

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 1st and 3rd Thursday of the month there was a focus on prayer, and on the 2nd and 4th Thursdays of the month there was a focus on Bible study, and when there was a 5th 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 21st 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

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Minister Until 24 December 2021 From 25 December 2021	Rev'd Gale Richards (Trustee until 24 December 2021) Vacancy
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 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

28th 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 £
General and Designated Funds							
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
Total		104,731	0	104,731	105,856	446	106,302
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
Total		179,354	736	180,090	108,015	434	108,449
(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)

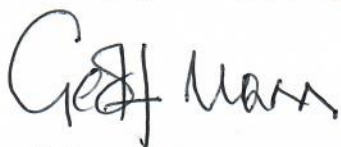
	2021 £	2020 £
Auxiliary Funds		
Receipts Pensioners' fellowship	0	448
	-----	-----
	0	448
	-----	-----
Payments Pensioners' fellowship	0	1,311
Toddlers	0	5
	-----	-----
	0	1,316
	-----	-----
Deficit for the year	0	-868
Funds brought forward	3,110	3,978
	-----	-----
Funds carried forward	3,110	3,110
	-----	-----
Summary		
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 £
Non Monetary Assets	16	9,855,821	9,758,240
Assets and Liabilities			
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
Total Assets and Accumulated Funds		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

27th 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 £
2 Offerings						
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
3 Tax Recoveries						
Current year	2,086	0	2,086	2,046	67	2,113
	2,086	0	2,086	2,046	67	2,113
4 Donations and Other Income			2021 £			2020 £
Interest received			440			770
Missionary donations			300			0
Other donations			300			0
			1,040			770
5 Recharges			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 £
6	Rents Received		
	Jimmy's Cambridge 1837 building	72,000	73,171
	Warkworth Street	12,554	13,375
		-----	-----
		84,554	86,546
		-----	-----
7	Ministry		
	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
		-----	-----
8	Administration		
	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 £
9	Chapel Upkeep		
	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
		-----	-----
10	Missionary Giving		
	BMS World Mission	969	665
	Home Mission	669	665
		-----	-----
		1,638	1,330
		-----	-----
11	Property Costs		
	Arbury Road	18,478	17,688
	Warkworth Street	8,774	12,634
		-----	-----
		27,252	30,322
		-----	-----
12	Other Donations		
	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
		-----	-----	-----	-----
	Designated Funds 2020	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
		-----	-----	-----	-----

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
	£	£
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
	-----	-----

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