

# ZION BAPTIST CHURCH

England & Wales - Charity number 1162105

## Details

---

**Status** Registered

**Legal form** Other

**Registered** 2015-06-10

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** Zion Baptist Church  
East Road  
Cambridge  
CB1 1BD

**Phone** 01223576385

**Email** [office@zionbc.org.uk](mailto:office@zionbc.org.uk)

**Website** [zionbc.org.uk](http://zionbc.org.uk)

## Activities

---

**Objects:** THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD

**Activities:** The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

## Classification

---

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

---

- Cambridgeshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£125,632	£143,620	-	-
2023-12-31	£91,463	£106,577	-	-
2022-12-31	£101,042	£92,519	-	-
2021-12-31	£104,731	£180,090	-	-
2020-12-31	£106,302	£108,449	-	-

## Trustees

Name	Role	Appointed
Emma Louise De Vaux		2024-07-28
Geoffrey Mann		2014-11-18
JANE MANN		2014-11-14
ROGER WRIGHT		2014-11-18
Rev Jason De Vaux		2022-05-29

**ZION BAPTIST CHURCH**

England & Wales - Charity number 1162105

---

# Accounts

---

**Zion Baptist Church**

**Accounts for the year ended 31 December 2024**

**Contents and Church information**

<b>Contents</b>	<b>Page</b>
Independent Examiner's Report	1
Receipts and Payments Accounts	2 and 3
Statement of Assets and Liabilities	4
Notes to the Accounts	5 to 9

**Minister** Revd Jason deVaux (Trustee)

**Deacons**  
El DeVaux (Trustee)  
Geoff Mann (Trustee)  
Jane Mann (Trustee)  
Roger Wright (Trustee)

**Charity Registration Number** 1162105

**Address**  
1 East Road  
Cambridge  
CB1 1BD

**Independent examiner**  
Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

Accounts for the year ended 31 December 2024

Independent Examiner's Report

To the Trustees of Zion Baptist Church

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2024 set out on pages 2 to 9.

**Responsibilities and basis of report**

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').


I report in respect of my examination of the Church's accounts carried out under section 145 of the 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 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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

29<sup>th</sup> October 2025

## Accounts for the year ended 31 December 2024

## Receipts and payments accounts (1)

	Notes	General Fund £	Designated Funds £	2024 Total Funds £	General Fund £	Designated Funds £	2023 Total Funds £
<b>General and Designated Funds</b>							
Receipts							
Offerings	2	13,090	0	13,090	10,268	0	10,268
Tax recoveries	3	2,001	0	2,001	1,890	0	1,890
Donations and other income	4	1,693	3,110	4,803	2,230	0	2,230
Recharges	5	5,494	0	5,494	5,075	0	5,075
Molly's café	6	12,137	0	12,137	0	0	0
Rents received	7	88,107	0	88,107	72,000	0	72,000
		-----	-----	-----	-----	-----	-----
Total		122,522	3,110	125,632	91,463	0	91,463
		-----	-----	-----	-----	-----	-----
Payments							
Ministry	8	32,621	0	32,621	28,620	0	28,620
Administration	9	13,713	0	13,713	10,806	0	10,806
Chapel upkeep	10	63,565	0	63,565	54,572	0	54,572
Missionary giving	11	1,510	0	1,510	1,216	0	1,216
Property costs	12	8,232	0	8,232	11,195	0	11,195
Molly's café	13	23,979	0	23,979	0	0	0
Other donations	14	0	0	0	168	0	168
		-----	-----	-----	-----	-----	-----
Total		143,620	0	143,620	106,577	0	106,577
		-----	-----	-----	-----	-----	-----
(Deficit)/surplus for the year		-21,098	3,110	-17,988	-15,114	0	-15,114
Funds brought forward		47,308	1,038	48,346	62,422	1,038	63,460
		-----	-----	-----	-----	-----	-----
Funds carried forward		26,210	4,148	30,358	47,308	1,038	48,346
		-----	-----	-----	-----	-----	-----
			(note 13)			(note 13)	

## Accounts for the year ended 31 December 2024

## Receipts and payments accounts (2)

	2024 £	2023 £
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	0	0
	-----	-----
	0	0
	-----	-----
Payments Pensioners' fellowship	3,110	0
Toddlers	0	0
	-----	-----
	3,110	0
	-----	-----
Deficit for the year	-3,110	0
Funds brought forward	3,110	3,110
	-----	-----
Funds carried forward	0	3,110
	-----	-----
<b>Summary</b>		
General and Designated Funds	30,358	48,346
Auxiliary Funds	0	3,110
	-----	-----
Total funds carried forward	30,358	51,456
	-----	-----

Accounts for the year ended 31 December 2024

Statement of Aseets and Liabilities

		Notes	2024 £	2023 £
<b>Non Monetary Assets</b>		17	12,404,162	12,092,782
			-----	-----
<b>Assets and Liabilities</b>				
General and Designated Funds	Barclays current account		17,975	26,801
	Cambridge and Counties deposit account		12,383	21,295
	Cash in hand		0	250
			-----	-----
			30,358	48,346
			-----	-----
Auxiliary Funds	Pensioners' fellowship		0	3,110
			-----	-----
			0	3,110
			-----	-----
<b>Total Assets and Accumulated Funds</b>			30,358	51,456
			-----	-----

The Receipts and Payments Accounts, Statement of Assets and Liabilities and Notes to the Accounts set out on pages 5 to 9 for the year ended 31 December 2024 are as approved by the Trustees.

*Geoff Mann.*

Geoff Mann  
Treasurer

*29<sup>th</sup> October 2025*

## Accounts for the year ended 31 December 2024

## Notes to the Accounts (1)

## 1 Accounting Policies

These accounts have been prepared on a receipts and payments basis.  
There were no material outstanding liabilities at 31 December 2024.

	General Fund £	Designated Funds £	2024 Total Funds £	General Fund £	Designated Funds £	2023 Total Funds £
<b>2 Offerings</b>						
Gift aided	8,005	0	8,005	7,558	0	7,558
Non gift aided	5,085	0	5,085	2,710	0	2,710
	-----	-----	-----	-----	-----	-----
	13,090	0	13,090	10,268	0	10,268
	-----	-----	-----	-----	-----	-----
<b>3 Tax Recoveries</b>						
Current year	2,001	0	2,001	1,890	0	1,890
	-----	-----	-----	-----	-----	-----
	2,001	0	2,001	1,890	0	1,890
	-----	-----	-----	-----	-----	-----
<b>4 Donations and Other Income</b>			2024 £			2023 £
Cambridge City Council Warmspace grant			0			1,000
Interest received			1,088			779
Other donations			605			451
			-----			-----
			1,693			2,230
Pensioners			3,110			0
			-----			-----
			4,803			2,230
			-----			-----
<b>5 Recharges</b>			2024 £			2023 £
Jimmy's Insurance premium			5,494			5,075
			-----			-----
			5,494			5,075
			-----			-----



## Accounts for the year ended 31 December 2024

## Notes to the Accounts (3)

		2024	2023
		£	£
10	<b>Chapel Upkeep</b>		
	Cleaner's salary	5,816	5,299
	Insurance	9,965	9,210
	Light and heat	0	1,000
	Light and heat	30,970	20,811
	Miscellaneous	484	440
	Repairs	15,423	17,621
	Water	518	119
	Website	389	72
		-----	-----
		63,565	54,572
		-----	-----
11	<b>Missionary Giving</b>		
	BMS World Mission	755	608
	Home Mission	755	608
		-----	-----
		1,510	1,216
		-----	-----
12	<b>Property Costs</b>		
	Warkworth Street	6,432	11,195
	Jimmy's	1,800	0
	rent valuation	-----	-----
		8,232	11,195
		-----	-----
13	<b>Molly's café</b>		
	Barista salaries	16,160	0
	Cost of sales	6,569	0
	Set up costs	1,250	0
		-----	-----
		23,979	0
		-----	-----
14	<b>Other Donations</b>		
	Other donations	0	168
		-----	-----
		0	168
		-----	-----

Accounts for the year ended 31 December 2024

Notes to the Accounts (4)

15	<b>Designated Funds 2024</b>	Brought forward £	Receipts £	Payments £	Carried forward £
	Choir	399	0	0	399
	Pensioners	0	3,110	0	3,110
	Sunday school and Bible class	639	0	0	639
		1,038	3,110	0	4,148
	<b>Designated Funds 2023</b>	Brought forward £	Receipts £	Payments £	Carried forward £
	Choir	399	0	0	399
	Sunday school and Bible class	639	0	0	639
		1,038	0	0	1,038

16 **Staff Costs**

Rev'd Jason deVaux, a trustee, was paid in the year in his role as the Church's minister. Expenses totalling £nil (2023 - £nil) were reimbursed to him.

The staff costs were:	2024 £	2023 £
Wages and salaries	55,360	39,736
	55,360	39,736

The average weekly number of staff employed during the year was 4 (2023 - 3)  
No member of staff received emoluments of more than £60,000

Accounts for the year ended 31 December 2024

Notes to the Accounts (5)

17 Non Monetary Assets

2024	2023
£	£

The Church is the beneficial owner (subject to the relevant trusts) of the following assets (at insured values), the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

Church premises	11,651,135	11,355,882
Contents	177,855	176,094
Manse	561,601	547,369
Contents	13,571	13,437
	12,404,162	12,092,782

**ZION BAPTIST CHURCH**

England & Wales - Charity number 1162105

---

# Accounts

---



Accounts for the year ended 31 December 2023

**Independent Examiner's Report**

To the Trustees of Zion Baptist Church

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2023 set out on pages 2 to 9.

