

ARBURY ROAD BAPTIST CHURCH

England & Wales · Charity number 1175114

Details

Status Registered

Legal form CIO

Registered 2017-10-11

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

Contact

Address Arbury Road Baptist Church
20 Arbury Road
Cambridge
CB4 2JE

Phone 01223297955

Email susanne@arburyroadbaptist.org

Website www.arburyroadbaptist.org

Activities

Objects: 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: A Baptist Church meeting in and serving the community of North Cambridge.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£98,450	£95,740	-	-
2024-12-31	£98,450	£95,740	-	-
2023-12-31	£85,503	£108,953	-	-
2022-12-31	£54,125	£62,857	-	-
2021-12-31	£85,062	£99,652	-	-

Trustees

Name	Role	Appointed
Fiona Francesca Bell-Williamson		2024-03-12
John Watts		2022-05-10
Julia Snyder		2025-03-12
Lauren Hayward		2023-03-14
RICHARD GREEN		2015-03-01
Ruth Kemp		2024-07-11
Susanne Lyle		2018-11-13

ARBURY ROAD BAPTIST CHURCH

England & Wales - Charity number 1175114

Accounts



Arbury Road Baptist Church – Annual Report 2025

References and administrative details

Registered address

20 Arbury Road, Cambridge CB4 2JE

Charity Registration Number 1175114

Trustees

Susanne Lyle (Operations Strategic Leader/Trustee)
Ruth Kemp (Strategic Leader/Safeguarding Trustee)
Richard Green (Treasurer)
John Watts
Fiona Bell-Williamson
Lauren Haywood
Julia Snyder

Property Trustees

The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers

Barclays Bank, Leicester LE87 2BB

Independent Examiner

Mr Richard Law

Annual Report for 2025

The Trustees present their Annual Report and Financial Statements for 2025.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution, which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint five Trustees, who together with the Minister, Operations Strategic Leader (previously Church Secretary) and Treasurer (who are also appointed by the Members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in the Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

This year, it has been great to be able to welcome and include increasingly diverse worshippers from around the world as we gather to worship together. In a time of pastoral vacancy, the leadership team (including our Community Chaplain, Trustees and Strategic Leaders) has worked together to navigate this challenging time. Throughout the last year, we have continued to know and make known the hope and life of Jesus, both through our services and in the community around our church. Over the year, we have again focused on spiritual growth and have been blessed in seeing a number of new faces join our church family and congregation.

In order to achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is that as a church we help people to know, and make known, the hope and life of Jesus.

Central to the work and witness of the Church is the provision of regular public services of Christian worship, which are hybrid services accessible for those online as well as those gathering with us in person. Our services take place each Sunday at 10.30am, as well as a fortnightly prayer meeting at 7.00pm. There are also occasional additional services at other times such as at Christmas and Easter, which are advertised appropriately, including through the church website at arburyroadbaptist.org. We continue to delight in the privilege of being a family church, with representation across the age demographics. We continue to see a blossoming number of children and young people joining us for ARK Sundays (Arbury Road Kids).

The Church runs a series of home groups for the growth of faith and discipleship, which this year have continued to grow and help and support members of our church to grow in their faith and as disciples of Jesus.

The Church runs a range of activities in our local community, which have flourished during the last year. These include 'Wonderfully made', 'Space2BU' (safe places for adults and young people dealing with mental health challenges), 'Wonder Wander' walks and 'Faithful friends' (a community group helping people to explore the Christian faith). With 'Lunch Break', we have continued to serve a monthly meal, offering friendship and fun to the local community. In addition, 'Coffee with Kindness' is a group for local parents to unwind, connect with others and seek help if needed. We have been able to offer a holiday lunch for those in our community who would usually depend on free school meals, or who would just like to come and join in with what is happening in their local community. All our community events aim to demonstrate the love, hope and life of Jesus Christ to all in our local community.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service. We have dedicated Safeguarding Trustee, responsible for ensuring our Church continues to be a safe place for all who attend.

The Church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2025 has been a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2026 with continued enthusiasm.

Over the last year, we were delighted to welcome six new members into our church family; three members left our membership for various reasons. It has been a privilege to walk alongside others who are exploring Jesus throughout their life, and we have had the joy of seeing eight people baptised in our church over the last year. At 31 December 2025, the membership stood at 43.

This year we have continued to serve our community and work towards the fulfilment of our community dream which can be found on our church website (arburyroadbaptist.org/dream). Our community chaplain role has continued to thrive, and we are thrilled to see this work continuing to bear fruit in the life of the church.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We currently operate at a small surplus, due to having a pastoral vacancy. The financial climate continues to be a challenging one and we continue to explore ways of funding all that happens in the life of our church so we might be able to serve and support those around us.

The most significant expense relates to the employment of our church staff team, but as already stated above, we are currently in a time of pastoral vacancy. However, Kimberley Rayson continues to serve as our community chaplain, taking the life and hope of Jesus out into the community around our church. We have recently sold our manse, with a view to buying a newer property requiring less maintenance in the centre of the community we serve.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is grateful for all the volunteers who give of their time to support the activities of our church. These volunteers come both from within the membership of the church, and from other churches and members of the community. We continue to be grateful for all who contribute to the life of our church in such a wide variety of different ways.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Arbury Road Baptist Church

1175114

Receipts and payments accounts

CC16a

For the period from	01-Jan 2025	To	31-Dec 2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings	49,196	-	-	49,196	51,919
Gift Aid (Inland Revenue)	14,794	-	-	14,794	11,903
Other / Donations	26,776	16,598	-	43,374	34,628
Manse sale	880,030	-	-	880,030	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	970,796	16,598	-	987,394	98,450
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	970,796	16,598	-	987,394	98,450
A3 Payments					
Employee Related	4,077	14,630	-	18,707	39,022
Manse	4,069	-	-	4,069	9,211
Premises	20,061	728	-	20,788	32,385
Supplies & Services	10,192	9	-	10,200	3,829
Church Activities	644	50	-	694	409
Missions / Support	7,386	1,901	-	9,286	10,885
Manse sale costs	12,063	-	-	12,063	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	58,491	17,317	-	75,808	95,740
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	58,491	17,317	-	75,808	95,740
Net of receipts/(payments)	912,305	- 719	-	911,586	2,710
A5 Transfers between funds	- 50	50	-	-	-
A6 Cash funds last year end	58,534	30,493	-	89,028	86,318
Cash funds this year end	970,790	29,824	-	1,000,614	89,028

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current accounts	20,542	-	-
	Deposit account	950,149	29,824	-
	Petty cash - lunch	99	-	-
	Total cash funds	970,790	29,824	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



TO: Membership
DATE: 22 March 2026

FROM: Richard Green– Treasurer
SUBJECT: Treasurers' Annual Report - 2025

1.0 Summary

- 1.1 The General Fund had an in-year surplus of £41,218. This is an improvement on the budgeted in-year surplus of £18,334. The surplus is good news, however, is mainly due to not having a Minister.
- 1.2 General fund cumulative reserves were £61,567 as at 31 December 2025.
- 1.3 The accounts have been independently examined by Richard Law Accounting Services. No issues have been identified. The summary income and expenditure statement, and balance sheet are shown at the end of this report.

2.0 General Fund Commentary

2.1 Expenditure underspent by £13,951. Brief explanations for variances over £500 are:

Area	Amount	Over/Under compared to budget	Explanation
Employee Related	-£1,365	Overspent	A decision was taken to increase hours of the Chaplain in the Community (£728). Cleaner costs were £637 more than expected.
Manse	+£10,150	Underspent	Due to selling the manse, repairs, utility, Council tax and insurance budgets all underspent.
Premises	+7,507	Underspent	Fewer repairs (£3,462) and lower energy costs (£3,816) were the main reasons for the underspend.
Supplies and services	-£4,567	Overspent	The new sound system (£5,793) and survey/solicitor costs (£1,916) for 12 Maio Rd were the main reason for the overspend. Donations of £4,634 were received towards the sound system (see income), although when giftaid is claimed it will mean the full cost has been covered via donations. There was an underspend of subscriptions of £2,387.
Church activities	+£856	Underspent	There was no spending on Sunday morning Children's work, or Youth Night. Visiting Preachers underspent by £539.
Missions/Support	+£1,3371	Underspent	Outreach in Cambridge (£644), Home Mission (£350) and BMS (£350) were the reasons for underspending.

2.2 Income overachieved by £8,983. Brief explanations for variances over £500 are:

Area	Amount	Over/Under compared to budget	Explanation
Offerings	+£13,700	Overachieved	Offerings were higher than expected.
Giftaid	+£7,294	Overachieved	Giftaid was higher than expected.
Letting/Car Park	+£9,766	Overachieved	Lettings/Car park rent was higher than expected.
Interest	-£994	Underachieved	Interest rates have been reducing.
Manse rent	-£24,000	Underachieved	Manse was not rented out.
Insurance	+£627	Overachieved	Claim due to lost keys at church. Will have been offset by additional expenditure.
Donations	+£2,479	Overachieved	Donations received to assist with the costs of the new sound system (£4,634). A further £845 of other donations were received which was less than the budget set.

