

ROCK BAPTIST CHURCH

England & Wales · Charity number 1135133

Details

Status Registered

Legal form Previously excepted

Registered 2010-03-23

Register [View on the Charity Commission register](#)

Contact

Address 115 Coldhams Lane
Cambridge
CB1 3JB

Phone 07593546491

Email office@rock-baptist.org

Website www.rock-baptist.org

Activities

Objects: THE OBJECTS OF THE TRUST ARE:-(A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN CAMBRIDGE AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT(B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID COUNTY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT(C) TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY IN THE SAID COUNTY AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT5. IN FURTHERANCE OF THE SAID OBJECTS BUT NOT FURTHER OR OTHERWISE THE TRUSTEES SHALL HAVE THE FOLLOWING POWERS:-(I) TO PURCHASE LEASE HIRE EXCHANGE OR OTHERWISE ACQUIRE ANY LAND BUILDINGS FURNITURE EQUIPMENT OR OTHER PROPERTY TO BE USED FOR THE PURPOSE OF THE TRUST AND (SUBJECT TO SUCH CONSENTS AS MAY BE REQUIRED BY LAW) TO IMPROVE RESELL LET UNDERLET OR OTHERWISE DEAL WITH THE SAME(II) TO EMPLOY OR OTHERWISE ENGAGE THE SERVICES OF AND REMUNERATE ANY PERSON OR PERSONS TO SUPERVISE ORGANISE AND CARRY ON THE WORK AUTHORISED BY THE TRUSTEES AND TO PROVIDE SUCH PERSON OR PERSONS WITH ACCOMMODATION AND OTHER FACILITIES FOR CARRYING OUT THEIR WORK AND AS EMPLOYERS OF STAFF TO MAKE ALL REASONABLE AND NECESSARY PROVISION FOR THE PAYMENT OF PENSIONS AND SUPERANNUATION TO OR ON BEHALF OF EMPLOYEES AND THEIR WIDOWS OR OTHER DEPENDANTS PROVIDING THAT NO TRUSTEE SHALL RECEIVE REMUNERATION FROM THE TRUST SAVE AS MAY BE HEREINAFTER SPECIFICALLY PROVIDED(III) TO MAKE DONATIONS TO ANY CHRISTIAN WORKER WHO IS ENGAGED IN SUCH WORK OR ACTIVITY WHICH FURTHERS THE OBJECTS OF THE TRUST OR IN ASSISTING EITHER DIRECTLY OR INDIRECTLY IN THE SAME(IV) TO MAKE DONATIONS OR LOANS TO OTHER CHARITIES HAVING THE SAME OR SIMILAR OBJECTS AS THE TRUST(V) TO CO-OPERATE AND COLLABORATE WITH OTHER CHARITIES HAVING THE SAME OR SIMILAR OBJECTS AS THE TRUST AND TO EXCHANGE INFORMATION AND ADVICE(VI) TO PRODUCE SELL OR OTHERWISE DISTRIBUTE LITERATURE AUDIO AND VISUAL AIDS AND OTHER MEDIA OF COMMUNICATION BUT NOT SO AS TO CONSTITUTE PERMANENT TRADING ON THE PART OF THE TRUSTEES EXCEPT WHERE IT IS A DIRECT MEANS OF ACHIEVING THE OBJECTS OF THE TRUST(VII) TO ARRANGE AND PROVIDE FOR OR JOIN IN ARRANGING AND PROVIDING FOR THE HOLDING OF MEETINGS LECTURES SEMINARS CONFERENCES AND TRAINING COURSES FOR THE FURTHERANCE OF THE OBJECTS OF THE TRUST(VIII) TO RAISE FUNDS AND INVITE AND RECEIVE CONTRIBUTIONS FROM ANY PERSONS WHATSOEVER BY WAY OF LOAN SUBSCRIPTION DONATION AND OTHERWISE PROVIDED THAT THE TRUSTEES SHALL NOT UNDERTAKE ANY PERMANENT TRADING ACTIVITIES IN RAISING FUNDS FOR THE SAID OBJECTS(IX) TO MAKE REGULATIONS FOR THE MANAGEMENT OF ANY PROPERTY WHICH MAY BE ACQUIRED BY THE TRUST(X) TO DO ALL SUCH OTHER LAWFUL THINGS AS ARE NECESSARY TO ATTAIN THE OBJECTS OF THE TRUST

Activities: Rock is an evangelical church, affiliated to the FIEC and meeting at Morley Memorial School each Sunday, working in the community around south Cambridge in particular, whilst supporting workers across the globe.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** CAMBRIDGE, UNITED KINGDOM, THE WORLD
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£173,287	£189,387	-	-
2023-08-31	£173,287	£189,387	-	-
2022-08-31	£155,447	£163,038	-	-
2021-08-31	£155,447	£163,038	-	-
2020-08-31	£156,809	£161,217	-	-

Trustees

Name	Role	Appointed
Brian Hayden-Smith		2014-07-09
Cheryl Lancaster		2021-07-14
GLENFORD MAPP		
MICHAEL PARTRIDGE		2011-10-26
Matthew Selfversparra Corrick		2025-09-01
Philip Griffin		2022-09-21
SARAH ACKROYD		

ROCK BAPTIST CHURCH

England & Wales - Charity number 1135133

Accounts

Rock Baptist Church

Report and Accounts
Year ended 31 August 2024

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**ROCK BAPTIST CHURCH
FOR THE YEAR ENDED 31 AUGUST 2024**

CHARITY INFORMATION

Trustees	Sarah Ackroyd Brian Hayden-Smith Cheryl Lancaster Glenford Mapp Michael Partridge Keith Proffitt Phil Griffin Matthew Peckham (resigned on 31 August 2024) Sarah Abraham (resigned on 28 May 2024)
Governing Document	Trust deed dated 24th February 2000
Charity Number	1135133
Registered Office	115 Coldhams Lane Cambridge CB1 3JB
Independent Examiner	Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank p.l.c. Kings Valley Yew Street Stockport Cheshire SK4 2JU

CONTENTS

	Page
Charity Information	1
Report of the Trustees	2-3
Independent Examiner's Report	4
Receipts and Payments Account	5
Statement of Assets and Liabilities	6
Notes to the Accounts	7-8

REPORT OF THE TRUSTEES FOR YEAR ENDED 31st AUGUST 2024

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust.

The Trust seeks to demonstrate the Christian faith in action by advancing the Christian faith and education in the UK and overseas.

Governance

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Charity.

Review of Activities

The Church had a busy year, not only meeting every Sunday morning with a full teaching programme for children but also, during term time, meeting in the evening as well. There were also weekday meetings for parents and toddlers, Young People and Older People. There was also a Church away day, an opportunity for teaching and fellowship.