**Responsibilities and basis of report**

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 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 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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

22<sup>nd</sup> October 2024

## Accounts for the year ended 31 December 2023

## Receipts and payments accounts (1)

	Notes	General Fund £	Designated Funds £	2023 Total Funds £	General Fund £	Designated Funds £	2022 Total Funds £	
<b>General and Designated Funds</b>								
Receipts	Offerings	2	10,268	0	10,268	10,581	0	10,581
	Tax recoveries	3	1,890	0	1,890	1,963	0	1,963
	Donations and other income	4	2,230	0	2,230	1,555	0	1,555
	Recharges	5	5,075	0	5,075	4,225	0	4,225
	Rents received	6	72,000	0	72,000	82,718	0	82,718
	<b>Total</b>		<b>91,463</b>	<b>0</b>	<b>91,463</b>	<b>101,042</b>	<b>0</b>	<b>101,042</b>
Payments	Ministry	7	28,620	0	28,620	14,761	153	14,914
	Administration	8	10,806	0	10,806	9,586	0	9,586
	Chapel upkeep	9	54,572	0	54,572	40,310	0	40,310
	Missionary giving	10	1,216	0	1,216	1,254	0	1,254
	Property costs	11	11,195	0	11,195	26,455	0	26,455
	Other donations	12	168	0	168	0	0	0
	<b>Total</b>		<b>106,577</b>	<b>0</b>	<b>106,577</b>	<b>92,366</b>	<b>153</b>	<b>92,519</b>
	(Deficit)/surplus for the year		-15,114	0	-15,114	8,676	-153	8,523
	Funds brought forward		62,422	1,038	63,460	53,746	1,191	54,937
	Funds carried forward		47,308	1,038	48,346	62,422	1,038	63,460
				(note 13)			(note 13)	

## Accounts for the year ended 31 December 2023

## Receipts and payments accounts (2)

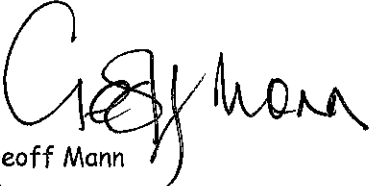
	2023	2022
	£	£
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	0	0
	-----	-----
	0	0
	-----	-----
Payments Pensioners' fellowship	0	0
Toddlers	0	0
	-----	-----
	0	0
	-----	-----
Deficit for the year	0	0
Funds brought forward	3,110	3,110
	-----	-----
Funds carried forward	3,110	3,110
	-----	-----
<b>Summary</b>		
General and Designated Funds	48,346	63,460
Auxiliary Funds	3,110	3,110
	-----	-----
Total funds carried forward	51,456	66,570
	-----	-----

Accounts for the year ended 31 December 2023

Statement of Aseets and Liabilities

	Notes	2023 £	2022 £
<b>Non Monetary Assets</b>	16	12,092,782	10,737,965
<hr/>			
<b>Assets and Liabilities</b>			
<b>General and Designated Funds</b>			
	Barclays current account	26,801	42,694
	Cambridge and Counties deposit account	21,295	20,516
	Cash in hand	250	250
		<hr/>	<hr/>
		48,346	63,460
		<hr/>	<hr/>
<b>Auxiliary Funds</b>			
	Pensioners' fellowship	3,110	3,110
		<hr/>	<hr/>
		3,110	3,110
		<hr/>	<hr/>
<b>Total Assets and Accumulated Funds</b>		51,456	66,570
		<hr/>	<hr/>

The Receipts and Payments Accounts, Statement of Assets and Liabilities and Notes to the Accounts set out on pages 5 to 9 for the year ended 31 December 2023 are as approved by the Trustees.

  
 Geoff Mann  
 Treasurer

 2024

## Accounts for the year ended 31 December 2023

## Notes to the Accounts (1)

## 1 Accounting Policies

These accounts have been prepared on a receipts and payments basis.  
There were no material outstanding liabilities at 31 December 2023.

	General Fund £	Designated Funds £	2023 Total Funds £	General Fund £	Designated Funds £	2022 Total Funds £
<b>2 Offerings</b>						
Gift aided	7,558	0	7,558	7,851	0	7,851
Non gift aided	2,710	0	2,710	2,730	0	2,730
	-----	-----	-----	-----	-----	-----
	10,268	0	10,268	10,581	0	10,581
	-----	-----	-----	-----	-----	-----
<b>3 Tax Recoveries</b>						
Current year	1,890	0	1,890	1,963	0	1,963
	-----	-----	-----	-----	-----	-----
	1,890	0	1,890	1,963	0	1,963
	-----	-----	-----	-----	-----	-----
<b>4 Donations and Other Income</b>			2023 £			2022 £
Cambridge City Council Warmspace grant			1,000			1,000
Interest received			779			330
Other donations			451			225
			-----			-----
			2,230			1,555
			-----			-----
<b>5 Recharges</b>			2023 £			2022 £
Jimmy's Insurance premium			5,075			4,225
			-----			-----
			5,075			4,225
			-----			-----

## Accounts for the year ended 31 December 2023

## Notes to the Accounts (2)

		2023	2022
		£	£
<b>6</b>	<b>Rents Received</b>		
	Jimmy's Cambridge 1837 building	72,000	72,000
	Warkworth Street	0	10,718
		-----	-----
		72,000	82,718
		-----	-----
<b>7</b>	<b>Ministry</b>		
	Minister		
	Gross stipend	26,500	10,313
	Pension contributions	0	-262
	Ministerial expenses	175	347
	Ministry	1,717	801
	Pulpit supply	228	1,231
	Removal expenses	0	1,931
	Warm space grant	0	400
		-----	-----
		28,620	14,761
	Pastoral fund	0	153
		-----	-----
		28,620	14,914
		-----	-----
<b>8</b>	<b>Administration</b>		
	Administrators' salaries		
	Church	6,838	0
	Language school	1,099	1,570
	Copying	788	820
	Food and cleaning materials	-4,000	4,000
	Independent examination	708	642
	Miscellaneous	448	343
	Telephone	4,925	2,211
		-----	-----
		10,806	9,586
		-----	-----

## Accounts for the year ended 31 December 2023

## Notes to the Accounts (3)

		2023	2022
		£	£
9	<b>Chapel Upkeep</b>		
	Cleaner's salary	5,299	4,334
	IT	0	3,077
	Insurance	9,210	8,221
	Light and heat	1,000	600
	Light and heat	20,811	20,309
	Miscellaneous	440	446
	Professional fees	0	1,116
	Repairs	17,621	1,863
	Water	119	104
	Website	72	240
		-----	-----
		54,572	40,310
		-----	-----
10	<b>Missionary Giving</b>		
	BMS World Mission	608	627
	Home Mission	608	627
		-----	-----
		1,216	1,254
		-----	-----
11	<b>Property Costs</b>		
	Arbury Road	0	-65
	Warkworth Street	11,195	26,520
		-----	-----
		11,195	26,455
		-----	-----
12	<b>Other Donations</b>		
	Other donations	168	0
		-----	-----
		168	0
		-----	-----

## Accounts for the year ended 31 December 2023

## Notes to the Accounts (4)

13	<b>Designated Funds 2023</b>	Brought forward	Receipts	Payments	Carried forward
		£	£	£	£
	Choir	399	0	0	399
	Pastoral Fund	0	0	0	0
	Sunday school and Bible class	639	0	0	639
		-----	-----	-----	-----
		1,038	0	0	1,038
		-----	-----	-----	-----
	<b>Designated Funds 2022</b>	Brought forward	Receipts	Payments	Carried forward
		£	£	£	£
	Choir	399	0	0	399
	Pastoral Fund	153	0	153	0
	Sunday school and Bible class	639	0	0	639
		-----	-----	-----	-----
		1,191	0	153	1,038
		-----	-----	-----	-----

14 **Related Party Transactions**

Geoff and Jane Mann, who are deacons of the Church, were also trustees of Jimmy's Cambridge until November 2023. Jimmy's Cambridge paid a rent of £72,000 (2022 - £72,000) to the Church in the year.

The Church recharged costs to Jimmy's Cambridge totalling £5,075 (2022 - £4,225)

## Accounts for the year ended 31 December 2023

## Notes to the Accounts (5)

## 15 Staff Costs

Rev'd Jason deVaux, a trustee, was paid in the year in his role as the Church's minister. Expenses totalling £nil (2022 - £nil) were reimbursed to him.

The staff costs were:	2023 £	2022 £
Wages and salaries	39,736	16,217
Other pension costs	0	-262
	-----	-----
	39,736	15,955
	-----	-----

The average weekly number of staff employed during the year was 3 (2022 - 2)  
No member of staff received emoluments of more than £60,000

## 16 Non Monetary Assets

2023 £	2022 £
-----------	-----------

The Church is the beneficial owner (subject to the relevant trusts) of the following assets (at insured values), the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

Church premises	11,355,882	10,085,153
Contents	176,094	154,876
Manse	547,369	486,118
Contents	13,437	11,818
	-----	-----
	12,092,782	10,737,965
	-----	-----

**ZION BAPTIST CHURCH**

England & Wales - Charity number 1162105

---

# Accounts

---

Contents	Page
Independent Examiner's Report	1
Receipts and Payments Accounts	2 and 3
Statement of Assets and Liabilities	4
Notes to the Accounts	5 to 9

Minister Until 30 April 2022

From 1 May 2022

Vacancy

Revd Jason deVaux (Trustee from May 2022)

Current Deacons

Joseph Lefor

(Trustee from March 2022 until January 2023)

Geoff Mann

(Trustee)

Jane Mann

(Trustee)

Roger Wright

(Trustee)

Derek Wall

(Trustee from March 2022)

Charity Registration Number

1162105

Address

1 East Road  
Cambridge  
CB1 1BD

Independent examiner

Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

Accounts for the year ended 31 December 2022

Independent Examiner's Report

To the Trustees of Zion Baptist Church

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2022 set out on pages 2 to 9.

