opportunities to make new friends, develop existing friendships, relax, have fun, and explore issues concerning their community, society and faith.

**Connect4:** During 2020, our *Connect4* group for young people aged 11 to 14 (school years 7-9) met predominantly online via Zoom, apart from a short period in September and October when National Youth Agency guidance allowed indoor meetings of socially-distanced groups of fewer than 15 young people. Throughout the year, *Connect4* maintained a group of 8 young people who demonstrated commitment to the group through the challenging times of change they experienced inside and out of school. Throughout 2020, the group's 3 leaders were able to adapt existing activities to suit both the online and socially-distanced meetings, as well as adopt new ideas and activities.

**Breakaway:** In 2020, our *Breakaway* group comprised up to 10 teenagers who met fortnightly during term time, on Friday evenings or Sunday afternoons, either in person or (from March 2020) in virtual meetings on Zoom. Group members met to chat informally, to study, and to discuss a number of relevant topics. In the first half of the year, the group continued its studies through John's gospel, before switching to exploration of a number of topics, suggested by group members, related to the Christian faith. The studies were adapted to a virtual format, for example using screen-sharing; and greater participation from group members was enabled by Zoom functions such as drawing and writing on the screen. In January, a guest speaker from [Overseas Mission Fellowship](#) came to talk to our young people about short-term mission opportunities.

The Breakaway girls group adapted to COVID-19 guidelines, with telephone conversations between the group members and leader providing a 1:1 support network. A new Breakaway boys group also started for the first time in 2020, again in a virtual format, with group members meeting separately to get to know each other better and explore more topic areas.

### Promoting the whole mission of the church through activities for senior citizens, parents/carers & toddlers, and other specific groups

**CAP Job Club:** Under the continued guidance of our [Community Worker](#), in 2020 we continued to run [our CAP Job Club](#) – one of Christians Against Poverty's network of 156 job clubs offering practical help for those seeking employment. Each 8-week course offers clients support, one-to-one coaching, help with interview skills, writing a CV, etc. Run with a Christian ethos, the Job Clubs are open to people of all ages, backgrounds, ethnicities and faiths, and are free of charge.

We ran two courses in 2020, attended by a total of 10 clients: one in person on the church premises (Jan to Mar), and the second online through Zoom (Oct to Nov) in line with COVID-19 guidelines. In the spring and summer, we also held online “Community time” for clients to encourage one another and to promote their well-being. Existing clients were also able to contact the CAP Job Club Manager individually, for online support and coaching with enquiries regarding their job search.

**CAMEO:** Come And Meet Each Other ([CAMEO](#)) is aimed at people of more mature years, and usually meets fortnightly (10-11.45am) in our Moat House premises. During 2020, with national and regional COVID-19 guidelines preventing the group from meeting in person for much of the year, each church member within CAMEO committed to keeping in telephone touch with two other people from the group. At different times through the year, church members from within the group organised “well-being packs”, delivered to CAMEO group members by our [Community Worker](#), containing: • a free *Hope* magazine, a pen, puzzles, fruit, and some indoor seeds to plant and nurture (in the early part of the year) • a *Life* magazine and some confectionery (later in the year) • and a Christmas greeting (in December). Once again this year, CAMEO members co-ordinated the 85 shoe boxes that comprised our church’s contribution to the [Blythswood Shoe Box appeal](#).

**Little Stars:** 2020 was a rather different year for our [Little Stars](#) parent/carer & toddler group. At the start of the year, the group continued to meet on Monday mornings in our Moat House hall, with regular activities including play, art & craft, stories, singing, chat, and refreshments.

From March, with COVID-19 guidelines preventing the group from meeting in person, links and support were maintained with Little Stars families in various ways: • each team member committed to contacting and praying for a given group of families regularly • cards, goody bags and craft activities were delivered to homes throughout the year, to celebrate milestones such as birthdays, new arrivals and starting school • and a family treasure hunt around Rochester was offered.

The team also decided to venture online. Initially, this involved stories and songs uploaded via YouTube, using Facebook to send out links. Subsequently the team began to host live sessions on Zoom, enabling a sense of community in a very distanced world as families logged on to join in with songs, dancing, and shared stories.

Despite difficult circumstances, God has continued to be good and team members have been able to reach out and serve the Little Stars community (around 50 families), sharing the love that Jesus shows us. The team has continually planned and re-planned as COVID-19 guidelines changed and, at the end of 2020, had clear steps in place ready to offer face-to-face activity back in the building as and when guidelines allowed in 2021.

