

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

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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.Hayden-Smith / 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
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		155,913	17,374	173,287	153,362
PAYMENTS					
Charitable activities	3	164,960	24,428	189,387	156,260
Total payments		164,960	24,428	189,387	156,260
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	143,278	(5,926)	137,352	153,452

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
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	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 style="font-family: cursive; font-size: 1.2em; margin: 0;"><i>B HaydenSmith</i></p> <p style="margin: 0;">B HaydenSmith (Jun 12, 2024 20:13 GMT+1)</p> <p style="margin: 0;">Brian Hayden-Smith</p>	<p style="font-size: 1.2em; margin: 0;">Jun 14, 2024</p> <hr style="border: 0.5px solid black;"/> <p style="margin: 0;">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

a Direct charitable costs

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
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>
	<u>164,960</u>	<u>24,428</u>	<u>189,387</u>	<u>156,260</u>

Combined charitable activity cost

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>	<u>154,099</u>	<u>155,913</u>	<u>(164,960)</u>	<u>(1,775)</u>	<u>143,278</u>
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.