HISTON BAPTIST CHURCH

# Annual Report 2026

# HISTON BAPTIST CHURCH

## FINANCIAL STATEMENT FOR THE YEAR ENDED 31st March 2026

**Charitable status: The accounts presented refer to the financial activities of Histon Baptist Church, a charitable incorporated organisation (CIO), charity no. 1195343.**

## GENERAL RECEIPTS & PAYMENT ACCOUNT

| **Receipts** | **Note** | **2026** | **2025** |
|---|---|---|---|
| Sunday offerings | | £ 6,299.17 | £ 4,993.00 |
| Standing Orders | | £ 119,373.62 | £ 122,149.90 |
| Gift Aid Refunds | | £ 24,359.40 | £ 27,561.21 |
| Ark Donations | | £ 1,575.00 | £ 1,481.44 |
| Donations for use of premises | | £ 24,937.23 | £ 25,043.62 |
| Sundry Income | | £ 3,620.38 | £ 2,818.57 |
| Investment Income (Bank Interest) | | £ 2,838.48 | £ 2,434.05 |
| Raised for Other Causes | | £ 4,510.10 | £ 4,461.15 |
| Utilities Refund | | £ 1,729.14 | £ 9,763.00 |
| Church Weekend Away | | £ 7,450.00 | |
| **Total Receipts** | | **£ 196,692.52** | **£ 200,705.94** |
| **Payments** | | | |
| Ministry | **2** | £ 86,796.80 | £ 74,773.48 |
| Mission | **3** | £ 32,225.81 | £ 27,023.85 |
| Administration | **4** | £ 7,061.33 | £ 5,567.48 |
| Premises | **5** | £ 98,272.54 | £ 48,363.82 |
| Amounts Passed on to Other Causes | **6** | £ 4,510.10 | £ 4,461.15 |
| Church Weekend Away | | £ 8,100.91 | |
| **Total Payments** | | **£ 236,967.49** | **£ 160,189.78** |
| **Net receipts for the year** | | **£ -40,274.97** | **£ 40.516.16** |
| **Cash balance at previous year end** | | £ 216,418.79 | £ 175,902.63 |
| **Cash balance at current year end** | | £ 176,143.82 | £ 216,418.79 |

## ALLOCATED FUNDS (within GENERAL RECEIPTS & PAYMENT ACCOUNT)

| | | Carried Forward (last yr) | Income | Transfers In | Transfers Out | Expenditure | Balance | |
|---|---|---|---|---|---|---|---|---|
| **Organ Fund (R)** | | **£555.66** | | | **£110.00** | | **£445.66** | |
| **Albania (R)** | | **£10.00** | **£1,550.00** | | | **£1,560.00** | **£0.00** | |
| **The Ark (R)** | | **£224.92** | **£1,575.00** | | | **£1,556.35** | **£243.57** | |
| **Youth Worker (R)** | | **£466.43** | | | | | **£466.43** | |
| **Youth Worker (D)** | | **0.00** | | **£34,000.00** | | | **£34,000.00** | |
| **Church Weekend Away (R)** | | **£514.50** | **£7,450.00** | **£265.00** | | **£8,100.91** | **£128.59** | |
| **Infrastructure (D)** | | **£21,020.06** | | **£5,864.84** | | **£1,986.82** | **£24,898.08** | |
| **Histon Feast (D)** | | **£265.00** | | | **£265.00** | | **£0.00** | |
| **AV (D)** | | **£39,536.92** | | **£6,299.69** | | **£35,419.08** | **£10,417.53** | |
| **Insurance and Music Licenses (D)** | | **£2,867.23** | | **£7,269.18** | | **£6,965.49** | **£3,170.92** | |
| **Men's Breakfast (R)** | | **0.00** | **£446.00** | | | **£291.10** | **£154.90** | |
| **Total** | | **£65,460.72** | | | | | **£73,925.38** | |

**(D) = Designated Fund. (R) = Restricted Fund**

## STATEMENT OF ASSETS AND LIABILITIES AT 31st MARCH 2026

| **Assets** | **Note** | **2026** | **2025** |
|---|---|---|---|
| Banks and other cash balances | | | |
| Barclays – General Account | | £ 11,878.52 | £ 17,220.31 |
| Barclays – Savings Account | | £ 103,116.10 | £ 117,031.78 |
| BU Deposit Account | | £ 61,149.20 | £ 82,166.70 |
| **Total in Bank** | **7** | **£ 176,143.82** | **£ 216,418.79** |
| | | | |
| **Assets Held for Church's own use** | **8** | £1,884,800,00 | £1,861,000,00 |
| **Total Assets** | | **£2,060,943.82** | **£2,077,418.79** |
| | | | |
| **Liabilities** | | | |
| Pension Scheme Liability | **9** | £ 0.00 | £ 0.00 |
| Other Current Liabilities | | £ - | £ - |
| **Total Liabilities** | | **£ 0.00** | **£ 0.00** |

The accounts and statement of assets and liabilities relating to the year ending 31st March 2026 are as approved on behalf of the Trustees.

