
Rochester Baptist Church

Charity no. 1130518

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



Rochester Baptist Church Trustees' Annual Report 2024



Legal and administrative details

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

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

Trustees

The Managing Trustees are the elders and deacons:

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

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

Corporate trustee: None

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

Declaration

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

by

Name & office held — Jonathan Peters, Elder

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Context of this report

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

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

Structure, governance and management

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

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

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

Stated aims

Our stated aims are:

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

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

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

Overview of activities in 2024

Below is an overview of our activities in 2024:

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

Each area is explained in more detail below.

Providing regular worship open to all

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

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

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

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

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

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

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

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

Teaching Christianity through sermons, small groups and courses

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

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

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

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

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

Providing youth groups with a Christian ethos

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

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

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

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

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

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

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

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

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

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

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

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

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

Supporting marriage

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

Pastoral work including visiting the sick and bereaved

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

Other services and activities

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

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

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

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

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

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

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

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

Activities in 2024 included:

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

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

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

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

Supporting mission and other Christian charities in the UK and overseas

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

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

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

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

From our 2024 Mission budget, we supported the following:

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

Other required information about our organisation

Compliance and regulators:

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

Finance and assets – money in:

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

Finance and assets – money out:

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

People:

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

Financial review / assets

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

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

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

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

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

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

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

RECEIPTS AND PAYMENTS STATEMENT

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

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

STATEMENT OF ASSETS AND LIABILITIES

Cash Assets

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

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid	see note c	2,410	0	2,410	2,018
Stock		0	0	0	0
Other	see note d	425	0	425	133

Investment Assets

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

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	see note e	1,409,000	0	1,409,000	1,409,000
Music & PA Equipment		13,600	0	13,600	5,224
Computers & IT		4,100	0	4,100	2,000
Furniture		25,000	0	25,000	23,500
Motor Vehicles		0	0	0	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	0	0	0
Pension Payment Owed	see note f	0	0	0	0
HMRC Payments Owed	see note f	0	0	0	0
Independent Examination Fee Due	see note f	1,200	0	1,200	1,170
Other	see note g	3,130	0	3,130	6,835

TRUSTEES' RESPONSIBILITIES

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

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

APPROVAL

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

on Oct 8, 2025

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

Name & office held — Jonathan Peters, Elder

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

NOTES TO THE FINANCIAL STATEMENTS

ACCOUNTING POLICIES

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

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

NOTES ON RECEIPTS & PAYMENTS, ASSETS & LIABILITIES

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

TRANSACTIONS TO RELATED PARTIES

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

MOVEMENT OF FUNDS

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

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

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

Responsibilities and Basis of Report

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

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

Independent examiner's statement

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

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

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

Sarah Crispin

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

Sarah Crispin ACA
Institute of Chartered Accountants England and Wales

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