**Other regular activities:** In 2020, a number of our regular activities didn’t go ahead, in many cases as a direct or indirect result of COVID-19 guidelines. These included: • [quiz nights](#) • summer Holiday Bible Club • Christianity Explored / Life Explored courses • Church in the Park • autumn party • Tealightful • our involvement in Rochester’s Dickens Festival. The enforced pause has created a natural opportunity for us to review all our activities and, as restrictions ease, we plan to review all our regular activities, in line with our [stated aims](#), with a view to deciding which activities to modify or restart, and when.

## Supporting marriage

We continued to support marriage through on-going pastoral care on an informal basis.

## Pastoral work including visiting the sick and bereaved

Pastoral work continued to be an on-going and important aspect of our work, particularly in the context of COVID-19, with its added pressures and, for some, increased sense of isolation. Pastoral support was carried out by the leadership team, by individual church members, through groups such as [Home Groups](#), [daytime study groups](#), [CAMEO](#), and [Little Stars](#), with the aim of providing support to church members, neighbours, friends, relatives, and other contacts. We also continued to give pastoral support to a number of people with whom our initial contact was through our [CAP Job Club](#), or the [Moat House Christian Books and Coffee Shop](#) (both new and regular customers).

## Other activities

**Community Worker:** In 2020, our Community Worker continued her involvement with activities on our church premises for those in our local community ([CAP Job Club](#), [Little Stars](#), [CAMEO](#), and our [coffee shop](#) and its customers, including the craft club). There were significant adaptations and changes to the Community Worker role in 2020, including: • guiding the coffee shop through COVID-19 compliance, furlough, and enforced closure • and providing additional support to coffee shop staff and customers,

job club clients, and CAMEO members who were impacted in different ways by the COVID-19 pandemic. Alongside this, part of her time was focused on further developing community links outside our church premises – liaising with local businesses and charities, and providing the [link with our local school](#).

**Local school links:** In 2020, we maintained links with our local primary school, providing support that was carried out or organised by our [Community Worker](#) in a number of ways: • in February she liaised with the school's RE Co-ordinator, and co-ordinated a team to host school staff and pupils from Years 2, 3 & 4 who came to our premises for an interactive activities session entitled "Travel through the Bible" • during the year, she supported the school's assemblies, initially in person and subsequently via recordings to be shown in each class • and in December, she co-ordinated food and gift items given by church members towards the school's Christmas hampers initiative - in total, adding our donations to those from its own pupils and from others, the school was able to provide hampers for over 60 of its families facing particular challenges as a result of the COVID-19 pandemic.

**Quiz nights:** We decided not to host our regular spring and autumn quiz nights in 2020. However, one of our [Christmas events](#) was a Christmas themed-quiz on Zoom, "The most wonderful quiz of the year", in which a number of teams participated.

**The Moat House and hall hire:** Our Moat House premises are [available for hire](#) to community-based groups throughout the week for a range of activities. In 2020, COVID-19 guidelines meant that our hall was hired out from January to mid March, and from September to the beginning of November. In total, we hired out our premises on 42 occasions, to other charities (4 times), to political parties (twice), to one-off hirers (4 times, including several schools visiting Rochester), and to several regular hirers including other charities (34 times).

**Christian bookshop / coffee shop:** Located on the church premises just off the High Street, the [Moat House Christian Books and Coffee Shop](#) is a great meeting place, and creates a natural link with our community, including those who do not normally attend church, and those seeking support or advice.

We have a significant number of regulars, including some local groups who meet informally over lunch each week; community-based groups who [hire our adjacent premises](#) and use the shop regularly; and a fortnightly craft group which allows participants to meet new people and try some new skills. For those wishing to find out more about the Christian faith, or our church and its activities, a church member is always available; and we have a range of relevant information leaflets and other literature.

The coffee shop offers refreshments such as hot and cold drinks, home-baked cakes, and freshly prepared light lunches. Alongside this, we offer a selection of gifts, Christian literature and other resources including: • Bibles for all ages and in several versions • gifts and crafts • a large selection of greetings cards • biographies and autobiographies of respected Christian men and women, past and present • resources tackling topics such as grief, debt, illness, work, family life, sex, marriage, singleness, etc. • books for teenagers and children.