3.0 Other Designated/Unrestricted Fund Comments

3.1 Reserve Fund – balance at 31/12/2025: £35,435

This fund is used for reserves and is transferred to the General Fund when needed. Some car park rent was put to this fund during the year. Due to the general fund being in surplus, no amounts were needed to be transferred out.

3.2 Lunch Break – balance at 31/12/2025: £1,001

This fund monitors the income and expenditure of Lunch Break.

3.3 Kitchen Fund - balance at 31/12/2025: £1,141

This fund was set up a few years ago when some funding from the previous lunch club were available and retained for kitchen use. £265 was received during the year, and £381 spent.

3.4 Go Fund - balance at 31/12/2025: £1,600

The Go Fund was set up to enable grants to be provided for individuals to 'go' and undertake missional or other agreed activities away from Cambridge. No spending has taken place during the year.

4.0 Other Restricted Fund Comments

4.1 Outreach in Cambridge - balance at 31/12/2025: £3,234

This fund has historically had some funding to help cover the costs of missional outreach work in our local area. No income or expenditure occurred during the year.

4.2 Fellowship Fund - balance at 31/12/2025: £1,075

This fund collects donations during communion services. The fund can be accessed by requests to the Minister for financial hardship or other issues being faced by those in the fellowship. Nothing was received during the year. £59 was spent.

4.3 Looking Forward Building Fund – balance at 31/12/2025: £4,793

This fund helps cover the costs of agreed projects. Donations of £120 was received and nothing spent.

4.4 Bursary Fund – balance at 31/12/2025: £1,000

This fund provides financial assistance to help people attend whole church events/activities that incur a charge. There has been no income nor expenditure during the year.

4.5 Wonderfully Made - balance at 31/12/2025: £2,447

Tracks income and expenditure for Wonderfully Made Creative Café. £1,065 income was received and £625 spent during the year.

4.6 Chaplain in the Community - balance at 31/12/2025: £15,294

This fund tracks the income and expenditure specifically for 'Chaplain in the Community'. £15,413 donations were received and £16,633 spent during the year mainly on stipend and outreach costs.

4.7 M. Harris Investment Fund – balance at 31/12/2025: £1,980

This fund is historic, nothing was spent during the year.

4.8 Manse Fund – balance at 31/12/2025: £870,045

This is a new fund created due to the sale of the previous manse. £880,030 was received from the sale. £2,077 interest was received on the funds held with the BU. £12,063 was spent on sale fees/costs.

5.0 Balance Sheet as at 31/12/2025

5.1 Cash balances are now very strong at £1,000,873. This is due to the sale of the manse and will reduce as/when a new manse is purchased.

5.2 Most surplus cash is held in the Baptist Union Deposit Account (£979,972). By keeping our surplus funds with the BU helps other Baptist Churches access loans for building and other improvements.

5.0 Thanks

6.1 We thank the Lord for His provision during 2025.

6.2 Thanks go to Joan Cooper for all her help in her role as Assistant Treasurer – particularly collecting, counting, and banking the weekly offering and other income, which she does with 100% accuracy and reliability making my role as Treasurer so much easier. Thanks also to Sue Brignell who has provided support during the year, particularly on payroll and HMRC requirements.

6.3 My thanks also go to our external auditor, Richard Law who agreed to audit the 2025 church accounts.

6.4 Also, my thanks go to all the Trustees who have helped me in my Treasurer role during the last twelve months. I have found it very challenging but with the help from the Trustees and also Mike Hobbs (ex-Treasurer) who has been so helpful when I couldn't get the accounts to balance, I have managed to get through.

ARBURY ROAD BAPTIST CHURCH
ACCOUNTS FOR THE YEAR ENDED 31/12/2025

GENERAL FUND					
INCOME	Note	2025 Budget	2025 Actual	2024 Actual	% Change
Offerings		35,496	49,196	51,919	-6%
Giftaid		7,500	14,794	11,903	20%
Lettings/Car Park		0	10,966	0	100%
Other/Donations		5,050	10,446	5,057	52%
Insurance		0	627	0	100%
TOTAL		48,046	86,029	68,879	20%
EXPENDITURE					
Employee Related		2,712	4,077	24,099	-491%
Manse		14,219	4,069	9,211	-126%
Premises		25,214	17,707	19,652	-11%
Supplies & Services		7,117	11,684	4,168	64%
Church Activities		1,500	644	409	36%
Missions/Support		7,950	6,579	7,283	-11%
Projects		0	0	0	0%
TOTAL		58,712	44,761	64,822	-45%
FUND TRANSFERS					
To Chaplain in Community			-50	0	
From Reserves			0	15,000	
Sub-total Fund Transfers			-50	15,000	
In Year (+) Surplus / (-) Deficit		-10,666	41,218	19,057	

	OTHER FUNDS	
INCOME (OTHER FUNDS)	<i>2025 Actual</i>	<i>2024 Actual</i>
<u>Unrestricted/Designated</u>		
Reserve Fund	1,160	5,223
Lunch Break	1,235	1,449
Kitchen Fund	265	180
Manse	882,108	0
TOTAL (Unrestricted/Designated)	884,768	6,852
<u>Restricted</u>		
Fellowship Fund	0	15
Looking Forward Building Fund	120	686
Wonderfully Made	1,065	302
Chaplain in the Community	15,413	21,717
TOTAL (Restricted)	16,598	22,719
SUB-TOTAL (Other Funds Income)	901,366	29,571
ALL FUNDS TOTAL INCOME	987,394	98,450
EXPENDITURE (OTHER FUNDS)		
<u>Unrestricted/Designated</u>		
Lunch Break	1,287	1,035
Kitchen Fund	381	0
Manse	12,063	0
TOTAL (Unrestricted/Designated)	13,730	1,035
<u>Restricted</u>		
Fellowship Fund	59	0
Looking Forward Building Fund	0	10,452
Wonderfully Made	625	2,881
Minister in the Community	16,633	16,551
M.Harris Investment	0	0
TOTAL (Restricted)	17,317	29,883
SUB-TOTAL (Other Funds Expenditure)	31,047	30,918
ALL FUNDS TOTAL EXPENDITURE	75,808	95,740
FUND TRANSFERS		
Reserves to General	0	-15,000
From General to Chaplain in Community	50	0
SUB-TOTAL (Fund Transfers)	50	-15,000
Other Funds (+) Surplus / (-) Deficit	870,369	-16,347
ALL FUNDS TOTAL (+) Surplus / (-) Deficit	911,586	2,710

Balances and Reconciliation

Balances:	31/12/2025	31/12/2024	Change (£)
Barclays Current Account	20,802	20,327	475
Baptist Union Deposit Account	110,125	68,921	41,203
BU Deposit CC004 (6-Month Notice)	293,782	0	293,782
BU Deposit MC009 (1-Month Notice)	551,002	0	551,002
BU Deposit NC054 (3-Month Notice)	25,064	0	25,064
Welcome Lunch Petty Cash	99	99	0
Net Liabilities	1	-260	60
	1,000,613	89,027	911,586
Funds:			
	31/12/2025	31/12/2024	Change (£)
Unrestricted/Designated			
General Fund	61,567	20,350	41,218
Reserve Fund	35,435	34,275	1,160
Ark Kids	0	0	0
Lunch Break	1,001	1,052	-52
Kitchen Fund	1,141	1,257	-116
Go Fund	1,600	1,600	0
Pioneer Fund	0	0	0
Manse	870,045	0	870,045
TOTAL	970,790	58,534	912,255
Restricted			
Outreach in Cambridge	3,234	3,234	0
Fellowship Fund	1,075	1,133	-59
Looking Forward Building Fund	4,793	4,673	120
Bursary	1,000	1,000	0
Wonderfully Made	2,447	2,007	439
Chaplain in the Community	15,294	16,464	-1,170
M.Harris Investment	1,980	1,980	0
TOTAL	29,824	30,493	-669
TOTAL FUNDS	1,000,613	89,027	911,586

1. £260 owed to BMS

Independent examiner's statement In the course of my examination, no matter has come to my attention (other than that disclosed below)

1. which gives me reasonable cause to believe that in, any material respect, Arbury Road Baptist Church have not met the requirements to ensure that:

- proper accounting records are kept; and
- accounts are prepared which agree with the accounting records; or

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

Signed: Richard Law

Date: 20 FEBRUARY 2026

RICHARD LAW
ACCOUNTING SERVICES
2 LOMBURGHOLME LANE
OVER
CAMBRIDGE CB2 5NP.

