

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

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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	-
	4,427	13,760
3. Bank balances	2024	2023
	£	£
Current account	28,925	20,931
Deposit account	98,252	116,420
	127,177	137,352
4. Liabilities	2024	2023
	£	£
Accounts preparation and independent examination	1,740	1,644
	1,740	1,644

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

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
a Direct charitable costs				
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>
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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>	<u>143,278</u>	<u>139,578</u>	<u>(154,310)</u>	<u>-</u>	<u>128,546</u>
TOTAL FUNDS	137,352	166,217	(176,392)	-	127,177

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.