From January to March 2020, the shop was open 6 days a week. In line with COVID-19 guidelines, the shop was closed from late March to mid August, and in November; and was partially open in December, when the book/gift shop was open but the coffee shop remained closed. Since the summer reopening, the shop has been open 3 days per week (Mon to Wed), welcoming back customers in both the shop and coffee shop. During periods of closure, the manager was able to undertake home delivery of orders for cards, books and gifts; and staff had regular get-togethers on Zoom, to encourage well-being and to offer support to one another.

## Supporting mission and other Christian charities in the UK and overseas

RBC views mission as a priority. We have links with a number of mission organisations, as well as with Christian charities involved in community projects with a Christian basis. In 2020 we gave a total of £28,071 to mission (money given in 2020 by our BLT youngsters will be rolled over and spent in 2021). Our Mission Focus Group, which guides the church on a number of aspects of mission, allocated almost all of the overall total in 2020, including a small overspend to be deducted from their 2021 allocation.

### UK:

We gave financial support to:

- [Christian Prison Resourcing](#) – works in partnership with chaplains and churches to see prisoners' lives transformed;
- [UBM](#) – spreading the Christian message to locals, visitors and holidaymakers in cities and on beaches in the UK, Ireland and Europe; in March, we hosted one of UBM's nationwide "week of prayer" meetings, to which anyone in the Kent area was invited; and in the summer, although COVID-19 guidelines in the UK and mainland Europe prevented UBM from running their usual programme of beach mission and Christian Answer teams, we were able to support UBM by providing

French content for an online beach mission programme, and captions/voiceover in French for two new promotional videos;

- [UCCF: the Christian Unions](#) – seeking to make disciples of Jesus Christ in the student world.

In addition to the above, in 2020 we maintained links with:

- [Christians Against Poverty](#) – a national debt counselling charity working in partnership with local churches, aiming to show God’s love in action by providing sustainable poverty relief through debt counselling, advice, teaching budgeting skills and other forms of practical help; in 2020, we continued our support through the work of [our CAP Job Club](#);
- [Fellowship of Independent Evangelical Churches](#) – aims to encourage and equip its member churches to thrive and impact the UK with the good news of the Lord Jesus Christ; we are affiliated to the FIEC, which is also [our Holding Trustee](#).

#### Overseas:

Four mission organisations are the primary focus of our financial support for mission overseas:

- [Barnabas Fund](#) – aims to provide hope and support for the persecuted church worldwide; in addition to our regular support, we donated money specifically to Barnabas’ Rohingya Fund, supporting “doubly persecuted Rohingya Christians”; and church members also had the opportunity to attend a livestream “Suffering Church Action and Awareness Week”;
- [France Mission](#) (now called Perspectives) – aims to support and encourage the growth of evangelical churches in France; our support is for [Le Rivage](#), a church plant in Aix-les-Bains;
- [Sat7](#) – provides Christian Satellite TV, produced by and for the people of the Middle East and North Africa; in addition, some church members attended a national Sat-7 prayer meeting on Zoom (August), and a virtual live event (September); and in December, church members were invited to attend an online Advent Family Celebration;
- [Wycliffe Bible Translators](#) – promotes Bible translation movements worldwide. Their vision is to see, by 2025, a Bible translation programme in progress in every language needing one. Through Wycliffe we continued to support the Gajara project in Chad in two ways: first, by funding an evangelist, Elkana, who works among the Burdu people; second, by funding a boarding house in Mongo which enables students to attend school or college.

In addition, in 2020 we gave financial support to the following:

- [Blythwood Care](#) – provides practical help and financial support to the poor and vulnerable in Eastern Europe, Africa and Asia through partnership with local community projects; in 2020, we also contributed 85 shoeboxes to Blythwood’s Shoebox Appeal;
- [LightKids](#) – dedicated to providing a safe and secure environment for orphaned, poor, abandoned, neglected and underprivileged children in India, focusing mainly on Dalit (Untouchable) children and communities;
- [Mozaik Church Lushnje](#), Albania – a church set up specifically to minister to the needs of Romany Christians;
- [Overseas Mission Fellowship](#) – seeks to bring the Christian message to people in East Asia; our link is with Mark and Sarah Gelsthorpe, who are working in Japan;
- [ReachAcross](#) – a family of God’s people committed to bringing the word of God and his practical love to unreached Muslims, no matter how difficult or inaccessible that may be;
- [SIM International](#) – bringing the gospel to communities where Jesus Christ is least known, through multi-ethnic, multi-skilled teams living out the gospel in heart, word and deed through missions in 70+ countries across 6 continents; our donation was specifically to the [HowWillTheyHear](#) initiative.

