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# Rochester Baptist Church

Charity no. 1130518

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



# Rochester Baptist Church Trustees' Annual Report 2022



## Legal and administrative details

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

## Trustees

The Managing Trustees are the elders and deacons:

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

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

Corporate trustee: None

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

## Declaration

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

by D Greening

Name & office held – Darren Greening, Elder

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## Context of this report

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

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

## Structure, governance and management

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

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

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

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

## Stated aims

Our stated aims are:

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

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

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

## Overview of activities in 2022

Below is an overview of our activities in 2022:

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

Each area is explained in more detail below.

## Providing regular worship open to all

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

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

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

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

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

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

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

## Teaching Christianity through sermons, small groups and courses

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

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

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

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

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

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

### Providing youth groups with a Christian ethos

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

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

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

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

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

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

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

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

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

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

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

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



## Supporting marriage

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

## Pastoral work including visiting the sick and bereaved

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

## Other services and activities

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

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

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

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

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

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

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

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

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

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

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

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

## UK:

In 2022, we gave financial support to:

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

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

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

## Overseas:

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

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

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

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

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

We also maintained links with the following:

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

## Other required information about our organisation

### Compliance and regulators:

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

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

#### Finance and assets – money in:

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

#### Finance and assets – money out:

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

#### People:

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



## Financial review / assets

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

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

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

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

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

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

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

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

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

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

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

## **TRUSTEES' RESPONSIBILITIES**

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

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

## **APPROVAL**

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

on 3 October 2023

by *D Greening*

Name & office held — Darren Greening, Elder

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

# Rochester Baptist Church

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

### Notes to the Financial Statements

#### Receipts and Payments Analysis

#### ACCOUNTING POLICIES

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

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

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

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



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

**f. Mission**

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

**g. Outreach**

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

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

**h. Other payments**

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

**i. Designated Funds**

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

**j. Restricted Funds**

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

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

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

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

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

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

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

**Responsibilities and Basis of Report**

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

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

**Independent examiner's statement**

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

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

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

*S Crispin*

Sarah Crispin ACA  
Institute of Chartered Accountants England and Wales

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

9 October 2023