



## Arbury Road Baptist Church – Annual Report 2024

### 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

#### 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 2024

The Trustees present their Annual Report and Financial Statements for 2024.

### 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, 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.

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, now 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](http://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' and 'Space2BU' (safe places for adults and young people dealing with mental health challenges) 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, this year we have started 'Coffee with Kindness', 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.

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 2024 has been a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with continued enthusiasm.

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](http://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%
<b>TOTAL</b>		<b>88,350</b>	<b>68,879</b>	<b>54,080</b>	<b>21%</b>
<b>EXPENDITURE</b>					
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%
<b>TOTAL</b>		<b>88,272</b>	<b>64,822</b>	<b>74,409</b>	<b>-15%</b>
<b>FUND TRANSFERS</b>					
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	
<b>Sub-total Fund Transfers</b>			<b>15,000</b>	<b>3,719</b>	
<b>(+) Surplus / (-) Deficit</b>		<b>78</b>	<b>19,057</b>	<b>-16,610</b>	

	OTHER FUNDS	
INCOME (OTHER FUNDS)	2024 Actual	2023 Actual
<b><u>Unrestricted/Designated</u></b>		
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
<b>TOTAL (Unrestricted/Designated)</b>	<b>6,852</b>	<b>7,208</b>
<b><u>Restricted</u></b>		
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
<b>TOTAL (Restricted)</b>	<b>22,719</b>	<b>24,215</b>
<b>SUB-TOTAL (Other Funds Income)</b>	<b>29,571</b>	<b>31,423</b>
<b>ALL FUNDS TOTAL INCOME</b>	<b>98,450</b>	<b>85,503</b>
<b>EXPENDITURE (OTHER FUNDS)</b>		
<b><u>Unrestricted/Designated</u></b>		
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
<b>TOTAL (Unrestricted/Designated)</b>	<b>1,035</b>	<b>1,764</b>
<b><u>Restricted</u></b>		
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
<b>TOTAL (Restricted)</b>	<b>29,883</b>	<b>32,779</b>
<b>SUB-TOTAL (Other Funds Expenditure)</b>	<b>30,918</b>	<b>34,543</b>
<b>ALL FUNDS TOTAL EXPENDITURE</b>	<b>95,740</b>	<b>108,953</b>
<b>FUND TRANSFERS</b>		
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
<b>SUB-TOTAL (Fund Transfers)</b>	<b>-15,000</b>	<b>-3,719</b>
<b>Other Funds (+) Surplus / (-) Deficit</b>	<b>-16,347</b>	<b>-6,839</b>
<b>ALL FUNDS TOTAL (+) Surplus / (-) Deficit</b>	<b>2,710</b>	<b>-23,449</b>

## Balances and Reconciliation

<b>Balances:</b>	<b>31/12/2024</b>	<b>31/12/2023</b>	<b>Change (£)</b>
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	-320	-580	260
	<b>89,027</b>	<b>86,317</b>	<b>2,710</b>

### Funds:

	<b>31/12/2024</b>	<b>31/12/2023</b>	<b>Change (£)</b>
<b><u>Unrestricted/Designated</u></b>			
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
<b>TOTAL</b>	<b>58,534</b>	<b>48,660</b>	<b>9,874</b>

### Restricted

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
<b>TOTAL</b>	<b>30,493</b>	<b>37,657</b>	<b>-7,164</b>

<b>TOTAL FUNDS</b>	<b>89,027</b>	<b>86,317</b>	<b>12,584</b>
--------------------	---------------	---------------	---------------

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)

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. Law

Date: 17 FEBRUARY 2025

RICHARD LAW  
ACCOUNTING SERVICES  
2 LOWBURYHOLME 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
------------------------	----------------	----	----------------

### 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	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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>75,731</b>	<b>22,719</b>	<b>-</b>	<b>98,450</b>	<b>85,503</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>75,731</b>	<b>22,719</b>	<b>-</b>	<b>98,450</b>	<b>85,503</b>
<b>A3 Payments</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>65,857</b>	<b>29,883</b>	<b>-</b>	<b>95,740</b>	<b>108,953</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>65,857</b>	<b>29,883</b>	<b>-</b>	<b>95,740</b>	<b>108,953</b>
<b>Net of receipts/(payments)</b>	<b>9,874</b>	<b>- 7,164</b>	<b>-</b>	<b>2,710</b>	<b>- 23,449</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>48,661</b>	<b>37,657</b>	<b>-</b>	<b>86,318</b>	<b>109,767</b>
<b>Cash funds this year end</b>	<b>58,534</b>	<b>30,493</b>	<b>-</b>	<b>89,028</b>	<b>86,318</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	20,006	-	-
	Deposit account	38,429	30,493	-
	Petty cash - lunch	99	-	-
	<b>Total cash funds</b>	<b>58,534</b>	<b>30,493</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	