We also maintained links with the following:

- [GEM](#) – equipping short-term mission teams in Europe; our link is with Jordan and Kate Egli, who are currently working remotely from the USA to support the refugee camp in Lesbos, Greece where they were previously based.

#### Young people:

Our young people are encouraged to develop the habit of giving to and supporting others. In 2020, they continued to give money to support children of their own age – this money will be rolled over to 2021, when it will be given to a mission organisation chosen by our young people.

## Other required information about our organisation

### Compliance and regulators:

- **Financial controls:** Our financial controls are reviewed each year, in line with our accounting controls. We plan to commence further discussions between treasurers and trustees in this area, as we move towards 2022.
- **Controls to monitor spending overseas:** We have a number of controls already in place, which are currently being applied. In addition, we are drafting a Mission policy that will include a process to formalise these controls.
- **Policies:** We have 9 written policies (• Safeguarding • Fire safety • Health & safety • Risk management • Anti-money laundering • Paying staff • Conflicts of interest • Investment • Reserves); and 3 draft policies (• Grant-making • Complaints handling • Volunteer management).
- **GDPR:** In relation to GDPR, we have 3 written policies (• Data protection • Information security • Retention of data & records); 2 written procedures (• Data breach • Complaints); and 1 written notice (• Privacy).
- **DBS:** We have obtained Disclosure and Barring Service (DBS) checks on all those in eligible positions.
- **Other regulators:** The nature of our activities means that we are not regulated by or registered with Ofsted, the Care Quality Commission, the Homes and Communities Agency, or the Financial Conduct Authority. We are affiliated to [our Holding Trustee](#), the [FIEC](#).
- **Linked charities:** We are not linked administratively or financially to any other charities.

### Finance and assets – money in:

- **Fundraising:** Rochester Baptist Church derives the vast majority of its income from its church members. We do not work with a professional fundraiser, company, or commercial partner, and only a very small proportion of our income comes from the general public.
- **Gift Aid:** In 2020 Rochester Baptist Church continued to be recognised by HMRC for Gift Aid.
- **Government funding:** Other than Gift Aid, we do not receive any income from central or local government, either grant funding, contracts or in any other form.
- **Funds held as custodian trustee:** We do not hold funds as a custodian trustee on behalf of others.
- **Trading:** The [Moat House Christian Books and Coffee Shop](#), located in our Moat House premises just off the High Street, is part of our outreach to our community, and aims to provide a natural link with people who do not go to church; it does not exist to generate income for Rochester Baptist Church. As our church leadership appoints the shop's director(s) and shapes its direction, the shop is "a company ... controlled by our charity", and is technically a subsidiary of our charity.
- **Land and buildings:** Rochester Baptist Church owns the Moat House premises (which comprise a range of rooms and facilities including some available for hire by the general public), and a Manse. Both of these are held on trust by [our Holding Trustee](#), the [Fellowship of Independent Evangelical Churches](#) (FIEC). In addition, we own a separate property, purchased to enable us to provide accommodation for church employees/trainees where needed, and from which we derived rental income in 2020. All of these premises are owned for charitable purposes; we do not own any investment properties purchased solely to provide income.
- **Money from outside the UK:** In 2020 we did not receive any money from outside the UK.

### Finance and assets – money out:

- **Grant-making activities:** Grant-making is not the main way in which we carry out our purposes, although we do make a number of grants (see ["Supporting mission and other Christian charities"](#)).
- **Spending outside England and Wales:** We made a number of payments in support of organisations and charities operating outside England and Wales (see ["Supporting mission and other Christian charities"](#)). In all cases, payments were made using the regulated banking system and/or through the relevant organisation's UK base. The only exception was a £987 payment to [Mozaik Church Lushnje](#) (Albania) made through PayPal – personal links between Mozaik Church and one of our members, who lived there, satisfied potential concerns regarding any risks for this payment.

### People:

- **Volunteers:** Voluntary work is carried out on an on-going basis by the church membership as a whole, which comprised an average of 88 people in 2020. Excluding the Trustees from this figure (Charity Commission guidelines state they should not be included in the reported volunteer numbers), the number of volunteers can therefore be estimated at approximately 80 people.
- **Paid employees in 2020:** (See also "Trustee payments" below.) The church employs individuals to work on behalf of the charity to develop and achieve its stated aims. In 2020, the church had 2 main employees: Ollie Land (Pastor [from Jan to Jul](#)) and Amanda Weallans ([Community Worker](#), managing our CAP Job Club and bookshop / coffee shop, and co-ordinator of a number of outreach activities). In addition, a number of other individuals were paid for their admin and cleaning roles respectively.

