



## 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](http://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](http://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 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 31/12/2022**

		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%
<b>TOTAL</b>		<b>55,250</b>	<b>54,125</b>	<b>85,062</b>	<b>-57%</b>
<b>EXPENDITURE</b>					
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%
<b>TOTAL</b>		<b>78,783</b>	<b>62,857</b>	<b>99,652</b>	<b>-59%</b>
<b>FUND TRANSFERS</b>					
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	
<b>Sub-total Fund Transfers</b>			<b>18,048</b>	<b>7,817</b>	
<b>(+) Surplus / (-) Deficit</b>		<b>-23,533</b>	<b>9,316</b>	<b>-6,773</b>	

## OTHER FUNDS

<b>INCOME</b>	<b>2022 Actual</b>	<b>2021 Actual</b>
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
<b>SUB-TOTAL (Other Funds Income)</b>	<b>46,777</b>	<b>19,690</b>
<b>EXPENDITURE</b>		
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
<b>SUB-TOTAL (Other Funds Expenditure)</b>	<b>32,448</b>	<b>10,249</b>
<b>FUND TRANSFERS</b>		
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
<b>SUB-TOTAL (Fund Transfers)</b>	<b>-18,048</b>	<b>-7,817</b>
<b>(+) Surplus / (-) Deficit</b>	<b>-3,719</b>	<b>1,623</b>
<b>TOTAL (+) Surplus / (-) Deficit</b>	<b>5,597</b>	<b>-5,150</b>



## Balances and Reconciliation

<b>Balances:</b>	<b>31/12/2022</b>	<b>31/12/2021</b>	<b>Change (£)</b>
Barclays Current Account	33,906	29,828	4,078
Baptist Union Deposit Account	75,518	74,366	1,151
Welcome Lunch Petty Cash	478	223	255
Net Liabilities 1	-135	-247	112
	<b>109,766</b>	<b>104,169</b>	<b>5,597</b>

<b>Funds:</b>	<b>31/12/2022</b>	<b>31/12/2021</b>	<b>Change (£)</b>
General Fund	17,902	8,587	9,315
Looking Forward Building Fund	14,462	8,162	6,300
M.Harris Investment 2	4,596	4,596	0
Bursary	1,000	1,000	0
Pioneering Project	1,482	1,781	-299
Reserve Fund	43,755	53,299	-9,544
Lunch Break	478	223	255
Kitchen Fund	1,196	1,586	-390
E Bowler Spurgeons	0	0	0
Outreach in Cambridge	3,205	1,482	1,723
Go Fund	350	1,600	-1,250
Fellowship Fund	1,434	1,393	41
Ark Kids	19	185	-166
Mum2Mum	0	0	0
Grants (Restricted)	0	1,100	-1,100
Wonderfully Made	1,601	437	1,164
Minister in the Community	18,285	18,739	-453
<b>TOTAL FUNDS</b>	<b>109,766</b>	<b>104,169</b>	<b>5,597</b>

1. £125 owed to BMS, £10 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. L.

Date: 8 MARCH 2023

*Account held  
2 hours per week  
over  
Cambridge  
C625 SWP*



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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>91,852</b>	<b>9,050</b>	<b>-</b>	<b>100,902</b>	<b>104,752</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>91,852</b>	<b>9,050</b>	<b>-</b>	<b>100,902</b>	<b>104,752</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>92,555</b>	<b>2,750</b>	<b>-</b>	<b>95,305</b>	<b>109,902</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>92,555</b>	<b>2,750</b>	<b>-</b>	<b>95,305</b>	<b>109,902</b>
<b>Net of receipts/(payments)</b>	<b>- 703</b>	<b>6,300</b>	<b>-</b>	<b>5,597</b>	<b>- 5,150</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>70,573</b>	<b>33,597</b>	<b>-</b>	<b>104,170</b>	<b>109,320</b>
<b>Cash funds this year end</b>	<b>69,870</b>	<b>39,897</b>	<b>-</b>	<b>109,767</b>	<b>104,170</b>

## 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 £
<b>B1 Cash funds</b>	Current accounts	3,874	29,897	-
	Deposit account	65,518	10,000	-
	Petty cash - lunch	478	-	-
	<b>Total cash funds</b>	<b>69,870</b>	<b>39,897</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	