
Rochester Baptist Church

Charity no. 1130518

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/
 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 25th 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 Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
RECEIPTS AND PAYMENTS ACCOUNT					
Receipts					
Receipts from donors					
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	-
Other voluntary receipts (note b)	692	-	-	692	551
Hall hire	2,896	-	-	2,896	2,763
Church rental properties	7,200	-	-	7,200	6,900
Receipts from church activities (note c)	1,347	638	-	1,986	700
Investment income (note d)	46	-	-	46	119
Loan to Trustee payments	-	-	-	-	7,700
Pre-payment to 10ofThose via Moat House	531	-	-	531	-
	134,848	728	-	135,577	158,941
Payments: activities in furtherance of charitable objectives					
Church activities					
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
Building utility	7,996	-	-	7,996	6,510
Building fabric	23,863	-	-	23,863	11,750
Other payments (note h)	12,876	-	-	12,876	14,238
Church rental properties	6,478	-	-	6,478	1,362
	108,181	1,490	-	109,671	130,854
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
Funds carried forward at 31st December	114,493	25,281	-	139,774	113,869

STATEMENT OF ASSETS AND LIABILITIES
as at 31st December 2021

	Total 2021 £	Total 2020 £
Cash funds		
Bank current account	64,071	38,212
Bank savings account 1	49,941	49,937
Bank savings account 2	25,762	25,720
	139,774	113,869
Represented by		
Unrestricted Funds	114,493	87,826
Designated Funds (note i)	25,281	26,043
Restricted Funds (note j)	-	-
	139,774	113,869
Assets		
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
	1,967,777	1,970,498
Liability		
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
	5,742	2,753

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.

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
a. Collections other than giving					
Sunday School for chosen mission	-	-	-	-	65
Support for Afghan Christians	-	90	-	90	-
	-	90	-	90	65
b. Other voluntary receipts					
One-off donations / gifts	692	-	-	692	551
	692	-	-	692	551
c. Receipts from church activities					
Dickens Festival activities	1,347	-	-	1,347	86
Outreach	-	638	-	638	395
Ministry (preaching)	-	-	-	-	220
	1,347	638	-	1,986	700
d. Investment Income					
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	-
	25,088	-	-	25,088	55,050

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	-
	27,633	-	-	27,633	28,434

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
	4,248	1,490	-	5,738	13,509

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
	12,876	-	-	12,876	14,238

i. Designated Funds

	Fund	Total	
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
Carried forward at 31st December	25,281	25,281	26,043

Rochester Baptist Church
(Notes to the Financial Statements continued)

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

- 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