In planning activities the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

Income in the year was £166k (£173k in 2022/23) and expenditure was £176k (£189k in 2022/23). As a result the cash held by the charity decreased by £10k, to £127k.

The Church had again set a deficit budget, the continuation of a deliberate decision five years earlier to use some of its reserves to fund an Assistant Pastor post. Although expenditure was slightly higher than the budget, income was considerably higher, so the draw on reserves was lower than anticipated. The Church still has a level of reserves higher than the minimum described below.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a prudent level, equivalent to a minimum of three month's expenditure, allowing ongoing activity to continue for the coming year, should income not reach budgeted levels, and to provide for unplanned contingencies of the Church, its members and missionaries. With reserves well in excess of this minimum, a decision was made to appoint an additional full-time member of staff in 2019, with the Church planning to run deficit budgets for a few years and a consequent use of some of the available reserves.

Risk Statement

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. The Trustees have examined the major strategic, business and operational risks so that necessary steps can be taken to lessen them. In particular the areas relating to childrens' work continue to be kept under review with assistance from Thirtyone:eight, including DBS checking as necessary. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees on 12 June 2025 and signed on their behalf by:

Brian Hayden-Smith

Brian Hayden-Smith (Jun 14, 2025 20:27 GMT+1)

Brian Hayden-Smith

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ROCK BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Rock Baptist Church ('the charity') for the year ended 31 August 2024 on pages 5 to 8 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall

Archie McDowall (Jun 16, 2025 15:55 GMT+1)

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Jun 16, 2025

**ROCK BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME RECEIPTS					
Voluntary receipts	2	137,088	14,985	152,073	171,219
Other grants			7,980	7,980	
Charitable activities		658	3,675	4,333	1,665
Investment receipts		1,831	-	1,831	404
Total receipts		139,578	26,640	166,217	173,287
PAYMENTS					
Charitable activities	3	154,310	22,082	176,392	189,387
Total payments		154,310	22,082	176,392	189,387
Net of receipts / (payments) before transfers		(14,732)	4,557	(10,175)	(16,100)
Transfers between funds		-	-	-	-
Cash funds as at last year end	5	143,278	(5,926)	137,352	153,452
Cash funds at this year end	5	128,546	(1,369)	127,177	137,352

The notes on pages 7 to 8 form part of these accounts.

**ROCK BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2024**

1. Fixed assets	2024	2023
	£	£
The insurance re-instatement values of the equipment owned by the church were:	35,671	35,671
Property (share of cost)		
Cherry Hinton Road Manse	180,000	180,000
The property, 404 Cherry Hinton Road Cambridge, is a share in the manse purchased in August 2011 on an equity share arrangement with the minister of the church. The title is registered in the name of the minister.		
2. Debtors	2024	2023
	£	£
Gift Aid recoverable to the year-end	1,966	1,790
Deposit relating to rented property	2,070	2,070
Prepaid rent	-	9,900
Rent refund due	391	-
	<u>4,427</u>	<u>13,760</u>
3. Bank balances	2024	2023
	£	£
Current account	28,925	20,931
Deposit account	98,252	116,420
	<u>127,177</u>	<u>137,352</u>
4. Liabilities	2024	2023
	£	£
Accounts preparation and independent examination	1,740	1,644
	<u>1,740</u>	<u>1,644</u>

At 31 August 2024 the charity had made grant commitments as follows:

Arab World Ministries	£3,600 p.a. until November 2027
Overseas Missionary Fellowship	£9,500 p.a. until July 2025
SIM	£2,700 p.a. until July 2025
Mukti Mission	£2,400 p.a. until July 2025

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.

The accounts were approved by the trustees and signed on their behalf by:

Brian Hayden-Smith

Brian Hayden-Smith (Jun 14, 2025 20:27 GMT+1)

Brian Hayden-Smith

Jun 14, 2025

Date

The notes on pages 7 to 8 form part of these accounts.

ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024

1 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. 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.

2 Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Gift Aided Donations	100,518	12,678	113,196	114,609
Other Donations	12,255	-	12,255	20,550
Gift Aid	24,315	2,307	26,622	36,060
	<u>137,088</u>	<u>14,985</u>	<u>152,073</u>	<u>171,219</u>

3 Charitable activities

a Direct charitable costs

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Staff Costs	83,745	7,980	91,725	86,553
Staff Expenses	1,440	-	1,440	1,946
Visiting Speakers	2,345	-	2,345	2,681
Ministry Resources	3,171	-	3,171	4,508
Evangelism	2,506	-	2,506	3,132
Church conference	-	150	150	6,401
Trips and social events	-	2,798	2,798	1,853
Church property costs	23,947	2,934	26,881	39,830
Grants paid (note 3c)	23,863	8,220	32,083	37,441
	<u>141,017</u>	<u>22,082</u>	<u>163,099</u>	<u>184,346</u>

b Support and administration

Staff Costs	3,539	-	3,539	-
Advertising	33	-	33	30
Print, Postage & stationery	-	-	-	99
Computer & website	1,921	-	1,921	320
Insurance	699	-	699	699
Subscriptions	1,962	-	1,962	2,074
Accounts preparation and examination	1,680	-	1,680	1,620
Bank Charges	177	-	177	201
Legal & professional fees	3,283	-	3,283	-
	<u>13,293</u>	<u>-</u>	<u>13,293</u>	<u>5,042</u>
Combined charitable activity cost	<u>154,310</u>	<u>22,082</u>	<u>176,392</u>	<u>189,387</u>

c Grants

	Institutions £	Individuals £	2024 £	2023 £
OMF (Overseas Missionary Fellowship)	-	9,500	9,500	10,608
AWM (Arab World Ministries)	-	3,600	3,600	3,600
EMF (European Mission Fellowship)	1,584	-	1,584	1,850
MAF (Mission Aviation Fellowship)	-	1,175	1,175	1,800
SIM (Serving in Mission)	1,584	3,450	5,034	5,900
Mukti Mission	2,400	-	2,400	2,400
Street Pastors	-	-	-	1,700
Evangelism, mission support & pastoral care	-	180	180	2,284
Refugee care	-	2,340	2,340	-
Other grants	3,750	2,519	6,269	7,299
	<u>9,319</u>	<u>22,764</u>	<u>32,083</u>	<u>37,441</u>

**ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2024**

4 Staff and trustees

During the year the charity had one part-time employee and two full-time employees (2023: two full-time employees). Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The staff costs in note 3 include amounts relating to the employed ministers of the church who are also trustees (Michael Partridge and Matthew Peckham) paid in their capacity as staff and not as trustees, as permitted by the governing document.

Included within staff costs are pension costs in respect of defined contribution pension schemes.

No other remuneration was paid to any trustee during the year nor to any person connected to them.