ARBURY ROAD BAPTIST CHURCH

England & Wales - Charity number 1175114

Accounts



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This year, it has been great to be able to welcome and include increasingly diverse worshippers from around the world as we gather to worship together. We have also seen our minister Matt Rowe move on to pastures new and the leadership team (including Trustees and Strategic Leaders) has come together to begin to navigate this challenging time. Yet throughout the last year we have continued to know and make known the hope and life of Jesus, both through our services and in the community around our church. Over the year, we have had a particular focus on spiritual growth, and have been blessed in seeing a number of new faces join our church family and congregation.

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Achievements and Performance

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Over the last year, we were delighted to welcome six new members into our church family and were sad to see three members leave our membership for various reasons. It has been a privilege to walk alongside others who are exploring Jesus throughout their life and we have had the joy of seeing three people baptised in our church over the last year. We have also had the privilege of serving one family in conducting a funeral and service of thanksgiving for a loved one who died. At 31 December 2024, the membership stood at 42.

This year we have continued to serve our community and work towards the fulfilment of our community dream which can be found on our church website (arburyroadbaptist.org/dream). Our community chaplain role has continued to thrive, and we are thrilled to see this work continuing to bear fruit in the life of the church.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We currently operate at a small surplus, due to having a pastoral vacancy. financial climate continues to be a challenging one and we continue to explore ways of funding all that happens in the life of our church so we might be able to serve and support those around us.

The most significant expense relates to the employment of our church staff team, but, as already stated above, we are currently in a time of pastoral vacancy. However, Kimberley Rayson continues to serve as our community chaplain, taking the life and hope of Jesus out into the community around our church.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is grateful for all the volunteers who give of their time to support the activities of our church. These volunteers come both from within the membership of the church, and from other churches and members of the community. We continue to be grateful for all who contribute to the life of our church in such a wide variety of different ways.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme.



TO: Membership
DATE: 12 March 2025
FROM: Richard Green– Treasurer
SUBJECT: Treasurers' Annual Report - 2024

1.0 Summary

- 1.1 Excluding the £15,000 transfer from reserves, the General Fund had an in-year surplus of £4,057 during the year. This is an improvement on the budgeted in-year surplus of £78.
- 1.2 The surplus is good news, however, is mainly due to not having a Minister for part of the year. There would have been an in-year deficit of at least £6,114 if the Minister had been in post for the full year.
- 1.3 As mentioned above, £15,000 was transferred from reserves into the General Fund. This meant at the end of the year the General Fund had a balance of £20,350. The reserve fund ended the year with £34,275. Whilst the Church does not have a Minister, it is unlikely further transfers from reserves will be needed in 2025.
- 1.4 The accounts have been independently checked by Richard Law. No issues have been identified. The summary income and expenditure statement, and balance sheet are shown at the end of this report.

2.0 General Fund Commentary

- 2.1 Expenditure overall has underspent the budget by £23,450. Brief explanations for variances over £500 are:

Area	Amount underspent	Explanation
Employee Related	£11,923	No Minister for part of the year. Less spent on the cleaner than expected.
Manse	£5,329	Less spent on fabric and repairs (£7,273), however, the manse insurance increased substantially and overspent by £1,722.
Premises	£523	Energy has cost £1,609 more than thought. However, repairs cost £1,721 less than expected.
Supplies and services	£3,752	Most areas in this section underspent, particularly office costs (£1,342), and training (£1,045)
Church activities	£1,056	Virtually all church activity budgets underspent (or were not spent at all). Visiting preachers overspent by £147.
Missions/Support	£867	The main underspend related to Outreach in Cambridge (£1,132).

- 2.2 Income under-achieved by £19,471. Offerings and giftaid were £16,522 more than budgeted, interest receipts were £1,946 more than budgeted. However, general donations were £37,899 less than budgeted. This is because the general donations budget was increased to have an overall balanced budget.

3.0 Other Designated/Unrestricted Fund Comments

3.1 Reserve Fund – balance at 31/12/2024: £34,275

This fund is used for reserves and is transferred to the General Fund when needed. It received all our lettings and car park rental income. £5,223 was received into the fund during the year. £15,000 was transferred into the General Fund.

3.2 Lunch Break – balance at 31/12/2024: £1,052

This fund monitors the income and expenditure of Lunch Break.

3.3 Kitchen Fund - balance at 31/12/2024: £1,257

This fund was set up a few years ago when some funding from the previous lunch club were available and retained for kitchen use. £180 was received during the year, with no expenditure.

3.4 Go Fund - balance at 31/12/2024: £1,600

The Go Fund was set up to enable grants to be provided for individuals to 'go' and undertake missional or other agreed activities away from Cambridge. No spending has taken place during the year.

4.0 Other Restricted Fund Comments

4.1 Outreach in Cambridge - balance at 31/12/2024: £3,234

This fund has historically had some funding to help cover the costs of missional outreach work in our local area. No income or expenditure occurred during the year.

4.2 Fellowship Fund - balance at 31/12/2024: £1,133

This fund collects donations during communion services. The fund can be accessed by requests to the Minister for financial hardship or other issues being faced by those in the fellowship. £15 was received and nothing spent during the year.

4.3 Looking Forward Building Fund – balance at 31/12/2024: £4,673

This fund helps cover the costs of agreed projects. Donations of £686 was received and £10,452 spent on electrical works.

4.4 Bursary Fund – balance at 31/12/2024: £1,000

This fund provides financial assistance to help people attend whole church events/activities that incur a charge. There has been no income nor expenditure during the year.

4.5 Wonderfully Made - balance at 31/12/2024: £2,007

Tracks income and expenditure for Wonderfully Made Creative Café. £302 income was received and £2,881 spent during the year.

4.6 Chaplain in the Community - balance at 31/12/2024: £16,551

This fund tracks the income and expenditure specifically for 'Chaplain in the Community'. £21,717 of grants and donations were received and £16,551 spent during the year mainly on stipend and outreach costs.

4.7 M. Harris Investment Fund – balance at 31/12/2024: £1,980

This fund is historic, nothing was spent during the year.

5.0 Balance Sheet as at 31/12/2024

5.1 Cash balances remain strong overall at £89,027 and have increased by £2,710 compared to the previous year.

5.2 Most surplus cash is held in the Baptist Union Deposit Account (£68,921). By keeping our surplus funds with the BU helps other Baptist Churches access loans for building and other improvements.

5.0 Thanks

6.1 We thank the Lord for His provision during 2024.

6.2 Thanks go to Joan Cooper for all her help in her role as Assistant Treasurer – particularly collecting, counting, and banking the weekly offering and other income, which she does with 100% accuracy and reliability making my role as Treasurer so much easier. Thanks also to Sue Brignell who has provided support during the year, particularly on payroll and HMRC requirements.

6.3 My thanks also go to our external auditor, Richard Law who agreed to audit the 2024 church accounts.

6.4 Also, my thanks go to all the Trustees who have helped me in my Treasurer role during the last twelve months. I have found it very challenging but with the help from the Trustee's and also Mike Hobbs (ex-Treasurer) who has been so helpful when I couldn't get the accounts to balance, I have managed to get through.

ARBURY ROAD BAPTIST CHURCH
ACCOUNTS FOR THE YEAR ENDED 31/12/2024

		GENERAL FUND			
INCOME	Note	2024 Budget	2024 Actual	2023 Actual	% Change
Offerings		37,300	51,919	36,592	30%
Giftaid		10,000	11,903	9,718	18%
Other/Donations		41,050	5,057	3,381	33%
TOTAL		88,350	68,879	54,080	21%
EXPENDITURE					
Employee Related		36,022	24,099	32,893	-36%
Manse		14,540	9,211	11,789	-28%
Premises		20,175	19,652	17,682	10%
Supplies & Services		7,920	4,168	4,418	-6%
Church Activities		1,465	409	1,016	-148%
Missions/Support		8,150	7,283	6,611	9%
Projects		0	0	0	0%
TOTAL		88,272	64,822	74,409	-15%
FUND TRANSFERS					
To Pioneer Fund			0	0	
To Minister in Community			0	-50	
To Go Fund			0	-1,250	
From Reserves			15,000	5,000	
From Ark Kids			0	19	
From Grants			0	0	
Sub-total Fund Transfers			15,000	3,719	
(+) Surplus / (-) Deficit		78	19,057	-16,610	