Responsibilities and basis of report

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

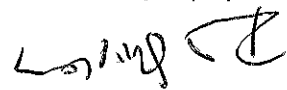
I report in respect of my examination of the Church's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

  
Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

3515 Oct 2023

Accounts for the year ended 31 December 2022

Receipts and payments accounts (1)

	2022	2021				
	General	Designated	Total	General	Designated	Total
	Funds	Funds	Funds	Funds	Funds	Funds
	£	£	£	£	£	£
Receipts						
Offerings	10,581	11,298	21,879	11,298	0	11,298
Tax recoveries	1,963	2,086	4,049	2,086	0	2,086
Donations and other income	1,555	1,040	2,595	1,555	0	1,040
Recharges	4,225	5,753	9,978	4,225	0	5,753
Rents received	82,718	84,554	167,272	82,718	0	84,554
Total	101,042	104,731	205,773	101,042	0	104,731
Payments						
Ministry	14,761	25,567	40,328	14,914	736	26,303
Administration	9,586	6,803	16,389	9,586	0	6,803
Chapel upkeep	40,310	118,094	158,404	40,310	0	118,094
Missionary giving	1,254	1,638	2,892	1,254	0	1,638
Property costs	26,455	27,252	53,707	26,455	0	27,252
Other donations	0	0	0	0	0	0
Total	92,366	179,354	271,720	92,519	736	180,090
(Deficit)/surplus for the year	8,676	-74,623	-65,947	8,523	-736	-75,359
Funds brought forward	53,746	128,369	182,115	54,937	1,927	130,296
Funds carried forward	62,422	53,746	116,168	63,460	1,191	54,937

Notes

2022  
 General Funds  
 Designated Funds  
 Total Funds

2021  
 General Funds  
 Designated Funds  
 Total Funds

Accounts for the year ended 31 December 2022

Receipts and payments accounts (2)

	2022	2021
	£	£
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	0	448
Payments Pensioners' fellowship	0	1,311
Toddlers	0	5
Deficit for the year	0	-868
Funds brought forward	3,110	3,978
Funds carried forward	3,110	3,110
<b>Summary</b>		
General and Designated Funds	63,460	54,937
Auxiliary Funds	3,110	3,110
Total funds carried forward	66,570	58,047

Accounts for the year ended 31 December 2022

Statement of Assets and Liabilities

	2022	2021
	£	£
Non Monetary Assets	16	9,855,821
Assets and Liabilities		
General and Designated Funds		
Barclays current account	42,694	34,501
Cambridge and Counties deposit account	20,516	20,186
Cash in hand	250	250
	63,460	54,937
Auxiliary Funds		
Pensioners' fellowship	3,110	3,110
	3,110	3,110
Total Assets and Accumulated Funds	66,570	58,047

The Receipts and Payments Accounts, Statement of Assets and Liabilities and Notes to the Accounts set out on pages 5 to 9 for the year ended 31 December 2022 are as approved by the Trustees.

Geoff Mann  
 Geoff Mann  
 Treasurer



Accounts for the year ended 31 December 2022

Notes to the Accounts (2)

	2022	2021
<b>6 Rents Received</b>		
Timmy's Cambridge 1837 building	72,000	72,000
Warkworth Street	10,718	12,554
	<b>82,718</b>	<b>84,554</b>
<b>7 Ministry</b>		
Minister	10,313	21,925
Gross stipend		
Pension contributions	-262	2,539
Ministerial expenses	347	451
Ministry	801	602
Pulpit supply	1,231	50
Removal expenses	1,931	0
Warm space grant	400	0
Pastoral fund	14,761	25,567
	153	736
	<b>14,914</b>	<b>26,303</b>
<b>8 Administration</b>		
Administrators' salaries	1,570	3,042
Copying	820	751
Food and cleaning materials	4,000	0
Independent examination	642	594
Miscellaneous	343	339
Postage and stationery	0	54
Telephone	2,211	2,023
	<b>9,586</b>	<b>6,803</b>

Accounts for the year ended 31 December 2022

Notes to the Accounts (3)

	2022	2021
9	£	£
Chapel Upkeep	4,334	4,149
Cleaner's salaries	3,077	300
IT	8,221	7,586
Insurance	0	89,624
Lift and Pew work	600	0
Light and heat	20,309	5,493
Light and heat	446	379
Miscellaneous	1,116	5,473
Professional fees	1,863	4,299
Repairs	104	425
Water	240	366
Website	40,310	118,094
10		
Missionary Giving	627	969
BMS World Mission	627	
Home Mission	1,254	1,638
11		
Property Costs	-65	18,478
Arbury Road	26,520	8,774
Warkworth Street	26,455	27,252
12		
Other Donations	0	0
Other donations	0	0

Accounts for the year ended 31 December 2022

Notes to the Accounts (4)

	Designated Funds 2022				Designated Funds 2021			
	Brought forward	Receipts	Payments	Carried forward	Brought forward	Receipts	Payments	Carried forward
	£	£	£	£	£	£	£	£
13	399	0	0	399	399	0	0	399
	0	153	153	0	153	0	736	153
	639	0	0	639	639	0	0	639
	1,038	153	153	1,038	1,927	0	736	1,191
14								
	399	0	0	399	399	0	0	399
	0	153	153	0	889	0	736	153
	639	0	0	639	639	0	0	639
	1,038	153	153	1,038	1,927	0	736	1,191

Related Party Transactions

Geoff and Jane Mann, who are deacons of the Church, are also trustees of Jimmy's Cambridge which paid a rent of £72,000 (2021 - £72,000) to the Church in the year. The Church recharged costs to Jimmy's Cambridge totalling £4,225 (2021 - £4,185)

They are also the owners of 70 Arbury Road which the church rents from them for their minister to live in. The amount paid to them for the rent of this property in the year was £nil (2021 - £15,600)

Accounts for the year ended 31 December 2022

Notes to the Accounts (5)

15 Staff Costs

Rev'd Jason deVaux, a trustee, was paid in the year in his role as the Church's minister. Expenses totalling £nil (2021 - £93) were reimbursed to him.

	The staff costs were:	
	2022	2021
	£	£
Wages and salaries	16,217	29,183
Other pension costs	-262	2,472
	-----	-----
	15,955	31,655

The average weekly number of staff employed during the year was 2 (2021 - 4)  
 No member of staff received emoluments of more than £60,000

16 Non Monetary Assets

	2022	2021
	£	£

The Church is the beneficial owner (subject to the relevant trusts) of the following assets (at insured values), the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

Church premises	10,085,153	9,252,434
Contents	154,876	146,247
Manse	486,118	445,980
Contents	11,818	11,160
	-----	-----
	10,737,965	9,855,821

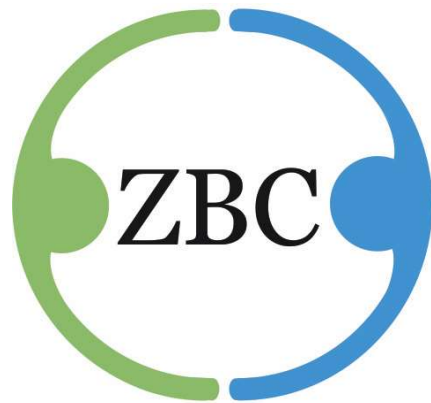
**ZION BAPTIST CHURCH**

England & Wales - Charity number 1162105

---

# Accounts

---



*a sending church*

**ZION BAPTIST CHURCH**

**ANNUAL REPORT 2021**

1 East Road, Cambridge

CB1 1BD



## VISION

We see ourselves as a 'sending church' – *'A place where all are welcome, all can grow, and all are sent out to serve local and global communities.'*

We seek to offer a Christ-like WELCOME that recognises the value of every human being.

We help people GROW in recognising, developing and using their gifting, as part of a journey of knowing and following the way of Christ.

We help to equip people to be SENT out to SERVE local and global communities through the power of the Holy Spirit, with humility, kindness, compassion, and to work for peace and justice.

## VALUES

We at ZBC intentionally seek to develop a culture where we:

Become a Spirit led community

Feel like one team

Embrace adventure

Inspire others

Share a hunger for God's coming Kingdom

## STRATEGY

1. Make regular and meaningful contact with members of the congregation, and regular attendees;
2. Invest in the development of emerging and current leaders of the congregation;
3. Work in partnership primarily with Anglia Ruskin University, Jimmy's Cambridge, ZBC Mission House, Agape, Baptist Union of Great Britain (BUGB), Joint Public Issues Team (JPIT), and BMS World Mission to serve local and global communities;
4. Offer advice and resources to formal members of the congregation and regular attendees, in spirituality and discipleship, evangelism, and welfare and social action; and;
5. Invest in fit for purpose buildings and online platforms for use as a base for ministry and mission.

## LEADERSHIP TEAM

Rev'd Gale Richards served ZBC from Sept 2016 until Nov 2021. The minister, when in post, together with the deacons, constitutionally also serve as trustees of the church, and they are collectively responsible for the spiritual leadership, oversight and administration of the church.



## Deacons

Geoff Mann (Treasurer)  
Jane Mann  
Derek Wall (until March 2021)  
Roger Wright

Due to decisions taken prior to 2016, we do not have a Church Secretary rather those duties are shared by the trustees, with administrative support from the Church Administrator.

## STAFF TEAM

In August 2021, Elisabeth Silver left her role as our Church Administrator, and Rosemary Barrett replaced her from September to December 2021. Elisabet Lajara left her role as our Young Adults Worker- Engagement in January 2021. Nerea Rico Toyos took up the role of English Classes' Administrator in September 2021. David Smith continued in his role as Church Cleaner.

## CONGREGATION

We currently have 20 people in formal membership with the church. Sadly, one of our members Elizabeth Sani died in October. Like the previous year, we have also been a slightly smaller congregation than usual. Our congregation for many years now has comprised some local permanent residents, and some individuals from a range of transient people groups (e.g. university students, people experiencing homelessness, newly arrived and short-stay visitors and workers from other parts of the world). One of the effects of the Covid-19 global pandemic which continued in 2021 has been that there have been fewer people from these transient groups in Cambridge, and correspondingly in our congregation.