Signed: AD Russell Date 11/05/26 Name: Tony Russell - Trustee

Signed: Date 11/05/26 Name: John Newman - Treasurer

## NOTES TO THE ACCOUNTS

### 1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

### 2. Ministry

| | 2026 | 2025 |
|---|---|---|
| Salaries/PAYE | £ 66,783.55 | £ 54,702.42 |
| Employer Pension Contributions | £ 4,978.68 | £ 4,787.28 |
| National Insurance | £ 2,302.79 | £ 2,126.43 |
| BU Pension Deficit Plan | £ 0.00 | £ 7.00 |
| Minister Travel and Expenses | £ 2,164.82 | £ 2,288.37 |
| Visiting Speakers, Pulpit & Communion | £ 465.47 | £ 767.29 |
| Manse Upkeep | £ 10,101.49 | £10,094.69 |
| **Total Ministry** | **£ 86,796.80** | **£ 74,773.48** |

The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation.
The Treasurer, Office Administrator & Children's Worker are also church trustees and receive remuneration for their services.

### 3. Mission

| | 2026 | 2025 |
|---|---|---|
| Fellowship Giving (Compassion & Afrinspire) | £ 1,098.00 | £ 1,098.00 |
| Children & Youth | £ 1,619.32 | £ 1,891.67 |
| Home Mission (UK-wide) | £ 7,080.00 | £ 6,792.00 |
| BMS (International Mission & Humanitarian Support) | £ 7,080.00 | £ 6,792.00 |
| Mission – Allocated & /Supportive Giving | £ 12,607.50 | £ 8,157.50 |
| Subscriptions & Donations (incl BU GB and EA) | £ 802.43 | £ 932.82 |
| Alpha, Welcome Café, Christmas, Easter, Men's Breakfasts & Sundries | £ 1,938.56 | £ 1,359.86 |
| **Total Mission** | **£ 32,225.81** | **£ 27,023.85** |

### 4. Administration

| | 2026 | 2025 |
|---|---|---|
| Printing, Photocopying, Stationery and Postage | £ 1,595.87 | £ 1,061.57 |
| Accounting Services | £ 1,090.68 | £ 198.00 |
| Music Licenses | £ 1,674.44 | £ 1,705.08 |
| Telephone, Broadband, Mobile, Website & IT | £ 1,720.08 | £ 1,758.33 |
| Bank Charges and Sundries | £ 980.26 | £ 844.50 |
| **Total Administration** | **£ 7 061.33** | **£ 5,567.48** |

## 5. Premises

| | 2026 | 2025 |
|---|---|---|
| Lighting and Heating | £ 10,063.72 | £ 9,734.97 |
| Water | £ 1,158.00 | £ 2,102.71 |
| Insurance | £ 5,025.09 | £ 4,829.42 |
| AV System | £ 38,418.08 | £ 300.00 |
| Defibultor and Fire Alarm Maintenance | £ 535.74 | £ 1,263.15 |
| Infrastructure (Incl Repairs & Maintenance) | £ 20.652.38 | £ 10,699.06 |
| Cleaning, Catering, Gardening & Sundries | £ 22,419.53 | £ 19.434.51 |
| **Total Premises** | **£ 98,272.54** | **£ 48,363.82** |

## 6. Amounts passed on to Other Causes

| | 2026 |
|---|---|
| Tek Ura Albania – Baubles for Bread – Christmas Offerings | £ 1,550.00 |
| Christian Aid – Specified Offering | £ 750.00 |
| Compassion UK | £ 107.00 |
| Open Doors – Specified Offering | £ 701.00 |
| Barnwell Baptist – Specified Donation | £ 250.00 |
| Farming Community Network - Harvest Offering | £ 576.10 |
| River of Life Church Lesotho – Harvest Offering | £ 576.00 |
| **Total Amounts Distributed** | **£ 4,510.10** |

## 7. Reserves Policy Statement

The reserves in all accounts amounts to £176,143.82. The reserves policy of Histon Baptist Church is to hold six months of all expenditure in reserve (i.e. 6 months expenditure on Ministry, Premises and Administration as defined on Page 1).
6 months of all expenditure in this financial year = £60,000.

## 8. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts dated 1902 and 1948) of the following assets, the legal title to which is held by the church's custodian trustee [the Baptist Union Corporation Ltd]:

- Church premises at Station Road, Histon, Cambridge, CB24 9LQ valued in the accounts at £1,000,000 based on our own estimates
- Church manse at 2 Poplar Road, Histon, Cambridge CB24 9LN valued in the accounts at £830,000 based on our own estimates of resale values of similar properties in the locality
- The church also owns fixtures, furniture and equipment with an insured value of approximately £54,800

## 9. Pension Liability Scheme

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the 2024 financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister is eligible to join the Scheme.




