
Rochester Baptist Church

Charity no. 1130518

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/
 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

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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 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 Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
Receipts from donors					
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
Other voluntary receipts (note b)	381	170	-	551	100
Hall hire	2,763	-	-	2,763	8,088
Church rental properties	6,900	-	-	6,900	6,600
Receipts from church activities (note c)	396	304	-	700	5,888
Investment income (note d)	119	-	-	119	254
Loan to Trustee payments	7,700	-	-	7,700	600
	158,402	540	-	158,941	157,209
Payments: activities in furtherance of charitable objectives					
Church activities					
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
Building utility	6,510	-	-	6,510	10,232
Building fabric	11,750	-	-	11,750	5,101
Other payments (note h)	14,238	-	-	14,238	15,785
Church rental properties	1,362	-	-	1,362	4,588
	130,060	794	-	130,854	161,644
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
Funds carried forward at 31st December	87,826	26,043	-	113,869	85,782

STATEMENT OF ASSETS AND LIABILITIES
as at 31st December 2020

	Total 2020 £	Total 2019 £
Cash funds		
Bank current account	38,212	4,244
Bank savings account 1	49,937	55,893
Bank savings account 2	25,720	25,645
	113,869	85,782
Represented by		
Unrestricted Funds	87,826	59,484
Designated Funds (note i)	26,043	26,297
Restricted Funds (note j)	-	-
	113,869	85,782
Assets		
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	-
	1,970,498	1,877,902
Liability		
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
	2,753	3,239

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 Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
a. Collections other than giving					
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. Other voluntary receipts					
One-off donations / gifts	381	170	-	551	100
	381	170	-	551	100
c. Receipts from church activities					
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
d. Investment Income					
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

	Fund	Total	
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
Carried forward at 31st December	26,043	26,043	26,297

Rochester Baptist Church
(Notes to the Financial Statements continued)

		Fund	Total	
j.	Restricted Funds			
	Brought forward 1st January	-	-	-
	Carried forward at 31st December	-	-	-

- 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