
Rochester Baptist Church

Charity no. 1130518

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



Rochester Baptist Church Trustees' Annual Report 2023



Legal and administrative details

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

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

Trustees

The Managing Trustees are the elders and deacons:

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

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

Corporate trustee: None

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

Declaration

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

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

Name & office held — Jonathan Peters, Elder

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

Structure, governance and management

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

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

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

Stated aims

Our stated aims are:

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

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

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

Overview of activities in 2023

Below is an overview of our activities in 2023:

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

Each area is explained in more detail below.

Providing regular worship open to all

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

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

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

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

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

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

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

Teaching Christianity through sermons, small groups and courses

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

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

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

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

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

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

Providing youth groups with a Christian ethos

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Supporting marriage

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

Pastoral work including visiting the sick and bereaved

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

Other services and activities

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

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

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

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

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

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

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

Supporting mission and other Christian charities in the UK and overseas

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

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

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

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

From our 2023 Mission budget, we supported the following:

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

Other required information about our organisation

Compliance and regulators:

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

Finance and assets – money in:

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

Finance and assets – money out:

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

People:

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

Financial review / assets

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

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

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

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

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

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

Rochester Baptist Church

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

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

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

STATEMENT OF ASSETS AND LIABILITIES
as at 31st December 2023

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

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

TRUSTEES' RESPONSIBILITIES

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

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

APPROVAL

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

J. Peters

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

Name & office held — Jonathan Peters, Elder

Date: Oct 22, 2024

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

Rochester Baptist Church

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

Notes to the Financial Statements

Receipts and Payments Analysis

ACCOUNTING POLICIES

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

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

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

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

Rochester Baptist Church (Notes to the Financial Statements continued)

f. Mission

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

g. Outreach

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

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

h. Other payments

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

i. Designated Funds

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

j. Restricted Funds

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

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

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

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

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

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

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

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

Responsibilities and Basis of Report

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

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

Independent examiner's statement

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

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

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

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

Sarah Crispin ACA
Institute of Chartered Accountants England and Wales

Date: Oct 24, 2024

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