



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1st October 2020 To: 30th September 2021

Charity name: Strood Gospel Mission Church (SGMC)

Charity registration number: 1137729

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The principal purpose of the Church is the advancement of the Christian faith. SGMC may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Regular public worship, prayer, bible study, preaching, teaching and baptism. Education and training for Christian and community service. Giving and encouraging pastoral care. Supporting and encouraging social action. Supporting and caring for the local community.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees confirm that they have complied with their duty to have due regard to the Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The on-going COVID pandemic continued to constrain our activities during parts of the year. However, livestreaming Sunday services and our mid-week fellowship meetings via Zoom, proved very popular, and led to a number of new members of the fellowship joining us physically on Sundays once we were permitted to meet again. All of our groups and activities at SGMC were finally able to open as the year progressed, and we have retained our livestream capability so that people always have an opportunity to access our Sunday services, either physically or online. Given the enhanced sense of loneliness, isolation and anxiety that some people have felt during the pandemic, we feel our use of technology has allowed us the opportunity to meet the needs of people, many of whom we know are local to the area.</p> <p>SGMC has also sought to engage with the local community in a safe and encouraging way by introducing a number of initiatives. These have included the distribution of "Advent Bags", which were bags of blessings distributed to local families in advance of Christmas. The free bags contained small gifts, treats and activities to undertake each day of Advent, around the four themes of Love, Joy, Hope and Peace. We repeated the initiative at Easter, distributing "Lent Bags" and both initiatives proved very popular. In addition, we introduced a "Hope Hut", which is a converted wheelie bin store, placed outside the church building, which has a display inside with a perspective front and lighting, and so the display is visible 24 hours a day. At both Christmas and Easter, we displayed a series of tableaux representing, respectively, the nativity story and the message of Easter. This provided much needed cheer on dull days and dark evenings, and we received a lot of positive feedback from our community. Also at Christmas, we took our popular Carol Service out onto the streets, bringing live music and carols to people living in many of the streets surrounding the church building, as well as elsewhere in Strood, particularly to those living alone or house-bound. Finally at</p>

		<p>Christmas, we undertook a Christingle service via Zoom, which was open to all, for both children and families to enjoy. The year also saw the start of our “Grassroots” project, which is a clothing (and other small household items) project where clothes are donated, then laundered and made freely available to anyone. Anyone can come into the church building and take what they need, for free. If they choose to make a donation, these are collected and 100% of these donations are then given to local good causes, such as Medway Foodbank. SGMC covers all the costs of operating the project. The project is proving a great success; recycling clothing and helping people to obtain what they need, whilst also recycling any donations to other worthy local causes. SGMC was also used as a COVID testing centre during the year, with the church building being made available to assist the NHS and Medway Council.</p>
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The financial year produced a small deficit of £2,967.90. Whilst income increased significantly from £47,779.34 to £65,498.35, expenditure also increased to £68,466.25 from £31,425.63, reflecting, principally, the additional costs involved in the appointment of our new Minister-in-Training in September 2020, as well as significant property maintenance costs with work including renewing a substantial part of the roof on the church building and a new boiler being installed at the Manse. SGMC owns the church building and the Manse, together insured for in excess of £1.3m.</p> <p>The principal long-term liability of the Church is its membership as a participating employer of the Baptist Pension Scheme, the Defined Benefit Plan. At the last formal valuation of the Plan in December 2019, there was a deficit of £18m and the Church, and the other participating employers in the DB Plan, are collectively responsible for funding this deficit. The pension scheme liability amounted to £17,553.15 as at 30th September 2021, and SGMC has been advised that the estimated cost for the Church to buyout its Pension Scheme liabilities as at this date would be £46,800</p>
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		(£54,200 as at 30th September 2020).
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	When setting and/or reviewing the appropriate level of reserves, the Church takes into account the level of funds required to cover immediate commitments and planned expenditure, as well as an analysis of future needs, opportunities, contingencies and risks that are not likely to be met out of forecast income, and the consequences of not being able to meet them. At just over £120,000, the current level of reserves covers approximately 18 months of expenditure assuming a full-time minister. Given the ages of the Church building and the Manse, and the likely need of significant maintenance expenditure over the coming years, as well as the reliance on a relatively small number of donors, the level of reserves is felt appropriate to ensure that SGMC can meet commitments when they fall due.
Amount of reserves held	Para 1.22	Total reserves amount to £120,215.44. We also hold reserves of £8,872.19 designated for use in Youth Work, and £8,269.42 in a restricted legacy reserve, held in a separate account, to be used for Mission and Outreach.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed and removed by the Church Members, as detailed under the Constitution. This process is public, clear and open, but the vote is undertaken by way of a secret ballot of the membership of the Church. The Church membership will also vote for the appointment to the roles of Minister, Minister-in-Training, Church Secretary, Church Treasurer, Elder and Deacon.

