

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

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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
	13,259	14,444
3. Bank balances	2020	2019
	£	£
Current account	33,327	23,464
Deposit account	130,613	144,884
	163,941	168,348
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
	2,944	3,556

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
	143,132	10,411	153,543	128,074

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
	146,222	10,305	156,527	104,069

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
	4,689	-	4,689	8,120

Combined charitable activity cost

	150,911	10,305	161,217	112,189
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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
	32,035	2,185	34,220	27,567

**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.