5 Funds

The restricted funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance at 31.08.23 £	Receipts £	Payments £	Transfers in the year £	Balance at 31.08.24 £
<i>Restricted Funds</i>					
Mission	(4,022)	9,299	(8,220)	-	(2,943)
Trips and events	63	5,846	(2,948)	-	2,961
Property rental	(1,967)	3,515	(2,934)	-	(1,386)
Assistant Minister	-	7,980	(7,980)	-	-
	<u>(5,926)</u>	<u>26,640</u>	<u>(22,082)</u>	<u>-</u>	<u>(1,369)</u>
<i>General Funds</i>	143,278	139,578	(154,310)	-	128,546
TOTAL FUNDS	<u>137,352</u>	<u>166,217</u>	<u>(176,392)</u>	<u>-</u>	<u>127,177</u>

The mission fund has a small deficit at year-end which has been remedied by subsequent receipts after year-end.

The property rental fund comprises donations towards part of the residential accommodation for the assistant minister.

The assistant minister's fund are funds received towards the payment of the assistant minister's salary.

ROCK BAPTIST CHURCH

England & Wales - Charity number 1135133

Accounts

Rock Baptist Church

Report and Accounts
Year ended 31 August 2023

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**ROCK BAPTIST CHURCH
FOR THE YEAR ENDED 31 AUGUST 2023**

CHARITY INFORMATION

Trustees	Sarah Abraham Sarah Ackroyd Brian Hayden-Smith Cheryl Lancaster Glenford Mapp Michael Partridge Matthew Peckham Keith Proffitt Jonathan Rowell (resigned 12 July 2023) Phil Griffin (appointed 21 September 2022)
Governing Document	Trust deed dated 24th February 2000
Charity Number	1135133
Registered Office	115 Coldhams Lane Cambridge CB1 3JB
Independent Examiner	Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank p.l.c. Kings Valley Yew Street Stockport Cheshire SK4 2JU

CONTENTS

	Page
Charity Information	1
Report of the Trustees	2
Independent Examiner's Report	3
Receipts and Payments Account	4
Statement of Assets and Liabilities	5
Notes to the Accounts	6-7

ROCK BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2023

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the Charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its trust deed, are to demonstrate the Christian faith in action by advancing the Christian faith and education in the UK and overseas.

Government

The policy and operating decisions of the Charity rest with the Trustees who meet regularly to monitor the activities of the Charity.

Review of Activities

The Church had a busy year, not only meeting every Sunday but with additional meetings for parents and toddlers, Young People and Older People. There was also a Church weekend away on the Suffolk coast, an opportunity for teaching and fellowship.

In planning activities the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

During the year income increased by £19,925, to £173,287, and expenditure increased by £33,127, to £189,387. As a result the cash held by the charity decreased by £16,100, to £137,352.

The Church had again set a deficit budget, the continuation of a deliberate decision four years earlier to use some of its reserves to fund an Assistant Pastor post. Whilst expenditure was in line with the budget, income was greater than budget and so the draw on reserves was lower than anticipated. The Church still has a level of reserves higher than the minimum described below.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a prudent level, equivalent to a minimum of three month's expenditure, allowing ongoing activity to continue for the coming year, should income not reach budgeted levels, and to provide for unplanned contingencies of the Church, its members and missionaries. With reserves well in excess of this minimum, a decision was made to appoint an additional full-time member of staff in 2019, with the Church planning to run deficit budgets for a few years and a consequent use of some of the available reserves.

Risk Statement

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. The Trustees have examined the major strategic, business and operational risks so that necessary steps can be taken to lessen them. In particular the areas relating to childrens' work continue to be kept under review with assistance from Thirtyone:eight, including DBS checking as necessary. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other

Approval

This report was approved by the Trustees and signed on their behalf by:

B Hayden Smith

B.HaydenSmith / Jun 12, 2024 20:13 GMT+1

Brian Hayden-Smith

Date:

Jun 12, 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ROCK BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Rock Baptist Church ('the charity') for the year ended 31 August 2023 on pages 4 to 7 following.

Responsibilities and basis of report

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


I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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


Archie McDowall (Jun 14, 2024 11:40 GMT+1)

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Jun 14, 2024

**ROCK BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2023**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
RECEIPTS					
Voluntary receipts	2	154,715	16,504	171,219	147,972
Charitable activities		795	870	1,665	5,236
Investment receipts		404	-	404	154
Total receipts		<u>155,913</u>	<u>17,374</u>	<u>173,287</u>	<u>153,362</u>
PAYMENTS					
Charitable activities	3	164,960	24,428	189,387	156,260
Total payments		<u>164,960</u>	<u>24,428</u>	<u>189,387</u>	<u>156,260</u>
Net of receipts / (payments) before transfers		(9,046)	(7,054)	(16,100)	(2,898)
Transfers between funds		(1,775)	1,775	-	-
Cash funds as at last year end	5	154,099	(647)	153,452	156,350
Cash funds at this year end	5	<u>143,278</u>	<u>(5,926)</u>	<u>137,352</u>	<u>153,452</u>

The notes on pages 6 to 7 form part of these accounts.

**ROCK BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2023**

1. Fixed assets	2023	2022
	£	£
The insurance re-instatement values of the equipment owned by the church were:	35,671	33,374
Property (share of cost)		
Cherry Hinton Road Manse	180,000	180,000
<p>The property, 404 Cherry Hinton Road Cambridge, is a share in the manse purchased in August 2011 on an equity share arrangement with the minister of the church. The title is registered in the name of the minister.</p>		
2. Debtors	2023	2022
	£	£
Gift Aid recoverable to the year-end	1,790	9,863
Deposit relating to rented property	2,070	2,070
Prepaid rent	9,900	9,548
	13,760	21,481
3. Bank balances	2023	2022
	£	£
Current account	20,931	37,435
Deposit account	116,420	116,017
	137,352	153,452
4. Liabilities	2023	2022
	£	£
Accounts preparation and independent examination	1,644	1,560
Accrued expenses	-	4,192
	1,644	5,752

At 31 August 2023 the charity had made grant commitments as follows:

Arab World Ministries	£3,600 p.a. until November 2024
Overseas Missionary Fellowship	£9,500 p.a. until August 2024
SIM	£2,700 p.a. until August 2024
Mukti Mission	£2,400 p.a. until August 2024

At 31 August 2023 the charity had committed to paying rent for residential accommodation for the Assistant Pastor amounting to £11,880 in the year to 31 August 2024.

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.

The accounts were approved by the trustees and signed on their behalf by:

<p><i>B HaydenSmith</i></p> <p>B HaydenSmith (Jun 12, 2024 20:13 GMT+1)</p> <p>Brian Hayden-Smith</p>	<p>Jun 14, 2024</p> <hr style="border: 0.5px solid black;"/> <p>Date</p>
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The notes on pages 6 to 7 form part of these accounts.

ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023

1 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. 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.

2 Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Gift Aided Donations	102,298	12,311	114,609	120,216
Other Donations	20,030	520	20,550	5,771
Gift Aid	32,387	3,673	36,060	21,984
	<u>154,715</u>	<u>16,504</u>	<u>171,219</u>	<u>147,972</u>

3 Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
a Direct charitable costs				
Staff Costs	86,553	-	86,553	81,138
Staff Expenses	1,946	-	1,946	1,371
Visiting Speakers	2,681	-	2,681	1,168
Ministry Resources	4,508	-	4,508	3,414
Evangelism	3,132	-	3,132	2,492
Church conference	-	6,401	6,401	459
Trips and social events	-	1,853	1,853	827
Church property costs	36,290	3,540	39,830	31,153
Grants paid (note 3c)	24,807	12,634	37,441	29,334
	<u>159,918</u>	<u>24,428</u>	<u>184,346</u>	<u>151,355</u>

b Support and administration

Advertising	30	-	30	30
Print, Postage & stationery	99	-	99	231
Computer & website	320	-	320	221
Insurance	699	-	699	691
Subscriptions	2,074	-	2,074	1,940
Accounts preparation and examination	1,620	-	1,620	1,560
Bank Charges	201	-	201	233
	<u>5,042</u>	<u>-</u>	<u>5,042</u>	<u>4,906</u>

Combined charitable activity cost

	<u>164,960</u>	<u>24,428</u>	<u>189,387</u>	<u>156,260</u>
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c Grants

	Institutions £	Individuals £	2023 £	2022 £
OMF (Overseas Missionary Fellowship)	-	10,608	10,608	10,608
AWM (Arab World Ministries)	-	3,600	3,600	3,600
Crosslinks	-	-	-	-
Christians against poverty	-	-	-	-
EMF (European Mission Fellowship)	1,850	-	1,850	1,325
MAF (Mission Aviation Fellowship)	-	1,800	1,800	1,800
SIM (Serving in Mission)	3,200	2,700	5,900	1,500
Concrete Rose	-	-	-	1,250
SAT-7	-	-	-	1,300
Mukti Mission	2,400	-	2,400	4,300
Street Pastors	1,700	-	1,700	-
Romsey Mill	-	-	-	-
Evangelism, mission support & pastoral care	-	2,284	2,284	682
Other grants	4,519	2,780	7,299	2,969
	<u>13,669</u>	<u>23,772</u>	<u>37,441</u>	<u>29,334</u>

**ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2023**

4 Staff and trustees

During the year the charity had two full-time employees (2022: two full-time employees). Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The staff costs in note 3 include amounts relating to the employed ministers of the church who are also trustees (Michael Partridge and Matthew Peckham) paid in their capacity as staff and not as trustees, as permitted by the governing document.

Included within staff costs are pension costs in respect of defined contribution pension schemes.

No other remuneration was paid to any trustee during the year nor to any person connected to them.

5 Funds

The restricted funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance at 31.08.22 £	Receipts £	Payments £	Transfers in the year £	Balance at 31.08.23 £
<i>Restricted Funds</i>					
Mission	(2,533)	11,145	(12,634)	-	(4,022)
Trips and events	4,026	2,516	(8,254)	1,775	63
Property rental	(2,140)	3,714	(3,540)	-	(1,967)
	<u>(647)</u>	<u>17,374</u>	<u>(24,428)</u>	<u>1,775</u>	<u>(5,926)</u>
<i>General Funds</i>	154,099	155,913	(164,960)	(1,775)	143,278
TOTAL FUNDS	<u>153,452</u>	<u>173,287</u>	<u>(189,387)</u>	<u>-</u>	<u>137,352</u>

The mission fund has a small deficit at year-end which has been remedied by subsequent receipts after year-end.

The property rental fund comprises donations towards part of the residential accommodation for the assistant minister. Payments of £1,770 are made to the landlord in advance each six months and are met by committed donations to this fund in subsequent months; hence the negative balance at 31 August 2023 has been remedied by donations received in the year commencing 1 September 2023.

ROCK BAPTIST CHURCH

England & Wales - Charity number 1135133

Accounts

Rock Baptist Church

Report and Accounts

Year ended 31 August 2022

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ROCK BAPTIST CHURCH
FOR THE YEAR ENDED 31 AUGUST 2022
CHARITY INFORMATION

Trustees	Sarah Abraham Sarah Ackroyd Brian Hayden-Smith Cheryl Lancaster Glenford Mapp Michael Partridge Matthew Peckham Keith Proffitt Jonathan Rowell Phil Griffin (from 21 September 2022)
Governing Document	Trust deed dated 24th February 2000
Charity Number	1135133
Registered Office	115 Coldhams Lane Cambridge CB1 3JB
Independent Examiner	Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank p.l.c. Kings Valley Yew Street Stockport Cheshire SK4 2JU

CONTENTS

	Page
Charity Information	1
Report of the Trustees	2
Independent Examiner's Report	3
Receipts and Payments Account	4
Statement of Assets and Liabilities	5
Notes to the Accounts	6-7

ROCK BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2022

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the Charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its trust deed, are to advance the Christian faith in Cambridge and in other parts of the United Kingdom or the world.

Government

The policy and operating decisions of the Charity rest with the Trustees who meet regularly to monitor the activities of the Charity.

Review of Activities

This was another year disrupted by COVID and restrictions on meeting. The Church was grateful to Mill Road Baptist Church for the use of their building which allowed many to worship together in the period to Christmas and again during the summer. All services were broadcast using Zoom, which was vital in the period we could not meet in person and important for those unable to attend the services.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

The Church had again set a deficit budget, the continuation of a deliberate decision three years earlier to use some of its reserves to fund an Assistant Pastor post. With expenditure lower than budget - with some expenditure delayed until 2022/23 - and income higher than budget, the actual draw on reserves was rather lower than anticipated and the Church still has a significant level of reserves.

Reserves Policy

The Board of Trustees have established a policy whereby free reserves held by the charity should be maintained at a prudent level, equivalent to a minimum of three months' expenditure, allowing ongoing activity to continue for the coming year, should income not reach budgeted levels, and to provide for unplanned contingencies of the Church, its members and missionaries. With reserves well in excess of this minimum, a decision was made to appoint an additional full-time member of staff in 2019, meaning the Church is expected to run deficit budgets for the next couple of years, with a consequent use of some of the available reserves.

COVID-19

Despite the impact on meetings, there has been little impact from COVID for which the Charity is grateful. Indeed, some generous donations have allowed the Charity to support some increased local and wider needs within its charitable aims. Even so, the trustees' continue to monitor income and expenditure carefully and should it become necessary, will take measures to mitigate the impact on the Charity's free reserves.

