



*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**

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<b>Current Minister</b>	Rev'd Gale Richards (Trustee)
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<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
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<b>Address</b>	1 East Road Cambridge CB1 1BD
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<b>Independent examiner</b>	Ian Shipley FCCA Prentis & Co LLP 115c Milton Road Cambridge CB4 1XE
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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)

				2020			2019
	Notes	General Fund £	Designated Funds £	Total Funds £	General Fund £	Designated Funds £	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
		-----	-----	-----	-----	-----	-----
Total		105,856	446	106,302	111,832	710	112,542
		-----	-----	-----	-----	-----	-----
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
		-----	-----	-----	-----	-----	-----
Total		108,015	434	108,449	125,688	1,504	127,192
		-----	-----	-----	-----	-----	-----
(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)

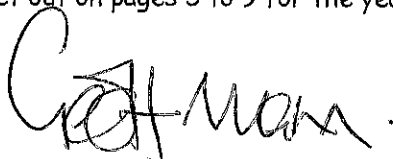
	2020 £	2019 £
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	448	2,331
	-----	-----
	448	2,331
	-----	-----
Payments Pensioners' fellowship	1,311	3,071
Toddlers	5	0
	-----	-----
	1,316	3,071
	-----	-----
Deficit for the year	-868	-740
Funds brought forward	3,978	4,718
	-----	-----
Funds carried 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 £
Non Monetary Assets	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>		<b>133,406</b>	<b>136,421</b>

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 £
9	<b>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
		-----	-----
10	<b>Missionary Giving</b>		
	BMS World Mission	665	1,365
	Home Mission	665	765
		-----	-----
		1,330	2,130
		-----	-----
11	<b>Property Costs</b>		
	Arbury Road	17,688	15,572
	Jimmy's	0	600
	Warkworth Street	12,634	15,309
		-----	-----
		30,322	31,481
		-----	-----
12	<b>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 £
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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
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## **Zion Baptist Church**

**Accounts for the year ended 31 December 2020**

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	Derek Wall (Trustee until 9 March 2021)

<b>Charity Registration Number</b>	1162105
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<b>Address</b>	1 East Road Cambridge CB1 1BD
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<b>Independent examiner</b>	Ian Shipley FCCA Prentis & Co LLP 115c Milton Road Cambridge CB4 1XE
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Accounts for the year ended 31 December 2020

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115c Milton Road  
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CB4 1XE

28<sup>th</sup> October 2021

## Accounts for the year ended 31 December 2020

## Receipts and payments accounts (1)

			2020			2019		
Notes			General Fund £	Designated Funds £	Total Funds £	General Fund £	Designated Funds £	Total Funds £
General and Designated Funds								
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
Total			105,856	446	106,302	111,832	710	112,542
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
Total			108,015	434	108,449	125,688	1,504	127,192
(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)

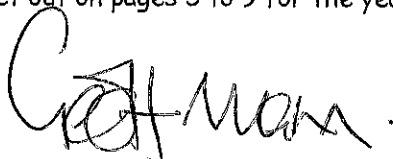
	2020 £	2019 £
<b>Auxiliary Funds</b>		
Receipts Pensioners' fellowship	448	2,331
	-----	-----
	448	2,331
	-----	-----
Payments Pensioners' fellowship	1,311	3,071
Toddlers	5	0
	-----	-----
	1,316	3,071
	-----	-----
Deficit for the year	-868	-740
Funds brought forward	3,978	4,718
	-----	-----
Funds carried 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 Aseets and Liabilities

	Notes	2020 £	2019 £
Non Monetary Assets	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>		<b>133,406</b>	<b>136,421</b>

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 £
9	<b>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
		-----	-----
10	<b>Missionary Giving</b>		
	BMS World Mission	665	1,365
	Home Mission	665	765
		-----	-----
		1,330	2,130
		-----	-----
11	<b>Property Costs</b>		
	Arbury Road	17,688	15,572
	Jimmy's	0	600
	Warkworth Street	12,634	15,309
		-----	-----
		30,322	31,481
		-----	-----
12	<b>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 £
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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
	-----	-----