## LIFE OF ZBC IN 2021

### ZBC on Thursdays

There was only one Bible Fellowship Group (BFG) as opposed to the usual two pre-Covid-19 pandemic.

On the 1<sup>st</sup> and 3<sup>rd</sup> Thursday of the month there was a focus on prayer, and on the 2<sup>nd</sup> and 4<sup>th</sup> Thursdays of the month there was a focus on Bible study, and when there was a 5<sup>th</sup> Thursday of the month, there were online games and quizzes. We were able to hold one of those games nights in Gale's back garden.

Until July 2021, we made use of Rev'd Dr. Helen Paynter's 'Tour of the Bible' videos on the Baptist Union website.

From September through December 2021, BFG met regularly in person in a member's home



## ZBC on Sundays

We did a series reflecting on one of the founding principles of the very first Baptist church – ‘Walking together and watching over one another,’ and a series on parables. It was also good to join with Baptist across Great Britain for Sunday worship as part of the online Baptist Assembly in May.

ZBC@SIX for students and young adults during the course of the year moved from Sunday evenings to Thursday evenings, and the group met sparingly during 2021, as was the case in 2020. When the group did meet, as overseen by Gale, it was largely a space for members of ZBC Mission House to share and encourage one another.

The Sunday morning services in November and December were led by a mix of internal and external preachers

## ZBC Mission House for Students

2021 started with 3 people living at the ZBC Mission house; Rasa (aka Brigita), Arrey (house leader) and Pricilla.

Pricilla headed home to Brazil towards the end of January having completed her fieldwork research here for her PhD.

Rasa continued as a volunteer tutor at ZBC English Classes being a blessing to students from the wider community.

Arrey continued until the end of June as our Gap Year Student. He continued to be a great help with operating audio-visuals at in-person services, and in helping our minister produce a video celebrating ZBC English Classes, and in continuing the ZBC Mission House video series.

The house welcomed Kathy in May, Vanios in July, and Rana in September. They have all settled in well. The church was particularly blessed to hear Kathy’s testimony through word and art, as part of our outgoing minister’s last Sunday morning service at the end of October.

## Chaplaincy @ ARU Cambridge Campus

Gale continued to serve as a member of the multi-faith ARU Chaplaincy Team. The work of the team continued to be affected by the pandemic. She was however able to write a thought for the week for staff and students in March on the theme of lament, and in July on the theme of helping each other walk the mile. It was also great to welcome new students in person/on-site in September, and resume ‘Pop up café’ activities on campus serving students and staff. Similarly, in person/on-site graduations returned in October, and she was blessed to attend Kathy’s graduation, and Nikita’s graduation (a former Café Gilead volunteer teacher).



Throughout the year she also participated in university-wide Race Equality discussions. There are also enquiries in the pipeline which may lead to ZBC having opportunities to once again host ARU events such as concerts, exhibitions, as well as the outgoing ARU lead chaplain's leaving service.

### **ZBC English Classes & Café Gilead**

ZBC English Classes on Saturdays and Café Gilead for conversational English on Wednesdays felt the impact of both BREXIT and the Covid-19 pandemic. This meant that there were fewer internationals in Cambridge this year. We registered about a third of our pre-pandemic and pre-BREXIT numbers (approximately 50 instead of our usual 150). We were able to offer in person/on-site classes again from September. We secured a new volunteer tutor (Angela) and returning volunteer tutors from ARU English Language Teaching course (Rasa, John and Dominika). The remainder of the team comprised Nerea (as our new English Classes Co-ordinator), and from the wider ZBC congregation Arrey, Robert and Gale.

The stories of three of the learners (Agi, Nicolas and Jolanda) were captured on a ZBC English Classes video which was viewed a lot on our social media channels.

### **Jimmy's Cambridge**

Geoff and Jane serve as trustees at Jimmy's Cambridge. ZBC supports Jimmy's primarily by offering a charitable rate for the lease of the premises they occupy. Gale did a monthly drop-in once social distancing measures related to the pandemic eased.

During 2021 Jimmy's:

- Supported more than 400 people across their services
- Moved 180 people out of emergency accommodation into more independent living
- Provided 16 people with their own front door in our innovative modular homes
- Provided over 7,500 home cooked meals and over 300 food parcels
- Provided over 25,000 support hours during Covid

### **Mill Road Workplace Chaplaincy**

Gale began coordinating this initiative in January as the Mill Road BC minister (Gilson) who had started it relocated. She has continued the partnership with Cambridgeshire Workplace Chaplaincy and maintained the relationships and profile of the initiative that Gilson had developed with a few of the businesses.

### **Redevelopment & Maintenance of Property Group**

This group comprising Gale and two deacons (Roger and Jane) with some support from our Church Administrator oversaw the completion of the removal of most of the central block of pews, and the installation of the new internal lift in the 1877 building. This has made a huge



difference in terms of improving accessibility, and offering a worship space that can be more flexibly used for its 21<sup>st</sup> century purposes.

## CHURCH AND COMMUNITY EVENTS AND HIGHLIGHTS

### Constitution

Amendments were made to the existing constitution to enable leadership team meetings and church members' meetings to legally be held online.

### Memorial for Rev'd John Pepper Campbell and Sarah Anne Campbell

Relatives of the minister that oversaw the building of the 1877 building, let us know that they had located the graves of John and Sarah Campbell in Cambridge. They also invited us to contribute to the memorial they plan to add to the graves. They hope to hold a service in Spring 2022, to dedicate what will then be the newly installed memorial.

### The Return of hosting Student Events

In September, Agape began holding meetings in the ZBC Crypt again including a monthly prayer meeting for Student workers in the city. Just Love Cambridge also held a gathering for students in the vestibule area of the church, in the run up to COP 26 in Glasgow.

## BAPTISTS TOGETHER

The local Baptist ministers continued to meet monthly and led Praise and Prayer gatherings for local Baptist churches.

## ECUMENICAL WORK

### Centre of Cambridge Churches Together Forum

The forum normally meets 3 times a year and organises 2 major events a year. Two of ZBC's deacons (Geoff and Jane) attend as representatives of ZBC. Unfortunately, many events had to be cancelled because of the pandemic. An online Good Friday service was held.

## LOOKING AHEAD – What major things will 2022 bring for the life and mission of ZBC?

### Outgoing minister

In November, Gale began her new part-time role as a regional minister with Eastern Baptist Association. She had originally planned to stay on part-time with ZBC and work alongside another part-time minister, but felt led to change her plans. Thus, ZBC enters 2022 with the opportunity to discern who God desires the church to call, for this next chapter.

10 May 2022

Leadership Team (Trustees) at that date

**Zion Baptist Church**

**Accounts for the year ended 31 December 2021**

**Contents and Church information**

<b>Contents</b>	<b>Page</b>
Independent Examiner's Report	1
Receipts and Payments Accounts	2 and 3
Statement of Assets and Liabilities	4
Notes to the Accounts	5 to 9
<b>Minister</b> <b>Until 24 December 2021</b> <b>From 25 December 2021</b>	Rev'd Gale Richards (Trustee until 24 December 2021) Vacancy
<b>Current Deacons</b>	Geoff Mann            (Trustee) Jane Mann            (Trustee) Roger Wright        (Trustee) Derek Wall            (Trustee until 9 March 2021)
<b>Charity Registration Number</b>	1162105
<b>Address</b>	1 East Road Cambridge CB1 1BD
<b>Independent examiner</b>	Ian Shipley FCCA Prentis & Co LLP 115c Milton Road Cambridge CB4 1XE

Accounts for the year ended 31 December 2021

Independent Examiner's Report

To the Trustees of Zion Baptist Church

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2021 set out on pages 2 to 9.

**Responsibilities and basis of report**

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 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 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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

28<sup>th</sup> October 2022

Accounts for the year ended 31 December 2021

## Receipts and payments accounts (1)

	Notes	General Fund £	Designated Funds £	2021 Total Funds £	General Fund £	Designated Funds £	2020 Total Funds £	
<b>General and Designated Funds</b>								
Receipts	Offerings	2	11,298	0	11,298	11,261	379	11,640
	Tax recoveries	3	2,086	0	2,086	2,046	67	2,113
	Donations and other income	4	1,040	0	1,040	770	0	770
	Recharges	5	5,753	0	5,753	5,233	0	5,233
	Rents received	6	84,554	0	84,554	86,546	0	86,546
	<b>Total</b>		<b>104,731</b>	<b>0</b>	<b>104,731</b>	<b>105,856</b>	<b>446</b>	<b>106,302</b>
Payments	Ministry	7	25,567	736	26,303	28,647	434	29,081
	Administration	8	6,803	0	6,803	10,372	0	10,372
	Chapel upkeep	9	118,094	0	118,094	37,185	0	37,185
	Missionary giving	10	1,638	0	1,638	1,330	0	1,330
	Property costs	11	27,252	0	27,252	30,322	0	30,322
	Other donations	12	0	0	0	159	0	159
	<b>Total</b>		<b>179,354</b>	<b>736</b>	<b>180,090</b>	<b>108,015</b>	<b>434</b>	<b>108,449</b>
	(Deficit)/surplus for the year		-74,623	-736	-75,359	-2,159	12	-2,147
	Funds brought forward		128,369	1,927	130,296	130,528	1,915	132,443
	Funds carried forward		53,746	1,191	54,937	128,369	1,927	130,296
				(note 13)			(note 13)	

## Accounts for the year ended 31 December 2021

## Receipts and payments accounts (2)

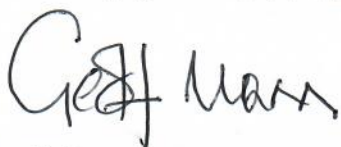
	2021 £	2020 £
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	0	448
	-----	-----
	0	448
	-----	-----
Payments Pensioners' fellowship	0	1,311
Toddlers	0	5
	-----	-----
	0	1,316
	-----	-----
Deficit for the year	0	-868
Funds brought forward	3,110	3,978
	-----	-----
Funds carried forward	3,110	3,110
	-----	-----
<b>Summary</b>		
General and Designated Funds	54,937	130,296
Auxiliary Funds	3,110	3,110
	-----	-----
Total funds carried forward	58,047	133,406
	-----	-----

Accounts for the year ended 31 December 2021

## Statement of Aseets and Liabilities

	Notes	2021 £	2020 £
<b>Non Monetary Assets</b>	16	9,855,821	9,758,240
<b>Assets and Liabilities</b>			
General and Designated Funds	Barclays current account	34,501	75,300
	Cambridge and Counties deposit account	20,186	54,746
	Cash in hand	250	250
		-----	-----
		54,937	130,296
		-----	-----
Auxiliary Funds	Pensioners' fellowship	3,110	3,110
		-----	-----
		3,110	3,110
		-----	-----
<b>Total Assets and Accumulated Funds</b>		58,047	133,406
		-----	-----

The Receipts and Payments Accounts, Statement of Assets and Liabilities and Notes to the Accounts set out on pages 5 to 9 for the year ended 31 December 2021 are as approved by the Trustees.