Risk Statement

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. The Trustees have examined the major strategic, business and operational risks which the church faces and confirm that systems have been established to monitor those risks so that necessary steps can be taken to lessen them. In particular the areas relating to children's work continue to be kept under review with assistance from Thirtyone:eight, including DBS checking as necessary. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf by:

Brian Hayden-Smith

Brian Hayden-Smith

Date: 27 June 2023

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ROCK BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Rock Baptist Church ('the charity') for the year ended 31 August 2022 on pages 4 to 7 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 27 June 2023

**ROCK BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
RECEIPTS					
Voluntary receipts	2	134,539	13,433	147,972	155,005
Charitable activities		651	4,585	5,236	194
Investment receipts		154	-	154	249
Total receipts		135,344	18,018	153,362	155,447
PAYMENTS					
Charitable activities	3	140,019	16,241	156,260	163,038
Total payments		140,019	16,241	156,260	163,038
Net of receipts / (payments) before transfers		(4,675)	1,777	(2,898)	(7,591)
Transfers between funds		-	-	-	-
Cash funds as at last year end	5	158,774	(2,424)	156,350	163,941
Cash funds at this year end	5	154,099	(647)	153,452	156,350

The notes on pages 6 to 7 form part of these accounts.

ROCK BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2022

1. Fixed assets	2022	2021
	£	£
The insurance re-instatement values of the equipment owned by the church were:	33,374	33,374
Property (share of cost)		
Cherry Hinton Road Manse	180,000	180,000
The property, 404 Cherry Hinton Road Cambridge, is a share in the manse purchased in August 2011 on an equity share arrangement with the minister of the church. The title is registered in the name of the minister.		
2. Debtors	2022	2021
	£	£
Gift Aid recoverable to the year-end	9,863	2,135
Deposit relating to rented property	2,070	2,070
Prepaid rent	9,548	9,548
	21,481	13,752
3. Bank balances	2022	2021
	£	£
Current account	37,435	40,488
Deposit account	116,017	115,862
	153,452	156,350
4. Liabilities	2022	2021
	£	£
Accounts preparation and independent examination	1,560	1,560
Accrued expenses	4,192	-
	5,752	1,560

At 31 August 2022 the charity had made grant commitments as follows:

Arab World Ministries	£3,600 p.a. until November 2024
Overseas Missionary Fellowship	£10,608 p.a. until August 2023
SIM	£1,500 p.a. until August 2024
Mukti Mission	£2,400 p.a. until August 2024

At 31 August 2022 the charity had committed to paying rent for residential accommodation for the Assistant Pastor amounting to £21,540 in the year to 31 August 2023.

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.

The accounts were approved by the trustees and signed on their behalf by:

<i>Brian Hayden-Smith</i>	27 June 2023
Brian Hayden-Smith	Date

The notes on pages 6 to 7 form part of these accounts.

ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022

1 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. 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.

2 Voluntary receipts

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Gift Aided Donations	108,848	11,369	120,216	117,427
Other Donations	4,991	780	5,771	8,781
Gift Aid	20,700	1,285	21,984	28,796
	<u>134,539</u>	<u>13,433</u>	<u>147,972</u>	<u>155,005</u>

3 Charitable activities

a Direct charitable costs

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Staff Costs	81,138	-	81,138	84,342
Staff Expenses	1,371	-	1,371	1,176
Visiting Speakers	1,168	-	1,168	1,305
Ministry Resources	3,414	-	3,414	2,089
Evangelism	2,212	280	2,492	194
Church conference	-	459	459	-
Trips and social events	-	827	827	202
Church property costs	27,613	3,540	31,153	31,869
Grants paid (note 3c)	18,198	11,136	29,334	34,067
	<u>135,113</u>	<u>16,241</u>	<u>151,355</u>	<u>155,244</u>

b Support and administration

Advertising	30	-	30	28
Print, Postage & stationery	231	-	231	390
Computer & website	221	-	221	1,219
Insurance	691	-	691	685
Subscriptions	1,940	-	1,940	2,475
Accounts preparation and examination	1,560	-	1,560	2,944
Bank Charges	233	-	233	54
	<u>4,906</u>	<u>-</u>	<u>4,906</u>	<u>7,795</u>
Combined charitable activity cost	<u>140,019</u>	<u>16,241</u>	<u>156,260</u>	<u>163,038</u>

c Grants

	Institutions	Individuals	2022	2021
	£	£	£	£
OMF (Overseas Missionary Fellowship)	-	10,608	10,608	10,608
AWM (Arab World Ministries)	-	3,600	3,600	3,600
Crosslinks	-	-	-	1,750
Christians against poverty	-	-	-	2,400
EMF (European Mission Fellowship)	1,325	-	1,325	-
MAF (Mission Aviation Fellowship)	-	1,800	1,800	1,800
SIM (Serving in Mission)	-	1,500	1,500	2,950
Concrete Rose	1,250	-	1,250	-
SAT-7	1,300	-	1,300	-
Mukti Mission	4,300	-	4,300	5,000
Tearfund	-	-	-	-
Romsey Mill	-	-	-	1,250
Evangelism, mission support & pastoral care	-	682	682	593
Other grants	500	2,469	2,969	4,116
	<u>8,675</u>	<u>20,659</u>	<u>29,334</u>	<u>34,067</u>

**ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2022**

4 Staff and trustees

During the year the charity had two full-time employees (2021: two full-time employees and one part-time employee). Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The staff costs in note 3 include amounts relating to the employed ministers of the church who are also trustees (Michael Partridge and Matthew Peckham) paid in their capacity as staff and not as trustees, as permitted by the governing document.

Included within staff costs are pension costs in respect of defined contribution pension schemes.

No other remuneration was paid to any trustee during the year nor to any person connected to them.

5 Funds

The restricted funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance at 31.08.21 £	Receipts £	Payments £	Transfers in the year £	Balance at 31.08.22 £
<i>Restricted Funds</i>					
Mission	(520)	9,123	(11,136)	-	(2,533)
Trips and events	-	5,592	(1,566)	-	4,026
Property rental	(1,904)	3,304	(3,540)	-	(2,140)
	<u>(2,424)</u>	<u>18,018</u>	<u>(16,241)</u>	<u>-</u>	<u>(647)</u>
<i>General Funds</i>	158,774	135,344	(140,019)	-	154,099
TOTAL FUNDS	<u>156,350</u>	<u>153,362</u>	<u>(156,260)</u>	<u>-</u>	<u>153,452</u>

The mission fund has a small deficit at year-end which has been remedied by subsequent receipts after year-end.

The property rental fund comprises donations towards part of the residential accommodation for the assistant minister. Payments of £1,770 are made to the landlord in advance each six months and are met by committed donations to this fund in subsequent months; hence the negative balance at 31 August 2022 has been remedied by donations received in the year commencing 1 September 2022.