- **Trustee payments:** None of our Trustees receives remuneration or benefits for carrying out their Trustee duties; and no Trustees resigned as Trustees to take up employment with the charity. For transparency, it should be noted that in 2020, three of our Trustees and two connected people were on our payroll: (1) our full-time pastor, [from Jan to Jul](#); (2) our part-time [Community Worker](#); (3) one Trustee who receives modest remuneration for a small number of ad hoc admin hours; (4) two people connected to Trustees who were among the people paid a modest sum for cleaning. All were full- or part-time workers / members of staff; none was paid for services provided; and no Trustees were paid for their Trustee role. Such payments have legal authority per our Constitution (s10).
- **Highest paid employee:** None of our staff received total employment benefits of £60,000 or more; the value of the total employee benefits provided to our highest paid employee was £27,430 – this figure covers the period [Jan to Jul](#), and includes salary, pension contributions, a leaseback agreement, taxable benefits, etc.

## Financial review / assets

*See also the separate section above, [Other required information about our organisation](#), for other finance-related information, including Land and buildings, Grant-making, Gift Aid, etc.*

**Finances in the context of COVID-19:** The trustees have continued to monitor the impact of COVID-19 on our finances overall, with the period from spring 2020 seeing a decrease in our spending and a slight increase in income, compared to 2019. This has been due to a number of factors, including: changes to some activities (with some continuing online, and others suspended); the full repayment of an outstanding loan owed to us; and reduced costs resulting from the resignation of our full-time pastor for whom we have not yet appointed a successor. The combined effect of these factors has been a net increase to our funds. As a result, no measures have so far been required to mitigate the impact of COVID-19 on our free reserves, which remain unaffected. The small additional costs associated with making our building and activities “Covid secure” (for example, signage, cleaning and sanitiser products, additional cleaners’ wages, etc) have been limited owing to the reduction in our activities, but will likely increase in 2021 as more activities resume.

**Income and expenditure:** The majority of our income for 2020 (£158,941) comprised donations from members and friends of the church, with some further income generated from hiring the halls in our premises (when COVID guidelines allowed) to groups and individuals within the local community. In 2020, our income also included the repayment of a loan previously made to a trustee (£7,700). The church also derives income from a separate property purchased to enable us to provide accommodation, where relevant, for church employees/trainees. In 2020, this rental income amounted to £6,900.

Our expenditure for the year was £130,854. Some expenditure in 2020 was higher than usual – for example the church’s generous support for the Moat House shop staff during the first Covid-19 “lockdown”, voluntarily topping up staff wages to 100% to cover the wage percentage not included in the HMRC furlough scheme. By contrast, mission expenditure was lower in 2020, in part because Covid-19 guidelines led mission organisations such as UBM to cancel activities for which we would normally provide financial support to participating church members.

**Reserves:** Adding the balance brought forward from 2019 (£85,782) and including the 2020 excess of income over expenditure (£28,087), at the end of 2020 we had total reserves of £113,869. Deducting the £26,043 in the Designated Reserves Fund\*, the amount available for use by the church was therefore £87,826. As planned, some of this has been used to support a paid employee in addition to our full-time Pastor. In 2020, during the suspension of in-person activities, we were also able to make improvements to our main church building. Going forward, we plan to use some of our reserves to make further improvements to our properties (both Rochester Baptist Church building and our Manse), and to pay for a future Pastor. In all cases, the aim is to assist our work in the community, in line with our stated aims; and in line with our Reserves Policy, which we adopted in 2018.

\* The Designated Reserves Fund (£26,043) is calculated to cover an average three months’ costs, including the costs of employing a full-time Pastor; this is continually reviewed by the Treasurers, and there are no plans to amend this amount.

**Scrutiny and summary of accounts:** The Trustees have overall responsibility for the preparation of the financial accounts, which are produced by the Treasurers. The 2020 accounts were independently examined by an accountant in 2021 (section 145 of the Charities Act). A summary of those accounts, along with the IER, is given below.

