



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)

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 2021

The trustees present their Annual Report and Financial Statements for 2021.

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 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.
- 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 31/12/2021

		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	-247	-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	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
Cambridge
CB2 5NP



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DATE: 1 March 2022

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Premises		12,180	49,177	11,200	77%
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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%
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To Pioneer Fund			-600	-850	
To E.Bowler Fund			-800	-1,235	
To Kitchen Fund			0	0	
To Ark Dads			-200	-971	
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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	-247	-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	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
Cambridge
CB2 5NP