ROCK BAPTIST CHURCH

England & Wales - Charity number 1135133

Accounts

Rock Baptist Church

Report and Accounts

Year ended 31 August 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ROCK BAPTIST CHURCH
FOR THE YEAR ENDED 31 AUGUST 2021
CHARITY INFORMATION

Trustees	Sarah Abraham Sarah Ackroyd Brian Hayden-Smith Cheryl Lancaster (from 14 July 2021) Glenford Mapp Michael Partridge Matt Peckham Keith Proffitt Jonathan Rowell
Governing Document	Trust deed dated 24th February 2000
Charity Number	1135133
Registered Office	115 Coldhams Lane Cambridge CB1 3JB
Independent Examiner	Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank p.l.c. Kings Valley Yew Street Stockport Cheshire SK4 2JU

CONTENTS

	Page
Charity Information	1
Report of the Trustees	2
Independent Examiner's Report	3
Receipts and Payments Account	4
Statement of Assets and Liabilities	5
Notes to the Accounts	6-7

ROCK BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2021

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the Charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its trust deed, are to advance the Christian faith in Cambridge and in other parts of the United Kingdom or the world.

Government

The policy and operating decisions of the Charity rest with the Trustees who meet regularly to monitor the activities of the Charity.

Review of Activities

This was another year disrupted by COVID and restrictions on meeting. The Church was grateful to Mill Road Baptist Church for the use of their building which allowed many to worship together in the period to Christmas and again during the summer. All services were broadcast using Zoom, which was vital in the period we could not meet in person and important for those unable to attend the services.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

During the year income decreased by £1,362, to £155,447, and expenditure increased by £1,822, to £163,038. As a result the cash held by the charity decreased by £7,591, to £156,350.

The Church had set a deficit budget, a deliberate decision to use some of its reserves to fund the post of Assistant Pastor. However, with receipts of £155,447 due to the generous support of the members and payments of £163,038, the draw on reserves was rather lower than anticipated and the Church still has a significant level of reserves.

Reserves Policy

The Board of Trustees have established a policy whereby free reserves held by the charity should be maintained at a prudent level, equivalent to a minimum of three months' expenditure, allowing ongoing activity to continue for the coming year, should income not reach budgeted levels, and to provide for unplanned contingencies of the Church, its members and missionaries. With reserves well in excess of this minimum, a decision was made to appoint an additional full-time member of staff in 2019, meaning the Church is expected to run deficit budgets for the next couple of years, with a consequent use of some of the available reserves.

COVID-19

Despite the impact on meetings, there has been little impact from COVID for which the Charity is grateful. Indeed, some generous donations have allowed the Charity to support some increased local and wider needs within its charitable aims. Even so, the trustees' continue to monitor income and expenditure carefully and should it become necessary, will take measures to mitigate the impact on the Charity's free reserves.

Risk Statement

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. The Trustees have examined the major strategic, business and operational risks which the church faces and confirm that systems have been established to monitor those risks so that necessary steps can be taken to lessen them. In particular the areas relating to children's work continue to be kept under review with assistance from Thirtyone:eight, including DBS checking as necessary. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf by:

B P Hayden-Smith

Brian Hayden-Smith

Date: 19 June 2022

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ROCK BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Rock Baptist Church ('the charity') for the year ended 31 August 2021 on pages 4 to 7 following.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 20 June 2022

**ROCK BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2021**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
RECEIPTS					
Voluntary receipts	2	140,248	14,757	155,005	153,543
Charitable activities		194	-	194	2,537
Investment receipts		249	-	249	729
Total receipts		140,690	14,757	155,447	156,809
PAYMENTS					
Charitable activities	3	146,954	16,084	163,038	161,217
Total payments		146,954	16,084	163,038	161,217
Net of receipts / (payments) before transfers		(6,264)	(1,327)	(7,591)	(4,407)
Transfers between funds		(45)	45	-	-
Cash funds as at last year end	5	165,083	(1,142)	163,941	168,348
Cash funds at this year end	5	158,774	(2,424)	156,350	163,941

The notes on pages 6 to 7 form part of these accounts.

**ROCK BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2021**

1. Fixed assets	2021	2020
	£	£
The insurance re-instatement values of the equipment owned by the church were:	33,374	33,197
Property (share of cost)		
Cherry Hinton Road Manse	180,000	180,000

The property, 404 Cherry Hinton Road Cambridge, is a share in the manse purchased in August 2011 on an equity share arrangement with the minister of the church. The title is registered in the name of the minister.

2. Debtors	2021	2020
	£	£
Gift Aid recoverable to the year-end	2,135	1,641
Deposit relating to rented property	2,070	2,070
Prepaid rent	9,548	9,548
	<u>13,752</u>	<u>13,259</u>

3. Bank balances	2021	2020
	£	£
Current account	40,488	33,327
Deposit account	115,862	130,613
	<u>156,350</u>	<u>163,941</u>

4. Liabilities	2021	2020
	£	£
Accounts preparation and independent examination	1,560	2,944
	<u>1,560</u>	<u>2,944</u>

At 31 August 2021 the charity had made grant commitments as follows:

Arab World Ministries	£3,600 p.a. until November 2021
Overseas Missionary Fellowship	£10,600 p.a. until April 2022
SIM	£1,500 p.a. until August 2024
Mukti Mission	£2,400 p.a. until August 2024

At 31 August 2021 the charity had committed to paying rent for residential accommodation for the Assistant Pastor amounting to £21,840 in the year to 31 August 2022. Subsequently this commitment has been extended to 31 August 2023.

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.

The accounts were approved by the trustees and signed on their behalf by:

B P Hayden-Smith

Brian Hayden-Smith

Date: 19 June 2022

The notes on pages 6 to 7 form part of these accounts.

ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021

1 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. 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.