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

These statements include differences of up to £1, owing to rounding

|                                                                     | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2020<br>£ | Total<br>2019<br>£ |
|---------------------------------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>RECEIPTS AND PAYMENTS ACCOUNT</b>                                |                            |                          |                          |                    |                    |
| <b>Receipts</b>                                                     |                            |                          |                          |                    |                    |
| <b>Receipts from donors</b>                                         |                            |                          |                          |                    |                    |
| Regular giving                                                      | 113,051                    | -                        | -                        | 113,051            | 109,080            |
| Other collections (note a)                                          | -                          | 65                       | -                        | 65                 | 604                |
| Gift Aid repayment from HMRC                                        | 27,092                     | -                        | -                        | 27,092             | 25,995             |
| <b>Other voluntary receipts</b> (note b)                            | 381                        | 170                      | -                        | 551                | 100                |
| <b>Hall hire</b>                                                    | 2,763                      | -                        | -                        | 2,763              | 8,088              |
| <b>Church rental properties</b>                                     | 6,900                      | -                        | -                        | 6,900              | 6,600              |
| <b>Receipts from church activities</b> (note c)                     | 396                        | 304                      | -                        | 700                | 5,888              |
| <b>Investment income</b> (note d)                                   | 119                        | -                        | -                        | 119                | 254                |
| <b>Loan to Trustee payments</b>                                     | 7,700                      | -                        | -                        | 7,700              | 600                |
|                                                                     | <b>158,402</b>             | <b>540</b>               | -                        | <b>158,941</b>     | <b>157,209</b>     |
| <b>Payments: activities in furtherance of charitable objectives</b> |                            |                          |                          |                    |                    |
| <b>Church activities</b>                                            |                            |                          |                          |                    |                    |
| Ministry (note e)                                                   | 55,050                     | -                        | -                        | 55,050             | 73,476             |
| Mission (note f)                                                    | 28,072                     | 362                      | -                        | 28,434             | 38,193             |
| Outreach (note g)                                                   | 13,077                     | 432                      | -                        | 13,509             | 14,268             |
| <b>Building utility</b>                                             | 6,510                      | -                        | -                        | 6,510              | 10,232             |
| <b>Building fabric</b>                                              | 11,750                     | -                        | -                        | 11,750             | 5,101              |
| <b>Other payments</b> (note h)                                      | 14,238                     | -                        | -                        | 14,238             | 15,785             |
| <b>Church rental properties</b>                                     | 1,362                      | -                        | -                        | 1,362              | 4,588              |
|                                                                     | <b>130,060</b>             | <b>794</b>               | -                        | <b>130,854</b>     | <b>161,644</b>     |
| Excess of receipts over payments                                    | 28,342                     | -254                     | -                        | 28,087             | -4,435             |
| Funds brought forward at 1st January                                | 59,484                     | 26,297                   | -                        | 85,782             | 90,216             |
| <b>Funds carried forward at 31st December</b>                       | <b>87,826</b>              | <b>26,043</b>            | -                        | <b>113,869</b>     | <b>85,782</b>      |

**STATEMENT OF ASSETS AND LIABILITIES**  
**as at 31<sup>st</sup> December 2020**

|                                                                   | <b>Total<br/>2020<br/>£</b> | <b>Total<br/>2019<br/>£</b> |
|-------------------------------------------------------------------|-----------------------------|-----------------------------|
| <b>Cash funds</b>                                                 |                             |                             |
| Bank current account                                              | 38,212                      | 4,244                       |
| Bank savings account 1                                            | 49,937                      | 55,893                      |
| Bank savings account 2                                            | 25,720                      | 25,645                      |
|                                                                   | <b>113,869</b>              | <b>85,782</b>               |
| <b>Represented by</b>                                             |                             |                             |
| Unrestricted Funds                                                | 87,826                      | 59,484                      |
| Designated Funds (note i)                                         | 26,043                      | 26,297                      |
| Restricted Funds (note j)                                         | -                           | -                           |
|                                                                   | <b>113,869</b>              | <b>85,782</b>               |
| <b>Assets</b>                                                     |                             |                             |
| Rochester Baptist Church (note k)                                 | 1,721,509                   | 1,624,065                   |
| Church equipment (note l)                                         | 7,224                       | 7,224                       |
| 45 Rochester Ave (note m)                                         | 165,000                     | 165,000                     |
| 4 Howard Ave (note n)                                             | 54,000                      | 54,000                      |
| Loan to O Land (agreed in 2017) - balance outstanding at year end | -                           | 7,700                       |
| Gift Aid recoverable to year end                                  | 18,371                      | 17,527                      |
| GASDs recoverable to year end                                     | 10                          | 1,031                       |
| Unpaid hall hire                                                  | -                           | 1,292                       |
| Dickens tab money due                                             | -                           | 64                          |
| Money held by Rock UK (Men's Weekend) awaiting refund             | 3,383                       | -                           |
| 10ofThose pre-payment via the Moat House – balance                | 1,000                       | -                           |
|                                                                   | <b>1,970,498</b>            | <b>1,877,902</b>            |
| <b>Liability</b>                                                  |                             |                             |
| HMRC tax and NI to year end due out in Jan 2021                   | 321                         | 1,126                       |
| NEST contribution to year end due out in Jan 2021                 | 123                         | 281                         |
| Independent Examination for 2020 accounts due out in 2021         | 900                         | 900                         |
| Payroll software Cloud fee                                        | 5                           | -                           |
| Bank charges to year end due out in 2021                          | 6                           | 47                          |
| Utilities (gas and elec) for Dec usage (estimate)                 | 900                         | 735                         |
| Outstanding payment to Moat House Coffee Shop                     | 50                          | -                           |
| Outstanding hall hire deposits                                    | 448                         | 150                         |
|                                                                   | <b>2,753</b>                | <b>3,239</b>                |

