



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

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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
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B5 Liabilities	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	



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 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 31/12/2025

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	
	2025 Actual	2024 Actual
INCOME (OTHER FUNDS)		
<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	-320	60
	1,000,613	89,027	911,586
Funds:			
	31/12/2025	31/12/2024	Change (£)
<u>Unrestricted/Designated</u>			
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
<u>Restricted</u>			
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