

# 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](http://www.stewardship.org.uk)

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

<b>Trustees</b>	Sarah Abraham Sarah Ackroyd Brian Hayden-Smith Cheryl Lancaster (from 14 July 2021) Glenford Mapp Michael Partridge Matt Peckham Keith Proffitt Jonathan Rowell
<b>Governing Document</b>	Trust deed dated 24th February 2000
<b>Charity Number</b>	1135133
<b>Registered Office</b>	115 Coldhams Lane Cambridge CB1 3JB
<b>Independent Examiner</b>	Archie McDowall BA CA Stewardship 1 Lamb's Passage London EC1Y 8AB
<b>Bankers</b>	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 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 £
<b>RECEIPTS</b>					
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
<b>PAYMENTS</b>					
Charitable activities	3	146,954	16,084	163,038	161,217
Total payments		146,954	16,084	163,038	161,217
<b>Net of receipts / (payments) before transfers</b>		(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
<b>Cash funds at this year end</b>	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**

<b>1. Fixed assets</b>	<b>2021</b>	<b>2020</b>
	£	£
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.

<b>2. Debtors</b>	<b>2021</b>	<b>2020</b>
	£	£
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>

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

<b>4. Liabilities</b>	<b>2021</b>	<b>2020</b>
	£	£
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
	<b>140,248</b>	<b>14,757</b>	<b>155,005</b>	<b>153,543</b>

**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
	<b>139,159</b>	<b>16,084</b>	<b>155,244</b>	<b>156,527</b>

**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
	<b>7,795</b>	<b>-</b>	<b>7,795</b>	<b>4,689</b>

**Combined charitable activity cost**

	<b>146,954</b>	<b>16,084</b>	<b>163,038</b>	<b>161,217</b>
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**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
	<b>31,352</b>	<b>2,715</b>	<b>34,067</b>	<b>34,220</b>

**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
<b>TOTAL FUNDS</b>	<b>163,941</b>	<b>155,447</b>	<b>(163,038)</b>	<b>-</b>	<b>156,350</b>

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.