Geoff Mann  
Treasurer

27<sup>th</sup> October 2022

## Accounts for the year ended 31 December 2021

## Notes to the Accounts (1)

## 1 Accounting Policies

These accounts have been prepared on a receipts and payments basis.

There were no material outstanding liabilities at 31 December 2021.

	General Fund £	Designated Funds £	2021 Total Funds £	General Fund £	Designated Funds £	2020 Total Funds £
<b>2 Offerings</b>						
Gift aided	8,343	0	8,343	8,184	269	8,453
Non gift aided	2,955	0	2,955	3,077	110	3,187
	-----	-----	-----	-----	-----	-----
	11,298	0	11,298	11,261	379	11,640
	-----	-----	-----	-----	-----	-----
<b>3 Tax Recoveries</b>						
Current year	2,086	0	2,086	2,046	67	2,113
	-----	-----	-----	-----	-----	-----
	2,086	0	2,086	2,046	67	2,113
	-----	-----	-----	-----	-----	-----
<b>4 Donations and Other Income</b>			2021 £			2020 £
Interest received			440			770
Missionary donations			300			0
Other donations			300			0
			-----			-----
			1,040			770
			-----			-----
<b>5 Recharges</b>			2021 £			2020 £
Jimmy's Insurance premium			4,185			4,038
Lift repairs			0			1,195
EBA Arbury Road			1,568			0
			-----			-----
			5,753			5,233
			-----			-----

## Accounts for the year ended 31 December 2021

## Notes to the Accounts (2)

		2021	2020
		£	£
<b>6</b>	<b>Rents Received</b>		
	Jimmy's Cambridge 1837 building	72,000	73,171
	Warkworth Street	12,554	13,375
		-----	-----
		84,554	86,546
		-----	-----
<b>7</b>	<b>Ministry</b>		
	Minister		
	Gross stipend	21,925	24,000
	Pension contributions	2,539	2,639
	Ministerial expenses	451	34
	Ministry	602	1,824
	Pulpit supply	50	150
		-----	-----
		25,567	28,647
	Pastoral fund	736	434
		-----	-----
		26,303	29,081
		-----	-----
<b>8</b>	<b>Administration</b>		
	Administrators' salaries	3,042	4,469
	Copying	751	810
	Food and cleaning materials	0	2,025
	Independent examination	594	570
	Miscellaneous	339	474
	Postage and stationery	54	147
	Telephone	2,023	1,817
	Training	0	60
		-----	-----
		6,803	10,372
		-----	-----

## Accounts for the year ended 31 December 2021

## Notes to the Accounts (3)

	2021 £	2020 £
<b>9 Chapel Upkeep</b>		
Cleaner's salaries	4,149	4,595
IT and sound	300	2,029
Insurance	7,586	7,319
Lift and Pew work	89,624	0
Light and heat	5,493	5,880
Miscellaneous	379	357
Professional fees	5,473	3,299
Repairs	4,299	12,168
Water	425	808
Website	366	730
	-----	-----
	118,094	37,185
	-----	-----
<b>10 Missionary Giving</b>		
BMS World Mission	969	665
Home Mission	669	665
	-----	-----
	1,638	1,330
	-----	-----
<b>11 Property Costs</b>		
Arbury Road	18,478	17,688
Warkworth Street	8,774	12,634
	-----	-----
	27,252	30,322
	-----	-----
<b>12 Other Donations</b>		
Other donations	0	159
	-----	-----
	0	159
	-----	-----

## Accounts for the year ended 31 December 2021

## Notes to the Accounts (4)

13	Designated Funds 2021	Brought forward £	Receipts £	Payments £	Carried forward £
	Choir	399	0	0	399
	Pastoral Fund	889	0	736	153
	Sunday school and Bible class	639	0	0	639
		1,927	0	736	1,191
	<b>Designated Funds 2020</b>	<b>Brought forward £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Carried forward £</b>
	Choir	399	0	0	399
	Pastoral Fund	877	446	434	889
	Sunday school and Bible class	639	0	0	639
		1,915	446	434	1,927

## 14 Related Party Transactions

Geoff and Jane Mann, who are deacons of the Church, are also trustees of Jimmy's Cambridge which paid a rent of £72,000 (2020 - £73,171) to the Church in the year.

The Church recharged costs to Jimmy's Cambridge totalling £4,185 (2020 - £5,233)

They are also the owners of 70 Arbury Road which the church rents from them for their minister to live in. The amount paid to them for the rent of this property in the year was £15,600 (2020 - £14,400)

## Accounts for the year ended 31 December 2021

## Notes to the Accounts (5)

## 15 Staff Costs

Rev'd Gale Richards, a trustee, was paid in the year in her role as the Church's minister. Expenses totalling £93 (2020 - £34) were reimbursed to her.

The staff costs were:

	2021	2020
	£	£
Wages and salaries	29,183	33,064
Other pension costs	2,472	2,639
	-----	-----
	31,655	35,703
	-----	-----

The average weekly number of staff employed during the year was 4 (2020 - 4)  
No member of staff received emoluments of more than £60,000

## 16 Non Monetary Assets

2021	2020
£	£

The Church is the beneficial owner (subject to the relevant trusts) of the following assets (at insured values), the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

Church premises	9,252,434	9,160,826
Contents	146,247	144,799
Manse	445,980	441,565
Contents	11,160	11,050
	-----	-----
	9,855,821	9,758,240
	-----	-----

Accounts for the year ended 31 December 2021

Independent Examiner's Report

To the Trustees of Zion Baptist Church

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2021 set out on pages 2 to 9.

**Responsibilities and basis of report**

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 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 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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

28<sup>th</sup> October 2022

**ZION BAPTIST CHURCH**

England & Wales - Charity number 1162105

---

# Accounts

---



*a sending church*

**ZION BAPTIST CHURCH**

**ANNUAL REPORT 2020**

1 East Road, Cambridge

CB1 1BD



## VISION

We see ourselves as a 'sending church' – *A place where all are welcome, all can grow, and all are sent out to serve local and global communities.*

We seek to offer a Christ-like WELCOME that recognises the value of every human being. We help people GROW in recognising, developing and using their gifting, as part of a journey of knowing and following the way of Christ.

We help to equip people to be SENT out to SERVE local and global communities through the power of the Holy Spirit, with humility, kindness, compassion, and to work for peace and justice.

## VALUES

We at ZBC intentionally seek to develop a culture where we:

Become a Spirit led community

Feel like one team

Embrace adventure

Inspire others

Share a hunger for God's coming Kingdom

## STRATEGY

1. Make regular and meaningful contact with members of the congregation, and regular attendees;
2. Invest in the development of emerging and current leaders of the congregation;
3. Work in partnership primarily with Anglia Ruskin University, Jimmy's Cambridge, ZBC Mission House, Agape, Baptist Union of Great Britain (BUGB), Joint Public Issues Team (JPIT), and BMS World Mission to serve local and global communities;
4. Offer advice and resources to formal members of the congregation and regular attendees, in spirituality and discipleship, evangelism, and welfare and social action; and;
5. Invest in fit for purpose buildings and online platforms for use as a base for ministry and mission.

## LEADERSHIP TEAM

Our current minister Rev Gale Richards joined us in September 2016 and works with a team of deacons. The minister together with the deacons constitutionally also serve as trustees of the church and are collectively responsible for the spiritual leadership, oversight and administration of the church.



## Deacons

Geoff Mann (Treasurer)  
Jane Mann  
Derek Wall  
Roger Wright

Due to decisions taken prior to 2016, we do not have a Church Secretary rather those duties are shared by the trustees, with administrative support from the Church Administrator.

## STAFF TEAM

In 2020, Elisabeth Silver continued in her role as our Church Administrator. Elisabet Lajara continued in her role as our Young Adults Worker- Engagement. Jude Nwangu left his role as Young Adults Worker- Discipleship in February 2020. David Smith continued in his role as Church Cleaner.

## CONGREGATION

We currently have 21 people in formal membership with the church. This past year, we have been a slightly smaller congregation of about 25 people. Our congregation for many years now has comprised some local permanent residents, and some individuals from a range of transient people groups (e.g. university students, people experiencing homelessness, newly arrived and short-stay visitors and workers from other parts of the world). One of the effects of the Covid-19 global pandemic in 2020 has been that there have been fewer people from these transient groups in Cambridge, and correspondingly in our congregation.

## LIFE OF ZBC IN 2020

### ZBC on Thursdays

There are usually two Bible Fellowship Groups (BFGs) and that was the case up until March, at which point the two groups moved online and merged, due to the Covid-19 pandemic.