	OTHER FUNDS	
INCOME (OTHER FUNDS)	<i>2024 Actual</i>	<i>2023 Actual</i>
<u>Unrestricted/Designated</u>		
Reserve Fund	5,223	5,297
Ark Kids	0	0
Lunch Break	1,449	1,701
Kitchen Fund	180	100
Go Fund	0	0
Pioneer Fund	0	110
TOTAL (Unrestricted/Designated)	6,852	7,208
<u>Restricted</u>		
Outreach in Cambridge	0	29
Fellowship Fund	15	5
Looking Forward Building Fund	686	3,465
Bursary	0	0
Wonderfully Made	302	3,761
Chaplain in the Community	21,717	16,955
TOTAL (Restricted)	22,719	24,215
SUB-TOTAL (Other Funds Income)	29,571	31,423
ALL FUNDS TOTAL INCOME	98,450	85,503
EXPENDITURE (OTHER FUNDS)		
<u>Unrestricted/Designated</u>		
Reserve Fund	0	0
Ark Kids	0	0
Lunch Break	1,035	1,540
Kitchen Fund	0	219
Go Fund	0	0
Pioneer Fund	0	5
TOTAL (Unrestricted/Designated)	1,035	1,764
<u>Restricted</u>		
Outreach in Cambridge	0	0
Fellowship Fund	0	321
Looking Forward Building Fund	10,452	3,487
Bursary	0	0
Wonderfully Made	2,881	775
Chaplain in the Community	16,551	25,580
M.Harris Investment	0	2,616
TOTAL (Restricted)	29,883	32,779
SUB-TOTAL (Other Funds Expenditure)	30,918	34,543
ALL FUNDS TOTAL EXPENDITURE	95,740	108,953
FUND TRANSFERS		
Ark Kids to General	0	-19
Reserves to General	-15,000	-5,000
From General to Chaplain in Community	0	50
From General to Go Fund	0	1,250
SUB-TOTAL (Fund Transfers)	-15,000	-3,719
Other Funds (+) Surplus / (-) Deficit	-16,347	-6,839
ALL FUNDS TOTAL (+) Surplus / (-) Deficit	2,710	-23,449

Balances and Reconciliation

Balances:	31/12/2024	31/12/2023	Change (£)
Barclays Current Account	20,327	10,723	9,604
Baptist Union Deposit Account	68,921	76,076	-7,154
Welcome Lunch Petty Cash	99	99	0
Net Liabilities	1	-580	260
	89,027	86,317	2,710
Funds:			
	31/12/2024	31/12/2023	Change (£)
<u>Unrestricted/Designated</u>			
General Fund	20,350	1,293	19,057
Reserve Fund	34,275	44,052	-9,777
Ark Kids	0	0	0
Lunch Break	1,052	638	414
Kitchen Fund	1,257	1,077	180
Go Fund	1,600	1,600	0
Pioneer Fund	0	0	0
TOTAL	58,534	48,660	9,874
<u>Restricted</u>			
Outreach in Cambridge	3,234	3,234	0
Fellowship Fund	1,133	1,118	15
Looking Forward Building Fund	4,673	14,439	-9,766
Bursary	1,000	1,000	0
Wonderfully Made	2,007	4,586	-2,579
Chaplain in the Community	16,464	11,298	5,166
M.Harris Investment	1,980	1,980	0
TOTAL	30,493	37,657	-7,164
TOTAL FUNDS	89,027	86,317	12,584

1. £320 owed to BMS

Independent examiner's statement In the course of my examination, no matter has come to my attention (other than that disclosed below)

- which gives me reasonable cause to believe that in, any material respect, Arbury Road Baptist Church have not met the requirements to ensure that:
 - proper accounting records are kept; and
 - accounts are prepared which agree with the accounting records; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Richard Law

Date: 17 FEBRUARY 2025

RICHARD LAW
ACCOUNTING SERVICES
2 LOWBAYHOLME ROAD
OVER
CAMBRIDGE
CB2 5NP



CHARITY COMMISSION
FOR ENGLAND AND WALES

Arbury Road Baptist Church

1175114

Receipts and payments accounts

CC16a

For the period from	01-Jan 2024	To	31-Dec 2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings	51,919	-	-	51,919	37,117
Gift Aid (Inland Revenue)	11,903	-	-	11,903	12,235
Other / Donations	11,909	22,719	-	34,628	36,152
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	75,731	22,719	-	98,450	85,503
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	75,731	22,719	-	98,450	85,503
A3 Payments					
Employee Related	24,099	14,922	-	39,022	57,626
Manse	9,211	-	-	9,211	11,789
Premises	21,529	10,856	-	32,385	25,376
Supplies & Services	2,291	1,538	-	3,829	3,376
Church Activities	409	-	-	409	1,072
Missions / Support	8,317	2,567	-	10,885	9,714
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	65,857	29,883	-	95,740	108,953
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	65,857	29,883	-	95,740	108,953
Net of receipts/(payments)	9,874	- 7,164	-	2,710	- 23,449
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	48,661	37,657	-	86,318	109,767
Cash funds this year end	58,534	30,493	-	89,028	86,318

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current accounts	20,006	-	-
	Deposit account	38,429	30,493	-
	Petty cash - lunch	99	-	-
	Total cash funds	58,534	30,493	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

ARBURY ROAD BAPTIST CHURCH

England & Wales - Charity number 1175114

Accounts



Arbury Road Baptist Church – Annual Report 2023

References and administrative details

Registered address

20 Arbury Road, Cambridge CB4 2JE

Charity Registration Number 1175114

Trustees

The Revd Matt Rowe (Minister/Secretary)
Susanne Lyle (Operations Strategic Leader/Secretary) (Resigned March 2023)
Richard Green (Treasurer)
John Watts
Sue Brignell
Lauren Haywood (appointed March 2023)
Neil Armstrong (Resigned September 2023)
Ian Farr (Co-opted September 2023)

Property Trustees

The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers

Barclays Bank, Leicester LE87 2BB

Independent Examiner

Mr Richard Law

Annual Report for 2023

The Trustees present their Annual Report and Financial Statements for 2023.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint four Trustees, who together with the Minister, Operations Strategic Leader (previously Church Secretary) and Treasurer (who are also appointed by the Members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in the Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

One of the significant changes this year has been the increased international contingent within our church. Cambridge is an international city and it has been great to be able to welcome and include increasingly diverse worshippers from around the world as we gather to worship together. This year has also been a time of transition in our leadership with a number of key roles either in vacancy, or with long standing members intending to stand down in March. We continue to pray for these leadership vacancies and look forward to appropriate people being appointed to these roles in due course. Yet throughout the last year we have continued to know and make known the hope and life of Jesus, both through our services, as well as in the community around our church. Over the year, we have had a particular focus on spiritual growth, and have been blessed in seeing a number of new faces join our church family and congregation.

In order to achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is that as a church we help people to know, and make known, the hope and life of Jesus.

Central to the work and witness of the Church is the provision of regular public services of Christian worship, which this year which is now a hybrid service making the service accessible for those online as well as those gathering with us in person. Our services take place each Sunday at 10.30am, as well as a prayer meeting twice a month at 7.00pm. There are also occasional additional services at other times such as at Christmas and Easter, which are advertised appropriately, including through the church website at arburyroadbaptist.org. We continue to delight in the privilege of being a family church, with representation across the age demographics. We continue to see a blossoming number of children and young people joining us for ARK Sundays (Arbury Road Kids).

The Church runs a series of house groups for the growth of faith and discipleship, which this year have continued to run. We have seen new groups start over the past year and the leadership team have been reflecting on how we can best utilise our home groups to help and support members of our church to grow in their faith and as disciples of Jesus.

The Church runs a range of activities in our local community, which have flourished during the last year. These include 'Wonderfully made' (a safe place for those dealing with mental health challenges) and 'Faithful friends' (a community group helping people to explore the Christian faith). In addition this year we have been able to offer a holiday lunch for those in our community who would usually depend on free school meals, or who would just like to come and join in with what is happening in their local community. All our community events aim to demonstrate the love, hope and life of Jesus Christ to all in our local community.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2023 has been a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2024 with continued enthusiasm.

Over the last year, we were delighted to welcome seven new members into our church family and were sad to see three members leave our membership to worship elsewhere. It has been a privilege to walk alongside others who are exploring Jesus throughout their life and we have had the joy of seeing two people baptised in our church over the last year. We have also had the privilege of serving three families in conducting a funeral and service of thanksgiving for a loved one who died. At 31 December 2022, the membership stood at 47.

This year we have continued to serve our community and work towards the fulfilment of our community dream which can be found on our church website (arburyroadbaptist.org/dream). Our community pioneer role has continued to thrive, and we are thrilled to see this work continuing to bear fruit in the life of the church.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We currently operate at a deficit but we have now stepped out in faith that we might see God's provision for his people and have a balanced budget next year. The financial climate continues to be a challenging one and we continue to explore ways of funding all that happens in the life of our church so we might be able to serve and support those around us.

