

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

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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
	<u>21,481</u>	<u>13,752</u>
3. Bank balances	2022	2021
	£	£
Current account	37,435	40,488
Deposit account	116,017	115,862
	<u>153,452</u>	<u>156,350</u>
4. Liabilities	2022	2021
	£	£
Accounts preparation and independent examination	1,560	1,560
Accrued expenses	4,192	-
	<u>5,752</u>	<u>1,560</u>

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
	134,539	13,433	147,972	155,005

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
	135,113	16,241	151,355	155,244

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
	4,906	-	4,906	7,795

Combined charitable activity cost

	140,019	16,241	156,260	163,038
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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
	8,675	20,659	29,334	34,067

**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.