On the 1<sup>st</sup> and 3<sup>rd</sup> Thursday of the month there was a focus on prayer, and on the 2<sup>nd</sup> and 4<sup>th</sup> Thursdays of the month there was a focus on Bible study, and when there was a 5<sup>th</sup> Thursday of the month, there were online games and quizzes. We were able to hold one of those quizzes at church before the pandemic struck, and that was attended by two of Jimmy's Cambridge residents.

We were able to explore themes around mental health through extracts of the Livability 'Lift the Lid' Bible study material; the BUGB 'Listening to God, Listening to each other' videos (including one featuring our minister). Additionally, we were able to make use of EBA's resources (including videos, and week of prayer notes) on being disciples that make disciples.



## ZBC on Sundays

There has been a continued intergenerational approach to worship in ZBC@10:30 am with people of all ages and backgrounds having a role to play in worship services. We did different series reflecting on scriptures that were important to the earliest Baptist leaders (John Smyth, Thomas Helwys, and John Murton); the Sermon on the Mount; our vision statement; and on the book of Ecclesiastes. We also welcomed as guest speakers, Nigel from Cogwheel (a charity with a Christian ethos offering affordable counselling services), and Nigel Cooper (the lead chaplain at ARU's Cambridge campus).

In the early weeks of lockdown, there were also opportunities each Sunday morning for someone to share how they were finding the experience of living under lockdown. Additionally, there was space given to two members of the congregation to offer differing perspectives on the global Black Lives Matter protests that were taking place (including a protest in Cambridge that one of our church members attended).

ZBC@SIX for students and young adults met sparingly during 2020. When the group did meet, as overseen by our minister it featured Arrey's story in word and song, followed the Agape 'Living and Telling' course, and followed a few weeks of Alpha Online. For much of the year the group did not meet, as ZBC was not able to connect with the very limited numbers of our usual target groups (ARU students and English Classes' students) in Cambridge, due to the pandemic.

## ZBC Mission House for Students

2020 started with 5 people living at the ZBC Mission house; Joseph, Jude, Sylodie, Kailee and Arrey. Kailee left for Hong Kong in February as her studies came to an end. Sylodie left in March as she decided to relocate but continue with her studies. Joseph left in July as he relocated for work. Jude left in September as he paused his studies and relocated. We welcomed Brigita into the house in June, Pricilla in August, and Inghild in September.

The house continued to be overseen by our minister, and residents had their monthly meetings led by Joseph, and then by Arrey once Joseph relocated.

We had our annual Student Sunday in February, and whilst Kailee could not be at church in person, she wrote about her experiences of being a student, and Gale was able to read that out in the service. Sylodie shared her experiences in person during ZBC@SIX.

When the UK went into a national lockdown in March, to combat the Covid-19 pandemic, there was just Joseph, Jude and Arrey in the house. They were a great support to each other during this time. Joseph and Arrey became our in-house music group for our online Sunday morning services during the lockdown until we briefly resumed in-person services in July, and Joseph relocated.



Brigita was a volunteer tutor at ZBC English Classes and Pricilla attended ZBC English Classes and Café Gilead as a student. Both of them made important contributions in helping ZBC to serve the members of the wider community that attend these groups.

Arrey was appointed our Gap Year Student in September. He has been a great help with operating audio-visuals at in-person services, and in helping our minister produce videos for ZBC ministries (Black History Month series, and ZBC Mission House series).

Inghild's stay in the house was brief just one month due to her decision to head home to Norway as we felt the effects of the pandemic. However, before she left, she helped to inspire the Kindness project we did as a church at the end of the year for homeless charities. This entailed us giving hand-made 'You're appreciated' cards and purchased gift vouchers and star-shaped reflectors, to Jimmy's Cambridge staff, as well hand-made coasters, as well as toiletries and snacks to Wintercomfort staff and residents.

### Chaplaincy @ ARU Cambridge Campus

Our minister continued to serve as a member of the multi-faith ARU Chaplaincy Team. The work of the team was greatly affected by the pandemic. Before the lockdown in March, she was able to participate in 'Pop up café' activities on campus serving students and staff. She also helped to hand out 'You're appreciated cards' to staff. During lockdown she responded to messages and calls from students needing support. In September she participated in a 'What's race got to do with it?' discussion for students on campus, in response to the Black Lives Matter protests. In November, she also participated in an online discussion for Inter-faith week on 'How worship and religious practices have changed due to the Covid-19 pandemic.' In December she attended a meeting with the Equality, Diversity and Inclusion staff to discuss ongoing work on ARU's Racial Equality strategy.

### ZBC English Classes & Café Gilead

ZBC English Classes on Saturdays and Café Gilead for conversational English on Wednesdays were greatly impacted by Covid-19. We registered half the amount of our usual number of students (approximately 75 instead of our usual 150). We were able to offer in person classes January to March, September to November and move our classes online outside of those periods. However, a significant number of our registered students chose not to engage with classes online, preferring to wait for in person classes to return. We secured a new volunteer tutor (Dominika) and returning volunteer tutors from ARU English Language Teaching course (Brigita and John). John, Brigita and Dominika worked with Arrey from the ZBC Mission House, Elisabet and the wider ZBC congregation family and friends (Robert, Franco, Natalie, Jussara), and our minister to lead our groups (Beginners, Elementary, Pre-intermediate/Intermediate, and Upper Intermediate/Advanced).

Our minister worked with Arrey to run Café Gilead. They used articles, short video clips, music, and other creative activities to stimulate conversation on topical issues.



One of the students (Jolanda) wrote about her positive experiences of attending our English classes and Café Gilead, and our minister read this out in one of our Sunday morning services. In 2020, three of the students at different times also engaged with our Sunday services (including our online Carol service).

### ZBC Cherry Trees Pensioners Group

Due to the government restrictions introduced as a result of the Covid-19 pandemic the Pensioners Group were only able to meet on Wednesdays between January 8th and March 11th. As usual, they had games in the mornings and quizzes in the afternoons. The devotions were led by our minister Gale, Heather, and Derek. The group as led by Jane W were thankful for all their loyal helpers; Sarah B, Sarah S, Dorothy, and Derek. The group was also grateful to Dial -a- Ride who brought many of the members to the meetings.

### Jimmy's Cambridge

During 2020 Jimmy's worked tirelessly to remain open and support some of the most vulnerable people in our society. Although faced with significant difficulties with the pandemic, Jimmy's work continued. They provided emergency accommodation to nearly 200 people at East Road. They opened up 10 new modular homes with more to come in 2021 and enabled two-thirds of the residents of their Controlled Drinking Project to reduce drinking to abstinence and take up private residence. Jimmy's had to reduce the number of volunteers, but the volunteers that were able to come in, continued to serve meals, help with gardening, pack food parcels for Jimmy's houses and deliver these as well. This meant Jimmy's were able to support over 50 people in 9 shared houses and our new modular homes.

Two of our deacons (Geoff and Jane) serve as trustees at Jimmy's Cambridge. ZBC supports Jimmy's primarily by offering a charitable rate for the lease of the premises they occupy. Due to social distancing measures related to the pandemic, our minister was unable to do her usual Tuesday drop-in at Jimmy's, and so she started opening up the church building on Tuesday lunchtimes, as a space for residents and staff (and others in the wider community) to drop by. This new initiative was called 'Prayer and Reflection Space.' From September until December on and off a few of Jimmy's residents did make use of the space, as well as some of our English Class students, and other members of the wider community. This space was also used to show the Black History Month video series devised by our minister inspired by her published booklet 'Text and Story – Prophets for their time and ours.' We were also able once again to offer some voluntary painting and decorating work to a former resident of Jimmy's.



## Redevelopment & Maintenance of Property Group

This group comprising our minister and two deacons (Roger and Jane) with some support from our Church Administrator has overseen continued work to help make our buildings fit for purpose bases for ministry and mission. In 2020, the internal refurbishment work at the ZBC Mission house was completed, including the laying of new carpets. Unfortunately, due to the pandemic the planned works to install a new internal lift, and to remove some of the pews in the sanctuary, in the 1877 building did not happen, and were postponed to 2021.

## CHURCH AND COMMUNITY EVENTS AND HIGHLIGHTS

### Leadership Team Away Day

Our minister and deacons gathered online in October for a day of prayerful reflection. They reflected on how we might take up the challenge at the end of the church anniversary book, written in 1987. That challenge being to more intentionally serve the communities local to the church building on East Road (i.e. ARU, and local businesses). To this end, we committed to looking into the feasibility of getting involved with the workplace chaplaincy initiative Mill Road Baptist Church began in 2019, as well as learning from initiatives like the 'Kindness project' in Norway, and speaking to experts in the field like Chris Duffet.

### Training and Policies

A new Handbook for all employees and volunteers was completed and distributed early in the year. The purpose of the Handbook is to help employees and staff understand the way in which ZBC operates and their role within it. It includes a summary of key policies including Safeguarding, Equality and Diversity, Data Protection and Health and Safety. During the year risk assessments (including Covid-19 specific) for use of the church building were updated.

Our minister and her two pastoral assistants (Evelyn, and Jane M) attended basic training organised by EBA in light of the challenges of living under lockdown, on the theme of mental health.

**Social Media and Wifi** We installed a ZBC guest Wifi system accessible to all building users. We also created a ZBC YouTube channel, and continued to update our existing website, Facebook page and Instagram account.

## BAPTISTS TOGETHER

The local Baptist ministers continued to meet monthly and led quarterly Praise and Prayer gatherings for local Baptist churches. They also jointly led a Cambridge-wide 'Try Praying' mission initiative in April 2020.



## ECUMENICAL WORK

### Centre of Cambridge Churches Together Forum

The forum normally meets 3 times a year and organises 2 major events a year. Two of ZBC's deacons (Geoff and Jane) attend as representatives of ZBC. Unfortunately, in 2020 many events had to be cancelled because of the pandemic. A service was held on Sunday 26<sup>th</sup> January in the week of prayer for Christian unity – the speaker was Rev'd Nigel Uden, Moderator of the URC Churches. But it was not possible to have any further meetings during the year.