The most significant expense relates to the employment of our church staff team, the Revd Matt Rowe as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Alongside Matt, Kimberley Rayson serves as our community pioneer, taking the life and hope of Jesus out into the community around our church.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is grateful for all the volunteers who give of their time to support the activities of our church. These volunteers come both from within the membership of the church, as well as volunteers from other churches and members of the community. We continue to be grateful for all who contribute to the life of our church in such a wide variety of different ways.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The Church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £67,600 to meet its statutory obligations to the scheme. The Church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Arbury Road Baptist Church

1175114

Receipts and payments accounts

CC16a

For the period from	01-Jan 2023	To	31-Dec 2023
------------------------	----------------	----	----------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings	36,592	525	-	37,117	39,493
Gift Aid (Inland Revenue)	9,718	2,516	-	12,235	11,491
Other / Donations	14,978	21,174	-	36,152	49,918
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	61,288	24,215	-	85,503	100,902
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,288	24,215	-	85,503	100,902
A3 Payments					
Employee Related	32,893	24,733	-	57,626	59,164
Manse	11,789	-	-	11,789	6,243
Premises	19,215	6,161	-	25,376	15,761
Supplies & Services	3,110	266	-	3,376	3,510
Church Activities	1,016	57	-	1,072	606
Missions / Support	8,151	1,563	-	9,714	10,021
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	76,173	32,779	-	108,953	95,305
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	76,173	32,779	-	108,953	95,305
Net of receipts/(payments)	- 14,885	- 8,564	-	- 23,449	5,597
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	63,546	46,221	-	109,767	104,170
Cash funds this year end	48,661	37,657	-	86,318	109,767

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current accounts	10,143	-	-
	Deposit account	38,419	37,657	-
	Petty cash - lunch	99	-	-
	Total cash funds	48,661	37,657	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

ARBURY ROAD BAPTIST CHURCH

England & Wales - Charity number 1175114

Accounts



Arbury Road Baptist Church – Annual Report 2022

References and administrative details

Registered address

20 Arbury Road, Cambridge CB4 2JE

Charity Registration Number 1175114

Trustees

The Revd Matt Rowe (Minister)

Susanne Lyle (Operations Strategic Leader/Secretary) (appointed November 2018)

Richard Green (Treasurer)

John Watts (appointed May 2022)

Sue Brignell (appointed March 2021)

Neil Armstrong (appointed March 2022)

Property Trustees

The Baptist Union Corporation Limited Baptist House, 129 Broadway, Didcot, Oxfordshire OX11 8RT

Bankers

Barclays Bank, Leicester LE87 2BB

Independent Examiner

Mr Richard Law

Annual Report for 2022

The trustees present their Annual Report and Financial Statements for 2022.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The members' meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint four Trustees, who together with the Minister, Operations Strategic Leader (previously Church Secretary) and Treasurer (who are also appointed by the Members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in the Church meeting for further consideration by the Trustees. Though the Constitution permits

decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Objectives and activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

This year has been an interesting one, with Matt our minister going on sabbatical leave from September to December and a range of speakers preaching at our services, including several of our own church members. We have continued to hold to our church values in all our objectives and activities. These encapsulate our core purpose as a church and are at the centre of all that we do as a church. A copy of these values is attached to this report.

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is that as a church we help people to know, and make known, the hope and life of Jesus.

Central to the work and witness of the Church is the provision of regular public services of Christian worship, which this year have been a combination of online, in person and hybrid. These services take place each Sunday at 10.30am, as well as a prayer meeting twice a month at 7.00pm. With the online provision, this has enabled people to join regardless of their location and we have had people joining from all over the country and sometimes around the world! There are also occasional services at other times such as at Christmas and Easter, which are advertised appropriately, including through the church website at arburyroadbaptist.org. During this year, we have had a growing number of children joining us for ARK Sundays (Arbury Road Kids).

The Church runs a series of house groups for the growth of faith and discipleship, which this year have been continuing to run partly online and partly in person, depending on the regulations. We are looking to develop these and possibly add to the groups.

The Church runs a range of activities in our local community, which have flourished during the last year. They include 'Wonderfully made' (a safe place for those dealing with mental health challenges) and 'Faithful friends' (a community group helping people to explore the Christian faith). The aim of all these events is to assist the community and demonstrate the love, hope and life of Jesus Christ.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2022 has been a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2023 with renewed enthusiasm.

Over the last year, we were delighted to welcome two new members into our church family and were sad to see four members leave our membership to worship elsewhere, due to moving area. It has been a privilege to walk alongside others who are exploring Jesus throughout their life. We have also had the privilege of serving one family in conducting a funeral and service of thanksgiving for a loved one who died. At 31 December 2022, the membership stood at 44.

Over the course of the last year we have celebrated with two couples who have been married in our church, and we have ministered and served two families as they have lost loved ones.

This year we have continued to serve our community and work towards the fulfilment of our community dream which can be found on our church website (arburyroadbaptist.org/dream). We are delighted that we have been able to appoint Kimberley Rayson as our community pioneer to continue to develop this role. Over the last year we have provided holiday lunches and a warm space as we seek to love those around us, and continued to explore further opportunities to love and serve our neighbours too.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We currently operate at a deficit in this regard, and have only recently been able to let out our building to community groups to provide some extra income.

The most significant expense relates to the employment of our church staff team, the Revd Matt Rowe as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service. Alongside Matt, Kimberley Rayson serves as our community pioneer, taking the life and hope of Jesus out into the community around our church.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. We continue to be grateful for all who contribute to the life of our church in such a wide variety of different ways.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The Church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £67,600 to meet its statutory obligations to the scheme. The Church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.



TO: Membership
DATE: 1 March 2023
FROM: Richard Green– Treasurer
SUBJECT: Treasurers' Annual Report - 2022

1.0 Summary

- 1.1 Excluding transfers to/from other funds, the General Fund had an in-year deficit of £8,732 during the year. This is an improvement on the budgeted in-year deficit of £23,533.
- 1.2 Some of the reserve fund has been transferred to the General Fund to help prevent it from being in a cumulative deficit. At the end of the year, due to the fund transfers, the general fund ended with £17,902 (increase of £9,315 compared to the prior year). The reserve fund ended with £43,755 (a decrease of £9,544 compared to the prior year). It may be that we do not need to transfer as much in 2023, depending on how low we are willing to let the General Fund go.
- 1.3 The accounts have been independently checked and no issues of material accuracy were identified. The summary income and expenditure statement, and balance sheet are shown at the end of this report.

2.0 General Fund Commentary

- 2.1 Expenditure overall has underspent the budget by £15,926. Brief explanations for variances over £500 are:

Area	Amount underspent	Explanation
Employee Related	£3,575	Less National Insurance and Pension than expected.
Manse	£3,369	There has been less spent on repairs and maintenance of the manse than expected.
Premises	£1,663	Gas has cost less than expected (-£2,364), although has been somewhat offset by higher spending on electricity (+£1,179). General repairs cost £637 less than expected.
Supplies and services	£4,004	Most areas in this section underspent, particularly office costs (£1,383), sound system/worship group (£509) and training (£1,238)
Church activities	£1,744	Virtually all church activity budgets underspent, mainly Sunday morning children's work (£517) and Ministerial expenses (£675).
Missions/Support	£1,571	The main underspend related to Outreach in Cambridge (£621).

- 2.2 Income under-achieved by £1,125. This was due to offerings being £5,507 less than budgeted, but partially compensated by £1,491 more Gift aid than expected, and £2,891 more donations than expected.

3.0 Other Fund Commentary

Looking Forward Building Fund – balance at 31/12/2022: £14,462

3.1 This fund originates from donations made mainly in 2016 and 2017 to help cover the costs of agreed projects. Donations have been received for new carpets (£4,000) and lighting (£5,000). £2,750 was spent on the new heating system.

M. Harris Investment Fund – balance at 31/12/2022: £4,596

3.2 This fund is historic and is a capital fund (where we are not easily able to spend the money). The fund interest is applied to general fund purposes each year, and so the fund remains at £4,596.

Bursary Fund – balance at 31/12/2022: £1,000

3.3 There has been no income nor expenditure during the year.

Pioneer Fund – balance at 31/12/2022: £1,482

3.4 This fund was set up to cover costs of activities undertaken by the Community Worker. £110 donations have been received and £459 spent.

Reserve Fund – balance at 31/12/2022: £43,755

3.5 This fund is used for reserves and is transferred to the General Fund when needed. It receives all our lettings and car park rental income. £7,454 was received into the fund during the year. £16,998 was transferred into the General Fund.

Lunch Break – balance at 31/12/2022: £478

3.6 This fund monitors the income and expenditure of Lunch Break.

Kitchen Fund - balance at 31/12/2022: £1,196

3.7 This fund was set up a few years ago when some funding from the previous lunch club were available and retained for kitchen use. £10 was received during the year and £400 oven cleaning expenditure incurred.

Outreach in Cambridge - balance at 31/12/2022: £3,205

3.8 This fund has historically had some funding to help cover the costs of missional outreach work in our local area. £1,723 of donations and grants has been received during the year, with no expenditure.

Go Fund - balance at 31/12/2022: £350

3.9 The Go Fund was set up to enable grants to be provided for individuals to 'go' and undertake missional or other agreed activities away from Cambridge. £1,250 has been spent during the year.

Fellowship Fund - balance at 31/12/2022: £1,434

3.10 This fund collects donations during communion services. The fund can be accessed by requests to the Minister for financial hardship or other issues being faced by those in the fellowship. £80 was received and £39 spent during the year.