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds.

## **TRUSTEES' RESPONSIBILITIES**

Under the Charities Act 2011, the Trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

1. The church is operating efficiently and effectively.
2. Its assets are safeguarded against unauthorised use or disposition.
3. Financial information used within the church or for publication is reliable.
4. The church complies with relevant laws and regulations.

## **APPROVAL**

The accounts were approved by the Trustees and signed on their behalf

on 5 October 2021

by *L R Sutch*

Name & office held — LYDIA SUTCH, DEACON

The notes on pages 14–16 form part of these financial statements.

**Rochester Baptist Church**  
**FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020**  
**Notes to the Financial Statements**  
**Receipts and Payments Analysis**

**ACCOUNTING POLICIES**

The accounts have been prepared on a receipts and payments basis, and comprise a statement that shows the charity's [receipts and payments](#), a statement that summarises the charity's [assets and liabilities](#) and related notes (below). The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a "true and fair" view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a "true and fair" view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

|                                           | Unrestricted<br>Funds<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2020<br>£ | Total<br>2019<br>£ |
|-------------------------------------------|----------------------------|--------------------------|--------------------------|--------------------|--------------------|
| <b>a. Collections other than giving</b>   |                            |                          |                          |                    |                    |
| Sunday School for chosen mission          | -                          | 65                       | -                        | 65                 | 92                 |
| Support for SAT-7                         | -                          | -                        | -                        | -                  | 37                 |
| Support for CAP                           | -                          | -                        | -                        | -                  | 468                |
| Sunday School for Barnabas Fund           | -                          | -                        | -                        | -                  | 7                  |
|                                           | -                          | 65                       | -                        | 65                 | 604                |
| <b>b. Other voluntary receipts</b>        |                            |                          |                          |                    |                    |
| One-off donations / gifts                 | 381                        | 170                      | -                        | 551                | 100                |
|                                           | 381                        | 170                      | -                        | 551                | 100                |
| <b>c. Receipts from church activities</b> |                            |                          |                          |                    |                    |
| Dickens Festival activities               | 86                         | -                        | -                        | 86                 | 3,156              |
| Quiz night                                | -                          | -                        | -                        | -                  | 1,224              |
| Breakfast                                 | -                          | -                        | -                        | -                  | 193                |
| Outreach                                  | 90                         | 304                      | -                        | 395                | 1,315              |
| Ministry (preaching)                      | 220                        | -                        | -                        | 220                | -                  |
|                                           | 396                        | 304                      | -                        | 700                | 5,888              |
| <b>d. Investment Income</b>               |                            |                          |                          |                    |                    |
| Interest on current account               | -                          | -                        | -                        | -                  | -                  |
| Interest on savings account 1             | 44                         | -                        | -                        | 44                 | 126                |
| Interest on savings account 2             | 75                         | -                        | -                        | 75                 | 128                |
|                                           | 119                        | -                        | -                        | 119                | 254                |