### LOOKING AHEAD – What major things will 2021 bring for the life and mission of ZBC?

#### Serving local organisations, more accessible, and flexible buildings

Our weekly Pensioners' Group that has met for many years has come to a natural end, as the number of attendees has declined over the years.

We hope to see the postponed work of removing some of the pews and installing a new internal lift undertaken by the summer of 2021, which will enable us to rededicate the building for ministry and mission later in the year.

We hope to form the necessary partnerships, to enable us to intentionally engage with local businesses/organisations through initiatives like Mill Road Chaplaincy, and amass the critical mass of workers and volunteers we need, to make the most of the significant numbers of people we engage with through our community work.

To conclude, we are thankful to have supported each other and served our wider community through a combination of in person and online gatherings, whilst living through the challenges of a global pandemic. We look forward to the year to come, as we continue to seek to be good neighbours to those that surround our church buildings, the homes we reside in, and the spaces we study, volunteer and work in.

March 2021

Leadership Team (Trustees)

## Zion Baptist Church

Accounts for the year ended 31 December 2020

### Contents and Church information

<b>Contents</b>	<b>Page</b>
Independent Examiner's Report	1
Receipts and Payments Accounts	2 and 3
Statement of Assets and Liabilities	4
Notes to the Accounts	5 to 9

**Current Minister** Rev'd Gale Richards (Trustee)

**Current Deacons** Geoff Mann (Trustee)  
Jane Mann (Trustee)  
Roger Wright (Trustee)  
Derek Wall (Trustee until 9 March 2021)

**Charity Registration Number** 1162105

**Address** 1 East Road  
Cambridge  
CB1 1BD

**Independent examiner** Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

Accounts for the year ended 31 December 2020

**Independent Examiner's Report**

**To the Trustees of Zion Baptist Church**

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2020 set out on pages 2 to 9.

**Responsibilities and basis of report**

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 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 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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

28<sup>th</sup> October 2021

## Accounts for the year ended 31 December 2020

## Receipts and payments accounts (1)

	Notes	General Fund £	Designated Funds £	2020 Total Funds £	General Fund £	Designated Funds £	2019 Total Funds £	
<b>General and Designated Funds</b>								
Receipts	Offerings	2	11,261	379	11,640	12,754	568	13,322
	Tax recoveries	3	2,046	67	2,113	2,559	142	2,701
	Donations and other income	4	770	0	770	2,760	0	2,760
	Recharges	5	5,233	0	5,233	3,912	0	3,912
	Rents received	6	86,546	0	86,546	89,847	0	89,847
	<b>Total</b>		<b>105,856</b>	<b>446</b>	<b>106,302</b>	<b>111,832</b>	<b>710</b>	<b>112,542</b>
Payments	Ministry	7	28,647	434	29,081	28,966	1,504	30,470
	Administration	8	10,372	0	10,372	10,814	0	10,814
	Chapel upkeep	9	37,185	0	37,185	51,663	0	51,663
	Missionary giving	10	1,330	0	1,330	2,130	0	2,130
	Property costs	11	30,322	0	30,322	31,481	0	31,481
	Other donations	12	159	0	159	634	0	634
	<b>Total</b>		<b>108,015</b>	<b>434</b>	<b>108,449</b>	<b>125,688</b>	<b>1,504</b>	<b>127,192</b>
	(Deficit)/surplus for the year		-2,159	12	-2,147	-13,856	-794	-14,650
	Funds brought forward		130,528	1,915	132,443	144,384	2,709	147,093
	Funds carried forward		128,369	1,927	130,296	130,528	1,915	132,443
				(note 13)			(note 13)	

## Accounts for the year ended 31 December 2020

## Receipts and payments accounts (2)

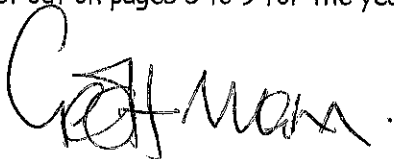
	2020	2019
	£	£
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	448	2,331
	-----	-----
	448	2,331
	-----	-----
Payments Pensioners' fellowship	1,311	3,071
Toddlers	5	0
	-----	-----
	1,316	3,071
	-----	-----
Deficit for the year	-868	-740
Funds brought forward	3,978	4,718
	-----	-----
Funds carried forward	3,110	3,978
	-----	-----
<b>Summary</b>		
General and Designated Funds	130,296	132,443
Auxiliary Funds	3,110	3,978
	-----	-----
Total funds carried forward	133,406	136,421
	-----	-----

Accounts for the year ended 31 December 2020

## Statement of Assets and Liabilities

	Notes	2020 £	2019 £
<b>Non Monetary Assets</b>	16	9,758,240	9,431,370
<b>Assets and Liabilities</b>			
General and Designated Funds	Barclays current account	75,300	78,217
	Cambridge and Counties deposit account	54,746	53,976
	Cash in hand	250	250
		130,296	132,443
Auxiliary Funds	Pensioners' fellowship	3,110	3,973
	Toddlers	0	5
		3,110	3,978
<b>Total Assets and Accumulated Funds</b>		133,406	136,421

The Receipts and Payments Accounts, Statement of Assets and Liabilities and Notes to the Accounts set out on pages 5 to 9 for the year ended 31 December 2020 are as approved by the Trustees.



Geoff Mann  
Treasurer

27 October 2021.

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (1)

## 1 Accounting Policies

These accounts have been prepared on a receipts and payments basis.  
There were no material outstanding liabilities at 31 December 2020.

	General Fund £	Designated Funds £	2020 Total Funds £	General Fund £	Designated Funds £	2019 Total Funds £
<b>2 Offerings</b>						
Gift aided	8,184	269	8,453	10,234	568	10,802
Non gift aided	3,077	110	3,187	2,520	0	2,520
	11,261	379	11,640	12,754	568	13,322
<b>3 Tax Recoveries</b>						
Current year	2,046	67	2,113	2,559	142	2,701
	2,046	67	2,113	2,559	142	2,701
<b>4 Donations and Other Income</b>			2020 £			2019 £
Interest received			770			941
Missionary donations			0			600
Other donations			0			1,219
			770			2,760
<b>5 Recharges</b>			2020 £			2019 £
Insurance premium			4,038			3,912
Lift repairs			1,195			0
			5,233			3,912

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (2)

		2020	2019
		£	£
<b>6</b>	<b>Rents Received</b>		
	Jimmy's Cambridge 1837 building	73,171	69,000
	Warkworth Street	13,375	20,847
		-----	-----
		86,546	89,847
		-----	-----
<b>7</b>	<b>Ministry</b>		
	Minister		
	Gross stipend	24,000	23,450
	Pension contributions	2,639	2,675
	Ministerial expenses	34	845
	Ministry	1,824	1,746
	Pulpit supply	150	250
		-----	-----
		28,647	28,966
	Pastoral fund	434	1,504
		-----	-----
		29,081	30,470
		-----	-----
<b>8</b>	<b>Administration</b>		
	Administrators' salaries	4,469	6,680
	Copying	810	878
	Food and cleaning materials	2,499	273
	Independent examination	570	546
	Postage and stationery	147	81
	Telephone	1,817	2,052
	Training	60	304
		-----	-----
		10,372	10,814
		-----	-----

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (3)

	2020	2019
	£	£
<b>9 Chapel Upkeep</b>		
Cleaner's salaries	4,595	4,550
IT and sound	2,029	0
Insurance	7,319	7,091
Light and heat	5,880	9,326
Miscellaneous	357	337
Professional fees	3,299	7,713
Repairs	12,168	21,164
Water	808	1,158
Website	730	324
	-----	-----
	37,185	51,663
	-----	-----
<b>10 Missionary Giving</b>		
BMS World Mission	665	1,365
Home Mission	665	765
	-----	-----
	1,330	2,130
	-----	-----
<b>11 Property Costs</b>		
Arbury Road	17,688	15,572
Jimmy's	0	600
Warkworth Street	12,634	15,309
	-----	-----
	30,322	31,481
	-----	-----
<b>12 Other Donations</b>		
Other donations	159	634
	-----	-----
	159	634
	-----	-----

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (4)

13	<b>Designated Funds 2020</b>	Brought forward	Receipts	Payments	Carried forward
		£	£	£	£
	Choir	399	0	0	399
	Pastoral Fund	877	446	434	889
	Sunday school and Bible class	639	0	0	639
		-----	-----	-----	-----
		1,915	446	434	1,927
		-----	-----	-----	-----
	<b>Designated Funds 2019</b>	Brought forward	Receipts	Payments	Carried forward
		£	£	£	£
	Choir	399	0	0	399
	Pastoral Fund	1,671	710	1,504	877
	Sunday school and Bible class	639	0	0	639
		-----	-----	-----	-----
		2,709	710	1,504	1,915
		-----	-----	-----	-----

14 **Related Party Transactions**

Geoff and Jane Mann, who are deacons of the Church, are also trustees of Jimmy's Cambridge which paid a rent of £73,171 (2019 - £69,000) to the Church in the year.

The Church recharged costs to Jimmy's Cambridge totalling £5,233 (2019 - £3,912)

They are also the owners of 70 Arbury Road which the church rents from them for their minister to live in. The amount paid to them for the rent of this property in the year was £14,400 (2019- £13,200)

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (5)

## 15 Staff Costs

Rev'd Gale Richards, a trustee, was paid in the year in her role as the Church's minister. Expenses totalling £34 (2019 - £845) were reimbursed to her.