2 Voluntary receipts

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Gift Aided Donations	106,136	11,291	117,427	115,370
Other Donations	8,001	780	8,781	9,645
Gift Aid	26,110	2,686	28,796	28,528
	<u>140,248</u>	<u>14,757</u>	<u>155,005</u>	<u>153,543</u>

3 Charitable activities

a Direct charitable costs

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Staff Costs	84,342	-	84,342	78,924
Staff Expenses	1,176	-	1,176	2,976
Visiting Speakers	1,305	-	1,305	2,310
Ministry Resources	2,089	-	2,089	1,501
Evangelism	194	-	194	1,140
Church conference	-	-	-	4,599
Trips and social events	-	202	202	-
Church property costs	28,329	3,540	31,869	30,858
Grants paid (note 3c)	21,725	12,342	34,067	34,220
	<u>139,159</u>	<u>16,084</u>	<u>155,244</u>	<u>156,527</u>

b Support and administration

Advertising	28	-	28	185
Print, Postage & stationery	390	-	390	1,732
Computer & website	1,219	-	1,219	292
Insurance	685	-	685	645
Subscriptions	2,475	-	2,475	1,801
Accounts preparation and examination	2,944	-	2,944	-
Bank Charges	54	-	54	35
	<u>7,795</u>	<u>-</u>	<u>7,795</u>	<u>4,689</u>
Combined charitable activity cost	<u>146,954</u>	<u>16,084</u>	<u>163,038</u>	<u>161,217</u>

c Grants

	Institutions	Individuals	2021	2020
	£	£	£	£
OMF (Overseas Missionary Fellowship)	10,608	-	10,608	10,608
AWM (Arab World Ministries)	3,600	-	3,600	3,600
Crosslinks	1,750	-	1,750	3,000
Christians against poverty	2,400	-	2,400	-
Daada Luogon	-	-	-	1,200
MAF (Mission Aviation Fellowship)	1,800	-	1,800	1,800
SIM (Serving in Mission)	2,950	-	2,950	-
Youth for Christ (relating to Fort Rocky event)	-	-	-	1,271
Cornerstone	-	-	-	1,052
Mukti Mission	5,000	-	5,000	2,332
Tearfund	-	-	-	1,000
Romsey Mill	1,250	-	1,250	1,000
Evangelism, mission support & pastoral care	-	593	593	775
Other grants	1,994	2,122	4,116	6,582
	<u>31,352</u>	<u>2,715</u>	<u>34,067</u>	<u>34,220</u>

**ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2021**

4 Staff and trustees

During the year the charity had two full-time employees and one part-time employee (2020: two full-time employees and one part-time employee). Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The staff costs in note 3 include amounts relating to the employed ministers of the church who are also trustees (Michael Partridge and Matthew Peckham) paid in their capacity as staff and not as trustees, as permitted by the governing document.

Included within staff costs are pension costs in respect of defined contribution pension schemes.

No other remuneration was paid to any trustee during the year nor to any person connected to them.

5 Funds

The restricted funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance at 31.08.20 £	Receipts £	Payments £	Transfers in the year £	Balance at 31.08.21 £
<i>Restricted Funds</i>					
Mission	737	11,085	(12,342)	-	(520)
Trips and events	-	158	(202)	45	-
Property rental	(1,879)	3,515	(3,540)	-	(1,904)
	<u>(1,142)</u>	<u>14,757</u>	<u>(16,084)</u>	<u>45</u>	<u>(2,424)</u>
<i>General Funds</i>	165,083	140,690	(146,954)	(45)	158,774
TOTAL FUNDS	<u>163,941</u>	<u>155,447</u>	<u>(163,038)</u>	<u>-</u>	<u>156,350</u>

The mission fund has a small deficit at year-end which has been remedied by subsequent receipts after year-end.

The property rental fund comprises donations towards part of the residential accommodation for the assistant minister. Payments of £1,770 are made to the landlord in advance each six months and are met by committed donations to this fund in subsequent months; hence the negative balance at 31 August 2021 has been remedied by donations received in the year commencing 1 September 2021.

ROCK BAPTIST CHURCH

England & Wales - Charity number 1135133

Accounts

Rock Baptist Church

Report and Accounts

Year ended 31 August 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

ROCK BAPTIST CHURCH
FOR THE YEAR ENDED 31 AUGUST 2020
CHARITY INFORMATION

Trustees	Sarah Abraham (appointed 25/09/19) Sarah Ackroyd Brian Hayden-Smith Margaret MacFarlane (retired 26/02/20) Glenford Mapp Michael Partridge Matt Peckham (appointed 01/09/19) Keith Proffitt Jonathan Rowell
Governing Document	Trust deed dated 24th February 2000
Charity Number	1135133
Registered Office	115 Coldhams Lane Cambridge CB1 3JB
Independent Examiner	Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
Bankers	The Co-operative Bank p.l.c. Kings Valley Yew Street Stockport Cheshire SK4 2JU

CONTENTS

	Page
Charity Information	1
Report of the Trustees	2
Independent Examiner's Report	3
Receipts and Payments Account	4
Statement of Assets and Liabilities	5
Notes to the Accounts	6-7

ROCK BAPTIST CHURCH
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2020

The Trustees have pleasure in submitting the Report and Accounts for the year.

Objects of the Charity

The charity, which is a church, is governed by a trust deed and is constituted as a trust. The charity's principal objects, as set out in its trust deed, are to advance the Christian faith in Cambridge and in other parts of the United Kingdom or the world.

Government

The policy and operating decisions of the Charity rest with the Trustees who meet regularly to monitor the activities of the Charity.

Review of Activities

The year came to be dominated by the COVID lockdown and related restrictions which meant that services from March were conducted via Zoom. At the beginning of the year, we had welcomed our new Assistant Pastor and his family, and the period to March had been encouraging and busy.

Whilst members of the Church missed meeting up in person, Zoom services were widely valued and allowed people from other parts of the UK, and indeed the world, to participate, and some special services were joined by some who were not regular attenders.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

During the year income increased by £23,373, to £156,809, and expenditure increased by £49,028, to £161,217. As a result the cash held by the charity decreased by £4,407, to £163,941.

The Church had set a deficit budget, a deliberate decision to use some of its reserves to fund the post of Assistant Pastor. However, with receipts of £156,809 due to the generous support of the members and payments of £161,217, slightly lower than expected because of COVID, the Church was close to break-even. Consequently, there was not as big draw on reserves as anticipated in the budget.

Reserves Policy

The Trustees have established a policy whereby free reserves held by the charity should be maintained at a prudent level, equivalent to a minimum of three months' expenditure (c£40,000), allowing ongoing activity to continue for the coming year, should income not reach budgeted levels, and to provide for unplanned contingencies of the Church, its members and missionaries. With reserves well in excess of this minimum, a decision was made to appoint an additional full-time member of staff, meaning the Church is expected to run deficit budgets for the next couple of years, with a consequent use of some of the available reserves.

COVID-19

As indicated above, the charity has had to change how it operates. In financial terms, there has been little impact, for which the charity is grateful, but the Trustees are monitoring income and expenditure carefully, and should it become necessary, will take measures to mitigate the impact on the Charity's free reserves. Meanwhile, thanks to some generous donations, the Charity has been able to support increased local and wider needs within its charitable aims.

Risk Statement

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. The Trustees have examined the major strategic, business and operational risks which the church faces and confirm that systems have been established to monitor those risks so that necessary steps can be taken to lessen them. In particular the areas relating to children's work continue to be kept under review with assistance from Thirtyone:eight, including DBS checking as necessary. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf by:

Brian Hayden-Smith

Date: 24 June 2021

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ROCK BAPTIST CHURCH**

I report to the trustees on my examination of the accounts of Rock Baptist Church (the Charity) for the year ended 31 August 2020 on pages 4 to 7 following.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 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 2011 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 2011 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 order to enable a proper understanding of the accounts to be reached.