Reference and Administrative details

Charity name	Strood Gospel Mission Church
Other name the charity uses	N/A
Registered charity number	1137729

Charity's principal address	Brompton Lane, Strood, Rochester, Kent. ME2 3BQ
Correspondence address	58 King Arthurs Drive, Frindsbury, Rochester, Kent. ME2 3NB

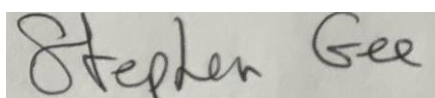
Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Western	Interim Minister	1.10.20 to 31.3.21	
2	Hayley Prestidge-Briston	Minister-in-Training		
3	Stephen Gee	Treasurer & Deacon		
4	Diana Morgan	Deacon		
5	Rick Morgan	Deacon		
6	Kevin Jennings	Elder	1.10.20 to 26.11.20	
7	Marion Hollebon	Deacon		
8	Mark Wicker	Deacon		
9	Karen Charles	Deacon		
10	Gary Bell	Treasurer & Deacon	1.10.20 to 12.9.21	
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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Stephen Gee	
Position (e.g., Secretary, Chair, etc)	Treasurer & Trustee	
Date	5/05/2022	

STROOD GOSPEL MISSION CHURCH**FINANCIAL STATEMENT FOR THE YEAR ENDED 30 SEPTEMBER 2021****GENERAL RECEIPTS & PAYMENTS ACCOUNT**

	Note	2021	2020
Income			
Sunday Offerings		7,591.30	12,449.78
Regular Giving		31,299.50	22,425.55
Rental Income		11,433.83	10,148.74
Designated Mission Giving		134.40	604.23
Sundry Income		43.00	1,365.22
Interest Received		678.35	785.82
Gift Aid Recovery		14,317.97	-
Legacies		-	-
Total Income		65,498.35	47,779.34
Expenditure			
Payroll		27,258.20	19,652.82
Tithe Fund		2,751.59	1,000.00
Mileage		-	611.25
Designated Mission Gifts		134.40	525.00
Outreach & Publicity		842.57	-
Training & Teaching Materials		313.30	47.40
Preaching Gifts		30.00	45.00
Sundries		654.52	211.60
Phone & Website		719.59	468.85
Photocopier		95.04	285.12
Resources		2,216.18	665.97
Youth Work		22.00	33.98
Property Church		11,144.67	3,138.78
Utilities Church		3,198.15	1,887.57
Technology		1,287.33	-
College Accommodation & Travel		225.89	-
Pastor's Discretionary Fund		100.00	-
Property Frindsbury		11,400.00	1,950.00
Utilities Frindsbury		3,081.06	-
Property Manse		2,991.76	902.29
Total Expenditure		68,466.25	31,425.63
Net income / (expenditure) for the year	1	(2,967.90)	16,353.71
Transfers to/from Reserve Accounts		-	-
Balance at previous year end		25,591.26	9,237.55
Balance at current year end		22,623.36	25,591.26

STATEMENT OF ASSETS AND LIABILITIES AT 30 SEPTEMBER 2021

	Note	2021	2020
Assets			
Bank and other cash balances			
Current Account		21,161.81	25,549.46
Reserves Account *		41,638.10	76,633.67
Restricted Legacy Account (Mission)		8,269.42	8,268.59
Charity Bank Account		52,449.53	51,776.44
United Trust Account		35,000.00	-
Other monetary assets:			
Debtors		-	-
Loans made		-	-
Gift aid claimed but not received		-	-
Investment Assets		-	-
Assets Held for Church's own use	2	1,354,401	1,302,762
Total Assets		1,512,919.86	1,464,990.16
Liabilities			
Current Liabilities	3	-	741.40
Long Term Loans		-	-
Pension Scheme liability	4	17,553.15	20,426.85
Other liabilities		-	-
Total Liabilities		17,553.15	21,168.25

* Included within the Reserves Account is a figure of £8,872.19 representing the outstanding balance from the closure of the Playgroup, and is to be used for Youth Work.

The accounts and statement of assets and liabilities relating to the year ending 30th September 2021 are as approved by the Trustees, and by the Members at the AGM of 5th December 2021.

Signed: Stephen Gee
Treasurer (authorised to sign on behalf of all the Trustees)

Date: 5.12.2021

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Assets Held for the Church's own use

The Church is the beneficial owner of the following assets:

- Church premises at Brompton Lane valued in the accounts at £907,672 insured value.
- Church manse at 1 Weston Road valued in the accounts at £386,591 insured value.
- The Church also owns fixtures, furniture and equipment with an insured value of £60,138

3. Current Liabilities

	2021	2020
Utilities billed but not yet paid	-	-
Cheques written but not cashed	-	514.54
Other current liabilities	-	226.86
Total Current Liabilities	-	741.40

4. Pension Scheme Liabilities

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

There was a formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the Church makes a monthly payment in respect of the DB scheme deficit, currently £307.95, which will increase in line with increases in Minimum Pensionable Income. This figure was temporarily reduced to assist churches during the COVID pandemic but increased back again from January 2021. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and Liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £17,553.15 as at 30th September 2021.

The Church has been advised that the estimated cost for the Church to buyout their Pension Scheme liabilities as at 30th September 2021 was £46,800 (£54,200 as at 30th September 2020)

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Strood Gospel Mission Church

On accounts for the year
ended

30 September 2021

Charity no
(if any)

1137729

Set out on pages

General Receipts & Payments Account and Statement of Assets and Liabilities

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

In connection with my examination, no matter has come to my attention 1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

19 March 2022

Name:

Lionel Robbins

Relevant professional
qualification(s) or body
(if any):