Ark Kids - balance at 31/12/2022: £19

3.11 £55 income was received during the year and £221 was spent.

Minister in the Community - balance at 31/12/2022: £18,285

3.12 This fund tracks the income and expenditure specifically for 'Minister in the Community'. £25,403 was received and £25,856 spent during the year.

Wonderfully Made - balance at 31/12/2022: £1,601

3.13 Tracks income and expenditure for Wonderfully Made Creative Café. £2,065 income was received and £901 spent during the year.

4.0 Balance Sheet

4.1 Cash balances remain strong overall at £109,766 and have increased by around £5,000 compared to the previous year.

4.2 Most surplus cash is held in the Baptist Union Deposit Account (£75,518). By keeping our surplus funds with the BU helps other Baptist Churches access loans for building and other improvements.

5.0 Thanks

5.1 We thank the Lord for His provision during 2022.

5.2 Thanks go to Joan Cooper for all her help in her role as Assistant Treasurer – particularly collecting, counting, and banking the weekly offering and other income, which she does with 100% accuracy and reliability making my role as Treasurer so much easier. Thanks also to Sue Brignell who has provided support during the year, particularly on payroll and HMRC requirements.

5.3 My thanks also go to our external auditor, Richard Law who agreed to audit the 2022 church accounts.

5.4 Also, my thanks go to all the Trustees who have helped me in my Treasurer role during the last twelve months. I have found it very challenging but with the help from the Trustees and also Mike Hobbs (ex-Treasurer) who has been so helpful when I couldn't get the accounts to balance, I have managed to get through.

ARBURY ROAD BAPTIST CHURCH
ACCOUNTS FOR THE YEAR ENDED 31/12/2022

		GENERAL FUND			
INCOME	Note	2022 Budget	2022 Actual	2021 Actual	% Change
Offerings		45,000	39,493	46,120	-17%
Giftaid		10,000	11,491	12,727	-11%
Other/Donations		250	3,141	26,215	-735%
TOTAL		55,250	54,125	85,062	-57%
EXPENDITURE					
Employee Related		36,883	33,308	31,995	4%
Manse		9,612	6,243	7,086	-13%
Premises		14,274	12,611	49,177	-290%
Supplies & Services		7,514	3,510	4,681	-33%
Church Activities		2,350	606	482	20%
Missions/Support		8,150	6,579	6,231	5%
Projects		0	0	0	0%
TOTAL		78,783	62,857	99,652	-59%
FUND TRANSFERS					
To Pioneer Fund			-50	-600	
To E.Bowler Fund			0	-800	
To Ark Dads			0	-200	
To Mum 2 Mum			0	-450	
To Lunch Break Fund			0	-273	
From Reserves			16,998	10,000	
From Lunch Break Fund			0	140	
From Grants			1,100	0	
Sub-total Fund Transfers			18,048	7,817	
(+) Surplus / (-) Deficit		-23,533	9,316	-6,773	

OTHER FUNDS

INCOME	2022 Actual	2021 Actual
M.Harris Investment Fund	0	0
Looking Forward Fund	9,050	20
Bursary	0	88
Pioneer Fund	110	0
Lunch Break	827	500
Kitchen Fund	10	45
E.Bowler Fund	0	0
Outreach in Cambridge	1,723	0
Go Fund	0	0
Fellowship Fund	80	40
Ark Kids	55	310
Mum2Mum	0	0
Grants	0	1,100
Minister in the Community	25,403	11,021
Reserve Fund	7,454	4,782
Wonderfully Made	2,065	1,784
SUB-TOTAL (Other Funds Income)	46,777	19,690
EXPENDITURE		
M.Harris Investment Fund	0	0
Looking Forward Fund	2,750	1,620
Bursary	0	0
Pioneer Fund	459	154
Lunch Break	572	697
Kitchen Fund	400	0
E.Bowler Fund	0	0
Outreach in Cambridge	0	0
Go Fund	1,250	0
Fellowship Fund	39	0
Ark Kids	221	324
Mum2Mum	0	450
Grants	0	3,271
Minister in the Community	25,856	2,386
Reserve Fund	0	0
Wonderfully Made	901	1,347
SUB-TOTAL (Other Funds Expenditure)	32,448	10,249
FUND TRANSFERS		
To Ark Dads	0	200
To E.Bowler Fund	0	800
To Pioneer Fund	0	1,869
To Minister in the Community	0	10,104
To Lunch Break	0	273
To Mum2Mum	0	450
To General Fund	-18,098	0
From General Fund	50	0
From E.Bowler Fund	0	-1,269
From Lunchbreak	0	-140
From Grants	0	-10,104
From Reserves	0	-10,000
SUB-TOTAL (Fund Transfers)	-18,048	-7,817
(+) Surplus / (-) Deficit	-3,719	1,623
TOTAL (+) Surplus / (-) Deficit	5,597	-5,150



CHARITY COMMISSION
FOR ENGLAND AND WALES

Arbury Road Baptist Church

1175114

Receipts and payments accounts

CC16a

For the period from	01-Jan 2022	To	31-Dec 2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Offerings	39,493	-	-	39,493	46,120
Gift Aid (Inland Revenue)	11,491	-	-	11,491	12,727
Other / Donations	40,868	9,050	-	49,918	45,905
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	91,852	9,050	-	100,902	104,752
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	91,852	9,050	-	100,902	104,752
A3 Payments					
Employee Related	59,164	-	-	59,164	37,652
Manse	6,243	-	-	6,243	7,086
Premises	13,011	2,750	-	15,761	50,797
Supplies & Services	3,510	-	-	3,510	4,681
Church Activities	606	-	-	606	482
Missions / Support	10,021	-	-	10,021	9,204
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	92,555	2,750	-	95,305	109,902
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	92,555	2,750	-	95,305	109,902
Net of receipts/(payments)	- 703	6,300	-	5,597	- 5,150
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	70,573	33,597	-	104,170	109,320
Cash funds this year end	69,870	39,897	-	109,767	104,170

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current accounts	3,874	29,897	-
	Deposit account	65,518	10,000	-
	Petty cash - lunch	478	-	-
	Total cash funds	69,870	39,897	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

ARBURY ROAD BAPTIST CHURCH

England & Wales - Charity number 1175114

Accounts



Arbury Road Baptist Church – Annual Report 2021

References and administrative details

Registered address

20 Arbury Road, Cambridge CB4 2JE

Charity Registration Number 1175114

Trustees

The Revd Matt Rowe (Minister)
Susanne Lyle (Operations Strategic Leader/Secretary) (appointed November 2018)
Richard Green (Treasurer)
John Bell-Williamson (appointed July 2018)
Sue Brignell (appointed March 2021)
Sue Whitfield (appointed July 2018)

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Barclays Bank, Leicester LE87 2BB

Independent Examiner

Mr Richard Law

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This year has been another challenging one for all churches and we have had to adapt to the online world. We have made a successful transition to hybrid church, considering what works for those attending church in person as well as those watching online. We have continued to hold to our church values in all our objectives and activities. These encapsulate our core purpose as a church and are at the centre of all that we do as a church. A copy of these values is attached to this report.

In order to achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is that as a church we help people to know, and make known, the hope and life of Jesus.

Central to the work and witness of the Church is the provision of regular public services of Christian worship, which this year have been a combination of online, in person and hybrid. These services take place each Sunday at 10.30am, as well as a prayer meeting twice a month at 7.00pm. With the online provision, this has enabled people to join regardless of their location and we have had people joining from all over the country and sometimes around the world! There are also occasional services at other times such as at Christmas and Easter, which are advertised appropriately, including through the church website at arburyroadbaptist.org. During this year, we have been able to restart our provision for children, with a good number of children joining us for ARK Fridays youth club and ARK Sundays (Arbury Road Kids).

The Church runs a series of house groups for the growth of faith and discipleship, which this year have been continuing to run partly online and partly in person, depending on the regulations.

The Church runs a range of activities in our local community, which have flourished during the last year. They include 'Wonderfully made' (a safe place for those dealing with mental health challenges) and 'Faithful friends' (a community group helping people to explore the Christian faith). The aim of all these events is to assist the community and demonstrate the love, hope and life of Jesus Christ.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas such as fellowship and encouragement. The Trustees recognise that these are difficult to measure, but believe that 2021 has been a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2022 with renewed enthusiasm.

Over the last year, we were delighted to welcome two new members into our church family and were sad to see four members leave our membership to worship elsewhere, due to moving area. It has been a privilege to walk alongside others who are exploring Jesus throughout their life. We have also had the privilege of serving one family in conducting a funeral and service of thanksgiving for a loved one who died. At 31 December 2021, the membership stood at 48.

This year, we have continued to consider how we might respond to the results of the community survey, undertaken in 2018, including the possible development of our buildings that we might more effectively serve our local community. Our Building Feasibility Team have continued to work in consultation with an architect to develop proposed plans, which the church members have now agreed to move forward with in principle.