The staff costs were:	2020	2019
	£	£
Wages and salaries	33,064	34,680
Other pension costs	2,639	2,675
	-----	-----
	35,703	37,355
	-----	-----

The average weekly number of staff employed during the year was 4 (2019 - 4)  
No member of staff received emoluments of more than £60,000

## 16 Non Monetary Assets

2020	2019
£	£

The Church is the beneficial owner (subject to the relevant trusts) of the following assets (at insured values), the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

Church premises	9,160,826	8,851,040
Contents	144,799	142,800
Manse	441,565	426,633
Contents	11,050	10,897
	-----	-----
	9,758,240	9,431,370
	-----	-----

## Zion Baptist Church

Accounts for the year ended 31 December 2020

### Contents and Church information

<b>Contents</b>	<b>Page</b>
Independent Examiner's Report	1
Receipts and Payments Accounts	2 and 3
Statement of Assets and Liabilities	4
Notes to the Accounts	5 to 9

**Current Minister** Rev'd Gale Richards (Trustee)

**Current Deacons** Geoff Mann (Trustee)  
Jane Mann (Trustee)  
Roger Wright (Trustee)  
Derek Wall (Trustee until 9 March 2021)

**Charity Registration Number** 1162105

**Address** 1 East Road  
Cambridge  
CB1 1BD

**Independent examiner** Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

Accounts for the year ended 31 December 2020

**Independent Examiner's Report**

**To the Trustees of Zion Baptist Church**

I report to the trustees on my examination of the accounts of the Church for the year ended 31 December 2020 set out on pages 2 to 9.

**Responsibilities and basis of report**

As the Church's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the 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 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:

- accounting records were not kept in respect of the Church as required by section 130 of the Act; or
- the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Ian Shipley FCCA  
Prentis & Co LLP  
115c Milton Road  
Cambridge  
CB4 1XE

28<sup>th</sup> October 2021

## Accounts for the year ended 31 December 2020

## Receipts and payments accounts (1)

	Notes	General Fund £	Designated Funds £	2020 Total Funds £	General Fund £	Designated Funds £	2019 Total Funds £	
<b>General and Designated Funds</b>								
Receipts	Offerings	2	11,261	379	11,640	12,754	568	13,322
	Tax recoveries	3	2,046	67	2,113	2,559	142	2,701
	Donations and other income	4	770	0	770	2,760	0	2,760
	Recharges	5	5,233	0	5,233	3,912	0	3,912
	Rents received	6	86,546	0	86,546	89,847	0	89,847
	<b>Total</b>		<b>105,856</b>	<b>446</b>	<b>106,302</b>	<b>111,832</b>	<b>710</b>	<b>112,542</b>
Payments	Ministry	7	28,647	434	29,081	28,966	1,504	30,470
	Administration	8	10,372	0	10,372	10,814	0	10,814
	Chapel upkeep	9	37,185	0	37,185	51,663	0	51,663
	Missionary giving	10	1,330	0	1,330	2,130	0	2,130
	Property costs	11	30,322	0	30,322	31,481	0	31,481
	Other donations	12	159	0	159	634	0	634
	<b>Total</b>		<b>108,015</b>	<b>434</b>	<b>108,449</b>	<b>125,688</b>	<b>1,504</b>	<b>127,192</b>
	(Deficit)/surplus for the year		-2,159	12	-2,147	-13,856	-794	-14,650
	Funds brought forward		130,528	1,915	132,443	144,384	2,709	147,093
	Funds carried forward		128,369	1,927	130,296	130,528	1,915	132,443
				(note 13)			(note 13)	

## Accounts for the year ended 31 December 2020

## Receipts and payments accounts (2)

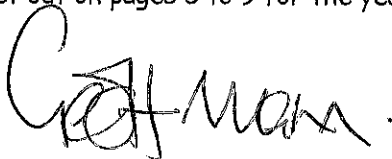
	2020	2019
	£	£
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	448	2,331
	-----	-----
	448	2,331
	-----	-----
Payments Pensioners' fellowship	1,311	3,071
Toddlers	5	0
	-----	-----
	1,316	3,071
	-----	-----
Deficit for the year	-868	-740
Funds brought forward	3,978	4,718
	-----	-----
Funds carried forward	3,110	3,978
	-----	-----
<b>Summary</b>		
General and Designated Funds	130,296	132,443
Auxiliary Funds	3,110	3,978
	-----	-----
Total funds carried forward	133,406	136,421
	-----	-----

Accounts for the year ended 31 December 2020

## Statement of Assets and Liabilities

	Notes	2020 £	2019 £
<b>Non Monetary Assets</b>	16	9,758,240	9,431,370
<b>Assets and Liabilities</b>			
General and Designated Funds	Barclays current account	75,300	78,217
	Cambridge and Counties deposit account	54,746	53,976
	Cash in hand	250	250
		130,296	132,443
Auxiliary Funds	Pensioners' fellowship	3,110	3,973
	Toddlers	0	5
		3,110	3,978
<b>Total Assets and Accumulated Funds</b>		133,406	136,421

The Receipts and Payments Accounts, Statement of Assets and Liabilities and Notes to the Accounts set out on pages 5 to 9 for the year ended 31 December 2020 are as approved by the Trustees.



Geoff Mann  
Treasurer

27 October 2021.

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (1)

## 1 Accounting Policies

These accounts have been prepared on a receipts and payments basis.  
There were no material outstanding liabilities at 31 December 2020.

	General Fund £	Designated Funds £	2020 Total Funds £	General Fund £	Designated Funds £	2019 Total Funds £
<b>2 Offerings</b>						
Gift aided	8,184	269	8,453	10,234	568	10,802
Non gift aided	3,077	110	3,187	2,520	0	2,520
	11,261	379	11,640	12,754	568	13,322
<b>3 Tax Recoveries</b>						
Current year	2,046	67	2,113	2,559	142	2,701
	2,046	67	2,113	2,559	142	2,701
<b>4 Donations and Other Income</b>			2020 £			2019 £
Interest received			770			941
Missionary donations			0			600
Other donations			0			1,219
			770			2,760
<b>5 Recharges</b>			2020 £			2019 £
Insurance premium			4,038			3,912
Lift repairs			1,195			0
			5,233			3,912

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (2)

		2020	2019
		£	£
<b>6</b>	<b>Rents Received</b>		
	Jimmy's Cambridge 1837 building	73,171	69,000
	Warkworth Street	13,375	20,847
		-----	-----
		86,546	89,847
		-----	-----
<b>7</b>	<b>Ministry</b>		
	Minister		
	Gross stipend	24,000	23,450
	Pension contributions	2,639	2,675
	Ministerial expenses	34	845
	Ministry	1,824	1,746
	Pulpit supply	150	250
		-----	-----
		28,647	28,966
	Pastoral fund	434	1,504
		-----	-----
		29,081	30,470
		-----	-----
<b>8</b>	<b>Administration</b>		
	Administrators' salaries	4,469	6,680
	Copying	810	878
	Food and cleaning materials	2,499	273
	Independent examination	570	546
	Postage and stationery	147	81
	Telephone	1,817	2,052
	Training	60	304
		-----	-----
		10,372	10,814
		-----	-----

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (3)

	2020	2019
	£	£
<b>9 Chapel Upkeep</b>		
Cleaner's salaries	4,595	4,550
IT and sound	2,029	0
Insurance	7,319	7,091
Light and heat	5,880	9,326
Miscellaneous	357	337
Professional fees	3,299	7,713
Repairs	12,168	21,164
Water	808	1,158
Website	730	324
	-----	-----
	37,185	51,663
	-----	-----
<b>10 Missionary Giving</b>		
BMS World Mission	665	1,365
Home Mission	665	765
	-----	-----
	1,330	2,130
	-----	-----
<b>11 Property Costs</b>		
Arbury Road	17,688	15,572
Jimmy's	0	600
Warkworth Street	12,634	15,309
	-----	-----
	30,322	31,481
	-----	-----
<b>12 Other Donations</b>		
Other donations	159	634
	-----	-----
	159	634
	-----	-----

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (4)

13	<b>Designated Funds 2020</b>	Brought forward	Receipts	Payments	Carried forward
		£	£	£	£
	Choir	399	0	0	399
	Pastoral Fund	877	446	434	889
	Sunday school and Bible class	639	0	0	639
		-----	-----	-----	-----
		1,915	446	434	1,927
		-----	-----	-----	-----
	<b>Designated Funds 2019</b>	Brought forward	Receipts	Payments	Carried forward
		£	£	£	£
	Choir	399	0	0	399
	Pastoral Fund	1,671	710	1,504	877
	Sunday school and Bible class	639	0	0	639
		-----	-----	-----	-----
		2,709	710	1,504	1,915
		-----	-----	-----	-----

14 **Related Party Transactions**

Geoff and Jane Mann, who are deacons of the Church, are also trustees of Jimmy's Cambridge which paid a rent of £73,171 (2019 - £69,000) to the Church in the year.

The Church recharged costs to Jimmy's Cambridge totalling £5,233 (2019 - £3,912)

They are also the owners of 70 Arbury Road which the church rents from them for their minister to live in. The amount paid to them for the rent of this property in the year was £14,400 (2019- £13,200)

## Accounts for the year ended 31 December 2020

## Notes to the Accounts (5)

## 15 Staff Costs

Rev'd Gale Richards, a trustee, was paid in the year in her role as the Church's minister. Expenses totalling £34 (2019 - £845) were reimbursed to her.

The staff costs were:	2020 £	2019 £
Wages and salaries	33,064	34,680
Other pension costs	2,639	2,675
	-----	-----
	35,703	37,355
	-----	-----

The average weekly number of staff employed during the year was 4 (2019 - 4)  
No member of staff received emoluments of more than £60,000

## 16 Non Monetary Assets

2020 £	2019 £
-----------	-----------

The Church is the beneficial owner (subject to the relevant trusts) of the following assets (at insured values), the legal title to which is held by the Church's custodian trustee, the Baptist Union Corporation Ltd:

Church premises	9,160,826	8,851,040
Contents	144,799	142,800
Manse	441,565	426,633
Contents	11,050	10,897
	-----	-----
	9,758,240	9,431,370
	-----	-----