**Rochester Baptist Church**  
**(Notes to the Financial Statements continued)**

**e. Ministry**

|                                |        |   |   |        |        |
|--------------------------------|--------|---|---|--------|--------|
| NI and PAYE to HMRC            | 9,676  | - | - | 9,676  | 13,606 |
| Pensions                       | 2,731  | - | - | 2,731  | 4,225  |
| Leaseback                      | 6,787  | - | - | 6,787  | 3,878  |
| Expenses                       | 2,046  | - | - | 2,046  | 1,649  |
| Salary                         | 32,862 | - | - | 32,862 | 42,903 |
| Visiting speakers              | 268    | - | - | 268    | 828    |
| Moderator                      | 623    | - | - | 623    | --     |
| Training, conference, planning | -      | - | - | -      | 4,394  |
| Youth ministry                 | 55     | - | - | 55     | 239    |
| Resources                      | -      | - | - | -      | 1,754  |
|                                | 55,050 | - | - | 55,050 | 73,476 |

Regarding payments to Trustees, please refer to the disclosures made in [Trustee Payments](#) on p10 of this Report.

**f. Mission**

|                                 |        |     |   |        |        |
|---------------------------------|--------|-----|---|--------|--------|
| Mission                         | 28,072 | 362 | - | 28,434 | 38,175 |
| Sunday School for Barnabas Fund | -      | -   | - | -      | 18     |
|                                 | 28,072 | 362 | - | 28,434 | 38,193 |

**g. Outreach**

|                                     |        |     |   |        |        |
|-------------------------------------|--------|-----|---|--------|--------|
| CAP                                 | 986    | -   | - | 986    | 1,216  |
| Moat House                          | 10,083 | -   | - | 10,083 | -      |
| Outreach                            | 341    | 432 | - | 773    | 8,965  |
| Publicity                           | 667    | -   | - | 667    | -      |
| Quiz night                          | -      | -   | - | -      | 1,352  |
| Dickens Festival                    | -      | -   | - | -      | 1,508  |
| Holiday Bible Club                  | -      | -   | - | -      | 1,226  |
| 10ofThose pre-payment via MoatHouse | 1,000  | -   | - | 1,000  | -      |
|                                     | 13,077 | 432 | - | 13,509 | 14,268 |

Moat House is a company limited by guarantee (06697028) and is technically a [trading subsidiary](#) of the church.

**h. Other payments**

|                                |        |   |   |        |        |
|--------------------------------|--------|---|---|--------|--------|
| Banking charges                | 142    | - | - | 142    | 231    |
| Church holiday / Men's weekend | 3,383  | - | - | 3,383  | -      |
| Cleaning wages                 | 1,795  | - | - | 1,795  | 4,936  |
| Consumables                    | 1,866  | - | - | 1,866  | 1,959  |
| Hall hire refund               | -      | - | - | -      | 440    |
| Legal compliance               | 7,053  | - | - | 7,053  | 8,219  |
|                                | 14,238 | - | - | 14,238 | 15,785 |

**i. Designated Funds**

|                                         | <b>Fund</b>   | <b>Total</b>  |               |
|-----------------------------------------|---------------|---------------|---------------|
| Church Reserves                         | 25,500        | 25,500        | 25,500        |
| Little Stars money                      | 222           | 222           | 621           |
| Sunday School chosen mission            | 157           | 157           | 92            |
| Craft club                              | 164           | 164           | 84            |
| <b>Carried forward at 31st December</b> | <b>26,043</b> | <b>26,043</b> | <b>26,297</b> |

**Rochester Baptist Church**  
**(Notes to the Financial Statements continued)**

|    |                                         | <b>Fund</b> | <b>Total</b> |   |
|----|-----------------------------------------|-------------|--------------|---|
| j. | <b>Restricted Funds</b>                 |             |              |   |
|    | Brought forward 1st January             | -           | -            | - |
|    | <b>Carried forward at 31st December</b> | -           | -            | - |

- k. **Rochester Baptist Church**, 8-10 Crow Lane is currently insured for £1,721,509.
- l. **Church equipment** is our AV equipment, sound mixing desk and large screens, purchased in 2018 for £7,224.
- m. **45 Rochester Ave** was purchased at a cost of £165,000 in 2013 and is currently insured for £181,045.
- n. **4 Howard Ave** was purchased at a cost of £54,000 in 1996 and is currently insured for £328,813.

**Independent Examiner's Report  
to the Trustees of  
Rochester Baptist Church**

I report to the Trustees on my examination of the accounts of Rochester Baptist Church (the charity) for the year ended 31 December 2020 on pages 11-16 preceding.

**Responsibilities and Basis of Report**

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Lisa Darby*

Lisa Darby ACA  
Institute of Chartered Accountants England and Wales

For and on behalf of:  
Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

12 October 2021