Financial Review

The Church continues to raise the funds it needs to carry on its activities from within its own membership and congregation. We currently operate at a deficit in this regard, and have only recently been able to let out our building to community groups to provide some extra income. This year, we have applied to Home Mission for funds to continue our work in the community.

The most significant expense relates to the employment of the Revd Matt Rowe as Minister of the Church, to lead and co-ordinate the church's activities including the Sunday services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The Church is a participating employer within the Defined Benefit section of the Baptist Pension Scheme and has been making ongoing deficit payments to cover the costs of past service of its employees within the scheme under a recovery plan. The Church understands that if it had left the scheme at the year-end, it would have to have made a one-off payment estimated to be £67,600 to meet its statutory obligations to the scheme. The Church has no plan to leave the scheme and expects to continue to make payments to the scheme in line with the recovery plan.



TO: Membership
DATE: 1 March 2022
FROM: Richard Green– Treasurer
SUBJECT: Treasurers' Annual Report - 2021

1.0 Summary

- 1.1 The General Fund had an in-year deficit of £16,773 during the year, including transfers of £2,183 to other funds. This is in line with the budgeted in-year deficit of £17,414. However, £10,000 of general fund spending related to the new heating system that had not been budgeted. Excluding this, the in-year deficit would have been £6,773 and therefore a much better position than had been budgeted.
- 1.2 The initial budget assumed up to £20,000 would need to be transferred from the reserves into the general fund. Whereas £10,000 was actually transferred, hence the year-end general fund balance of £8,587 is less than budgeted.
- 1.3 The reserve fund ended with £53,299 (a reduction of £5,218 compared to the start of year) and is available to be drawn down and used to support the General Fund or other priorities during 2022 and beyond.
- 1.4 The accounts have been independently checked and no issues of material accuracy were identified. The summary income and expenditure statement, and balance sheet are shown at the end of this report.

2.0 General Fund Commentary

- 2.1 Expenditure overall has overspent the budget by £29,038 – due to the new heating system. Brief explanations for variances over £500 are:

Area	Amount	Explanation
Manse	£3,267 underspend	There has been less spent on repairs and maintenance of the manse than expected.
Premises	£36,997 overspend	The overspend mainly relates to the £35,000 spent on the heating system. £25,000 of this was covered by a grant. The other area of overspending was £2,117 on energy.
Supplies and services	£3,054 underspend	Most areas in this section underspent, particularly office costs (£288) and training costs (£926).
Church activities	£1,618 underspend	Virtually all church activity budgets underspent, mainly Sunday morning children's work (£517) and Ministerial expenses (£675).
Missions/Support	£1,719 underspend	The main underspend related to Outreach in Cambridge (£1,369).
Income	£29,812 over-achievement	All areas of income over-achieved, particularly donations for the heating system (£25,000), giftaid (£2,700) and offerings (£1,120).

3.0 Other Fund Commentary

Looking Forward Building Fund – balance at 31/12/2021: £8,162

- 3.1 This fund originates from donations made mainly in 2016 and 2017 to help cover the costs of agreed projects. £20 income was received during 2021. £1,620 was spent during the year on Leap Architects.

M. Harris Investment Fund – balance at 31/12/2021: £4,596

- 3.2 This fund is historic and is a capital fund (where we are not easily able to spend the money). The fund interest is applied to general fund purposes each year, and so the fund remains at £4,596.

Bursary Fund – balance at 31/12/2021: £1,000

- 3.3 £88 was received into the fund, and there was no expenditure.

Pioneer Fund – balance at 31/12/2021: £1,781

- 3.4 This fund was set up to cover costs of activities such as Alpha. No income was received during the year, although £154 was spent. £600 was transferred into the fund from the general fund and £1,269 from the E.Bowler fund.

Reserve Fund (previously called Building & Improvements fund) – balance at 31/12/2021: £53,299.

- 3.5 This fund is used for reserves and is transferred to the General Fund when needed. It receives all our lettings and car park rental income. £4,782 was received into the fund during the year.
- 3.6 £10,000 was transferred into the General Fund.

Lunch Break – balance at 31/12/2021: £223

- 3.7 This fund monitors the income and expenditure of Lunch Break.

Kitchen Fund - balance at 31/12/2021: £1,586

- 3.8 This fund was set up a few years ago when some funding from the previous lunch club were available and retained for kitchen use. The fund has seen £45 income received during the year and no expenditure.

E. Bowler Spurgeons Fund - balance at 31/12/2021: £0

- 3.9 This fund was created to track expenditure for Erica's Spurgeon's training. No income was received, or expenditure was incurred during the year. The fund received £800 from the General Fund, and £1,269 was then transferred to the Pioneer Fund to clear this fund to £0.

Outreach in Cambridge - balance at 31/12/2021: £1,482

- 3.10 This fund has historically had some funding to help cover the costs of missional outreach work in our local area. No income was received, or expenditure incurred.

Go Fund - balance at 31/12/2021: £1,600

3.11 The Go Fund was set up to enable grants to be provided for individuals to 'go' and undertake missional or other agreed activities away from Cambridge. There were no requests for funding made in 2021 and so the fund remains at £1,600.

Fellowship Fund - balance at 31/12/2021: £1,393

3.12 This fund collects donations during communion services. The fund can be accessed by requests to the Minister for financial hardship or other issues being faced by those in the fellowship. £40 was received during the year. No expenditure took place.

Mum2Mum - balance at 31/12/2021: £0

3.13 £450 was spent during the year, and to cover this £450 was transferred from the General Fund.

Ark Kids (was Ark Dads) - balance at 31/12/2021: £185

3.14 £310 income was received during the year and £324 was spent. £200 was transferred from the General Fund.

Grants (restricted) - balance at 31/12/2021: £1,100

3.15 This new fund was set up to track the grants received and expenditure incurred for the 'Minister in the Community'. £1,100 was received during the year, £3,271 was spent. £10,104 was transferred to 'Minister in the Community'.

Minister in the Community - balance at 31/12/2021: £18,739

3.16 This fund now tracks the income and expenditure specifically for 'Minister in the Community'. £11,021 was received and £2,386 spent during the year. £10,104 was transferred from the Grants fund.

Wonderfully Made - balance at 31/12/2021: £437

3.17 This new fund received £1,784 and spent £1,347 during the year.

4.0 Balance Sheet

4.1 Cash balances remain strong overall at £104,169 and have only decreased by around £5,000 compared to the previous year.

4.2 Most surplus cash is held in the Baptist Union Deposit Account. Although interest rates are not high, it does help other Baptist Churches access loans for building and other improvements.

5.0 Thanks

5.1 We thank the Lord for His provision during 2021.

5.2 Thanks go to Joan Cooper for all her help in her role as Assistant Treasurer – particularly collecting, counting, and banking the weekly offering and other income, which she does with 100% accuracy and reliability making my role as Treasurer so much easier. Thanks also to Sue Brignell who has provided support during the year, particularly on payroll and HMRC requirements.

5.3 My thanks also go to our external auditor, Richard Law who agreed to audit the 2021 church accounts.

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ARBURY ROAD BAPTIST CHURCH
ACCOUNTS FOR THE YEAR ENDED 31/12/2021

		GENERAL FUND			
INCOME	Note	2021 Budget	2021 Actual	2020 Actual	% Change
Offerings		45,000	46,120	52,328	-13%
Giftaid		10,000	12,727	9,929	22%
Other/Donations		250	26,215	1,815	93%
TOTAL		55,250	85,062	64,072	25%
EXPENDITURE					
Employee Related		32,071	31,995	29,887	7%
Manse		10,353	7,086	5,948	16%
Premises		12,180	49,177	11,200	77%
Supplies & Services		5,960	4,681	3,702	21%
Church Activities		2,100	482	1,037	-115%
Missions/Support		7,950	6,231	8,010	-29%
Projects		0	0	0	0%
TOTAL		70,614	99,652	59,785	40%
FUND TRANSFERS					
To Pioneer Fund			-600	-850	
To E.Bowler Fund			-800	-1,235	
To Kitchen Fund			0	0	
To Ark Dads			-200	-971	
To Mum 2 Mum			-450		
To Lunch Break Fund			-273	0	
From Reserves			10,000	0	
From Lunch Break Fund			140	0	
Sub-total Fund Transfers			7,817	-3,056	
(+) Surplus / (-) Deficit		-15,364	-6,773	1,231	