Archie McDowall BA CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: 28 June 2021

**ROCK BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
RECEIPTS					
Voluntary receipts	2	143,132	10,411	153,543	128,074
Charitable activities		2,537	-	2,537	4,496
Investment receipts		729	-	729	866
Total receipts		146,398	10,411	156,809	133,436
PAYMENTS					
Charitable activities	3	150,911	10,305	161,217	112,189
Total payments		150,911	10,305	161,217	112,189
Net of receipts / (payments) before transfers		(4,513)	106	(4,407)	21,247
Transfers between funds		-	-	-	-
Cash funds as at last year end	5	169,596	(1,248)	168,348	147,101
Cash funds at this year end	5	165,083	(1,142)	163,941	168,348

The notes on pages 6 to 7 form part of these accounts.

**ROCK BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 AUGUST 2020**

1. Fixed assets	2020	2019
	£	£
The insurance re-instatement values of the equipment owned by the church were:	33,197	33,197
Property (share of cost)		
Cherry Hinton Road Manse	180,000	180,000
 The property, 404 Cherry Hinton Road Cambridge, is a share in the manse purchased in August 2011 on an equity share arrangement with the minister of the church. The title is registered in the name of the minister.		
2. Debtors	2020	2019
	£	£
Gift Aid recoverable to the year-end	1,641	1,604
Deposit relating to rented property	2,070	2,070
Prepaid rent and deposit	9,548	10,770
	<u>13,259</u>	<u>14,444</u>
3. Bank balances	2020	2019
	£	£
Current account	33,327	23,464
Deposit account	130,613	144,884
	<u>163,941</u>	<u>168,348</u>
4. Liabilities	2020	2019
	£	£
Accounts preparation and independent examination	2,944	1,440
Venue hire	-	592
HMRC for tax and national insurance	-	1,245
Pension contributions	-	279
	<u>2,944</u>	<u>3,556</u>

At 31 August 2020 and 2019 the charity had made grant commitments as follows:

Arab World Ministries	£3,600 p.a. until November 2021
Overseas Missionary Fellowship	£10,600 p.a. until April 2022
Crosslinks	£3,000 p.a. until August 2021

At 31 August 2020 the charity had committed to paying rent for residential accommodation for the Assistant Pastor amounting to £21,540 in the year to 31 August 2021.

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.

The accounts were approved by the trustees and signed on their behalf by:

Brian Hayden-Smith

Date: 24 June 2021

The notes on pages 6 to 7 form part of these accounts.

**ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2020**

1 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. 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.

2 Voluntary receipts

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Gift Aided Donations	107,367	8,003	115,370	90,644
Other Donations	8,865	780	9,645	10,202
Gift Aid	26,900	1,628	28,528	27,228
	<u>143,132</u>	<u>10,411</u>	<u>153,543</u>	<u>128,074</u>

3 Charitable activities

a Direct charitable costs

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Staff Costs	78,924	-	78,924	41,321
Staff Expenses	2,976	-	2,976	1,343
Visiting Speakers	2,310	-	2,310	1,880
Ministry Resources	1,501	-	1,501	3,510
Evangelism	1,140	-	1,140	1,562
Church conference	4,599	-	4,599	150
Church property costs	27,318	3,540	30,858	26,735
Grants paid (note 3c)	27,454	6,765	34,220	27,567
	<u>146,222</u>	<u>10,305</u>	<u>156,527</u>	<u>104,069</u>

b Support and administration

Advertising	185	-	185	699
Print, Postage & stationery	1,732	-	1,732	1,947
Computer & website	292	-	292	431
Insurance	645	-	645	673
Subscriptions	1,801	-	1,801	1,900
Legal fees	-	-	-	1,140
Accounts preparation and examination	-	-	-	1,260
Bank Charges	35	-	35	70
	<u>4,689</u>	<u>-</u>	<u>4,689</u>	<u>8,120</u>

Combined charitable activity cost

	<u>150,911</u>	<u>10,305</u>	<u>161,217</u>	<u>112,189</u>
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c Grants

	Institutions £	Individuals £	2020 £	2019 £
OMF (Overseas Missionary Fellowship)	10,608	-	10,608	10,700
AWM (Arab World Ministries)	3,600	-	3,600	4,410
Crosslinks	3,000	-	3,000	3,100
Daada Luogon	1,200	-	1,200	2,050
MAF (Mission Aviation Fellowship)	1,800	-	1,800	1,800
Youth for Christ (relating to Fort Rocky event)	1,271	-	1,271	-
Cornerstone	1,052	-	1,052	-
Open Doors	984	-	984	-
Mukti Mission	2,332	-	2,332	1,125
Tearfund	1,000	-	1,000	-
Evangelism, mission support & pastoral care	-	775	775	3,257
Local support organisations	4,000	-	4,000	-
Other grants	1,188	1,410	2,597	1,125
	<u>32,035</u>	<u>2,185</u>	<u>34,220</u>	<u>27,567</u>

**ROCK BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 AUGUST 2020**

4 Staff and trustees

During the year the charity had two full-time employees and one part-time employee (2019: one full-time). Its activities are generally carried out by volunteers.

No staff received salaries at a rate of more than £60,000 per annum.

The staff costs in note 3 include amounts relating to the employed ministers of the church who are also trustees (Michael Partridge and Matthew Peckham) paid in their capacity as staff and not as trustees, as permitted by the governing document.

Included within staff salary costs are pension costs in respect of defined contribution pension schemes.

No other remuneration was paid to any trustee during the year nor to any person connected to them.

5 Funds

The restricted funds represent amounts received for specific purposes. Movements in the year across all funds are as follows:

	Balance at 31.08.19 £	Receipts £	Payments £	Transfers in the year £	Balance at 31.08.20 £
<i>Restricted Funds</i>					
Mission	522	6,980	(6,765)	-	737
Property rental	(1,770)	3,431	(3,540)	-	(1,879)
	<u>(1,248)</u>	<u>10,411</u>	<u>(10,305)</u>	<u>-</u>	<u>(1,142)</u>
<i>General Funds</i>	169,596	146,398	(150,911)	-	165,083
TOTAL FUNDS	<u>168,348</u>	<u>156,809</u>	<u>(161,217)</u>	<u>-</u>	<u>163,941</u>

The property rental fund comprises donations towards part of the residential accommodation for the assistant minister. Payments of £1,770 are made to the landlord in advance each six months and are met by committed donations to this fund in subsequent months; hence the negative balance at 31 August 2020 has been remedied by donations received in the year commencing 1 September 2020.