OTHER FUNDS

INCOME	2021 Actual	2020 Actual
M.Harris Investment Fund	0	0
Looking Forward Fund	20	0
Bursary	88	0
Pioneer Fund	0	0
Lunch Break	500	318
Kitchen Fund	45	1,468
E.Bowler Fund	0	0
Outreach in Cambridge	0	82
Go Fund	0	0
Fellowship Fund	40	8
Ark Dads	310	0
Mum2Mum	0	0
Grants	1,100	21,000
Minister in the Community	11,021	0
Reserve Fund	4,782	6,991
Wonderfully Made	1,784	0
SUB-TOTAL (Other Funds Income)	19,690	29,867
EXPENDITURE		
M.Harris Investment Fund	0	0
Looking Forward Fund	1,620	2,669
Bursary	0	0
Pioneer Fund	154	610
Lunch Break	697	251
Kitchen Fund	0	0
E.Bowler Fund	0	300
Outreach in Cambridge	0	0
Go Fund	0	0
Fellowship Fund	0	65
Ark Dads	324	392
Mum2Mum	450	0
Grants	3,271	7,625
Minister in the Community	2,386	0
Reserve Fund	0	0
Wonderfully Made	1,347	0
SUB-TOTAL (Other Funds Expenditure)	10,249	11,911
FUND TRANSFERS		
To Ark Dads	200	0
To E.Bowler Fund	800	0
To Pioneer Fund	1,869	0
To Minister in the Community	10,104	0
To Lunch Break	273	0
To Mum2Mum	450	0
From General Fund	0	3,056
From E.Bowler Fund	-1,269	0
From Lunchbreak	-140	0
From Grants	-10,104	0
From Reserves	-10,000	0
SUB-TOTAL (Fund Transfers)	-7,817	3,056
(+) Surplus / (-) Deficit	1,623	21,012
TOTAL (+) Surplus / (-) Deficit	-5,150	22,243

Balances and Reconciliation

Balances:	31/12/2021	31/12/2020	Change (£)
Barclays Current Account	29,828	49,815	-19,987
Baptist Union Deposit Account	74,366	59,211	15,155
Welcome Lunch Petty Cash	223	419	-196
Net Liabilities	1	-125	-122
	104,169	109,320	-5,150
Funds:			
	31/12/2021	31/12/2020	Change (£)
General Fund	8,587	15,360	-6,773
Looking Forward Building Fund	8,162	9,762	-1,600
M.Harris Investment	2	4,596	0
Bursary	1,000	912	88
Pioneering Project	1,781	66	1,715
Reserve Fund	53,299	58,518	-5,218
Lunch Break	223	286	-63
Kitchen Fund	1,586	1,541	45
E Bowler Spurgeons	0	469	-469
Outreach in Cambridge	1,482	1,482	0
Go Fund	1,600	1,600	0
Fellowship Fund	1,393	1,353	40
Ark Kids (was Ark Dads)	185	-1	186
Mum2Mum	0	0	0
Grants (Restricted)	1,100	13,375	-12,274
Wonderfully Made	437	0	437
Minister in the Community	18,739	0	18,739
TOTAL FUNDS	104,169	109,320	-5,150

1. £242 owed to BMS, £5 owed to BU Home Mission

2. M.Harris Investment is a capital fund and cannot be spent (other than interest earned).

Independent examiner's statement In the course of my examination, no matter has come to my attention (other than that disclosed below)

1. which gives me reasonable cause to believe that in, any material respect, Arbury Road Baptist Church have not met the requirements to ensure that:
 - proper accounting records are kept; and
 - accounts are prepared which agree with the accounting records; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: R. Lane

Date: 21st February 2022

2 Lambourne Road
 Evesham
 Warwickshire
 CV22 5W?



TO: Membership
DATE: 1 March 2022

FROM: Richard Green– Treasurer
SUBJECT: Treasurers' Annual Report - 2021

1.0 Summary

- 1.1 The General Fund had an in-year deficit of £16,773 during the year, including transfers of £2,183 to other funds. This is in line with the budgeted in-year deficit of £17,414. However, £10,000 of general fund spending related to the new heating system that had not been budgeted. Excluding this, the in-year deficit would have been £6,773 and therefore a much better position than had been budgeted.
- 1.2 The initial budget assumed up to £20,000 would need to be transferred from the reserves into the general fund. Whereas £10,000 was actually transferred, hence the year-end general fund balance of £8,587 is less than budgeted.
- 1.3 The reserve fund ended with £53,299 (a reduction of £5,218 compared to the start of year) and is available to be drawn down and used to support the General Fund or other priorities during 2022 and beyond.
- 1.4 The accounts have been independently checked and no issues of material accuracy were identified. The summary income and expenditure statement, and balance sheet are shown at the end of this report.

2.0 General Fund Commentary

- 2.1 Expenditure overall has overspent the budget by £29,038 – due to the new heating system. Brief explanations for variances over £500 are:

Area	Amount	Explanation
Manse	£3,267 underspend	There has been less spent on repairs and maintenance of the manse than expected.
Premises	£36,997 overspend	The overspend mainly relates to the £35,000 spent on the heating system. £25,000 of this was covered by a grant. The other area of overspending was £2,117 on energy.
Supplies and services	£3,054 underspend	Most areas in this section underspent, particularly office costs (£288) and training costs (£926).
Church activities	£1,618 underspend	Virtually all church activity budgets underspent, mainly Sunday morning children's work (£517) and Ministerial expenses (£675).
Missions/Support	£1,719 underspend	The main underspend related to Outreach in Cambridge (£1,369).
Income	£29,812 over-achievement	All areas of income over-achieved, particularly donations for the heating system (£25,000), giftaid (£2,700) and offerings (£1,120).

3.0 Other Fund Commentary

Looking Forward Building Fund – balance at 31/12/2021: £8,162

- 3.1 This fund originates from donations made mainly in 2016 and 2017 to help cover the costs of agreed projects. £20 income was received during 2021. £1,620 was spent during the year on Leap Architects.

M. Harris Investment Fund – balance at 31/12/2021: £4,596

- 3.2 This fund is historic and is a capital fund (where we are not easily able to spend the money). The fund interest is applied to general fund purposes each year, and so the fund remains at £4,596.

Bursary Fund – balance at 31/12/2021: £1,000

- 3.3 £88 was received into the fund, and there was no expenditure.

Pioneer Fund – balance at 31/12/2021: £1,781

- 3.4 This fund was set up to cover costs of activities such as Alpha. No income was received during the year, although £154 was spent. £600 was transferred into the fund from the general fund and £1,269 from the E.Bowler fund.

Reserve Fund (previously called Building & Improvements fund) – balance at 31/12/2021: £53,299.

- 3.5 This fund is used for reserves and is transferred to the General Fund when needed. It receives all our lettings and car park rental income. £4,782 was received into the fund during the year.
- 3.6 £10,000 was transferred into the General Fund.

Lunch Break – balance at 31/12/2021: £223

- 3.7 This fund monitors the income and expenditure of Lunch Break.

Kitchen Fund - balance at 31/12/2021: £1,586

- 3.8 This fund was set up a few years ago when some funding from the previous lunch club were available and retained for kitchen use. The fund has seen £45 income received during the year and no expenditure.

E. Bowler Spurgeons Fund - balance at 31/12/2021: £0

- 3.9 This fund was created to track expenditure for Erica's Spurgeon's training. No income was received, or expenditure was incurred during the year. The fund received £800 from the General Fund, and £1,269 was then transferred to the Pioneer Fund to clear this fund to £0.

Outreach in Cambridge - balance at 31/12/2021: £1,482

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Go Fund - balance at 31/12/2021: £1,600

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Fellowship Fund - balance at 31/12/2021: £1,393

3.12 This fund collects donations during communion services. The fund can be accessed by requests to the Minister for financial hardship or other issues being faced by those in the fellowship. £40 was received during the year. No expenditure took place.

Mum2Mum - balance at 31/12/2021: £0

3.13 £450 was spent during the year, and to cover this £450 was transferred from the General Fund.

Ark Kids (was Ark Dads) - balance at 31/12/2021: £185

3.14 £310 income was received during the year and £324 was spent. £200 was transferred from the General Fund.

Grants (restricted) - balance at 31/12/2021: £1,100

3.15 This new fund was set up to track the grants received and expenditure incurred for the 'Minister in the Community'. £1,100 was received during the year, £3,271 was spent. £10,104 was transferred to 'Minister in the Community'.

Minister in the Community - balance at 31/12/2021: £18,739

3.16 This fund now tracks the income and expenditure specifically for 'Minister in the Community'. £11,021 was received and £2,386 spent during the year. £10,104 was transferred from the Grants fund.

Wonderfully Made - balance at 31/12/2021: £437

3.17 This new fund received £1,784 and spent £1,347 during the year.

4.0 Balance Sheet

4.1 Cash balances remain strong overall at £104,169 and have only decreased by around £5,000 compared to the previous year.

4.2 Most surplus cash is held in the Baptist Union Deposit Account. Although interest rates are not high, it does help other Baptist Churches access loans for building and other improvements.

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Projects		0	0	0	0%
TOTAL		70,614	99,652	59,785	40%
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To Kitchen Fund			0	0	
To Ark Dads			-200	-971	
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Signed: R. Lane

Date: 21st February 2022

2 Lambourne Road
 Evesham
 Warwickshire
 CV22 5WJ