# Annual Report 2026

## Pastor's Report

Paul encourages us to "*Rejoice in the Lord always!*" (Philippians 4:4), and there are many things to rejoice for over this past year.

**Inreach:**

- We have continued to see new people joining us on Sundays and becoming part of the family, including 12 people coming into Membership. This has been aided by our 'Welcome Teas,' as we create space for people to connect and find out more about HBC.
- The Life Groups continue to go well, providing space for people to study God's word, share life, and support each other through prayer and pastoral care. We saw two new groups starting this year, making it 12 in total!
- Helen Warren has nearly completed her first year in post as our Children's and Family Worker, and has done a great job reaching out to children and their families, both in and outside the church community (see her reports for more information).
- We had a great Church Weekend Away, which saw a good number of us having fun down on the farm as we spent time sharing life, playing games, eating delicious food, worshipping together and hearing several testimonies.
- In Autumn we took time to explore the Parables that Jesus told – discerning what they meant then and what implications they have for us now.
- Our Advent preaching series (including the Nativity) drew on the stations of the Journey of Light event (see below) and saw a number of people attending our Christmas services because of this event.
- In January we began with our 'Covenant Service' and then a Baptism, which was a great way to start the New Year! We then went through a preaching series on what discipleship to Jesus means and then we explored some of the classic 'Spiritual Disciplines', as we headed towards Easter.
- Since Easter we have been working our way through the letter to the Philippians as we consider what it means to live a Christ-centred life of humility, unity, generosity and joy despite the challenges we face.
- Alongside this we have had a number of special services including some "All-In's", Harvest, Remembrance, Nativity and Maundy Thursday communion, as well as a number of guest speakers from inside and outside the church (including those from Tek Ura, YFC).

**Outreach:**

- We have seen the relaunch of the Missions Committee, which has sought to review our current giving/support to missions work both locally, nationally and internationally, and expand upon it. The emphasis of the committee is to strengthen existing partnerships and forge new ones – so that we can better support and learn from one another, making it relational and not just transactional. We have seen new partnerships forged with Barnwell Baptist, Tek Ura and Sementes da Paz in Brazil and we have had a number of our existing and new partners come to speak about their work on a Sunday, with more to come. This has helped to grow our 'value of mission' as we move forward.
- In Advent we had our 'Journey of Lights' event which opened up the church buildings to the community for three days just before Christmas to explore the story of Jesus through several

interactive stations as well as some festive fun with a band, café and marshmallow roasting! This was not only a great 'outreach' event (receiving up to 400 people of all ages from the community) but it was also a great 'inreach' event too, with a third of the church fellowship volunteering to be on team, without whom it could not have happened.

- The Friday Night Youth Club has now been running for two years and we are seeing approx. 30-40 each week, the majority of which are non-church. As of this term we have begun an "After Hours" slot for those who want to stay an extra half hour to begin exploring faith by watching a short topical video (e.g. on faith, prayer etc) and then discuss this together whilst eating cake (lovingly provided by our Life Groups). At the time of writing this we have seen about 7-10 young people engage with this and we hope this number will continue to grow!
- We have continued to see great community engagement through the Ark each Thursday, and the Welcome Café, which we extended through to May with great reception. Through both these ministries we are seeing great relationships forged and several people attending on Sundays and becoming part of our church community.
- Continued unity and outreach amongst the churches through the Light Party, and the Good Friday event, both of which were well received by the community.
- The list could go on!

We also acknowledge, that along with the highs, there have been some low times to navigate for many in our church family. We've seen several deaths this year, as well as serious health issues, life-challenges and some members moving on. However, I have seen God very much at work in these times as you have continued to love one another through prayer and practical help. Though the many funeral services were hard, they were also a time of thanksgiving and witness as we remembered loved ones and celebrated their faith in our God, with whom they now abide.

We also note that after 7yrs in post, Keith Willingham is stepping down as the Administrator of HBC, and we want to thank him for all his faithful service in this role. We also give thanks that Louise Kennedy will be stepping into this role and taking it forward, and I would encourage your prayers for her as she starts this.

Despite not being able to recruit a Youth Worker yet we have seen the church family rise up to meet the needs of the youth, be it on a Sunday morning, Friday night or the recently formed Life Group for Older Young People. This continues to encourage me as we see such ministries as a shared responsibility. We've also had to navigate some complex issues through the LT and Membership meetings, which has brought awareness and direction in different ways.

Within all that is shared above and, in the reports given here, I continue to sense the work of the Holy Spirit, drawing us ever closer to God as we serve one another and the wider community in love.

As we move forward into another year (with whatever it brings) we remember that we are encouraged by Jesus to remain in him (the true vine) if we are to be fruitful, for apart from him we can do nothing; but in him we can do all things (John 15)!

"Not by might nor by power, but by my Spirit," says the Lord Almighty." (Zech 4:6)

**Reverend Chris Farmer**

## Elders' Report

As Elders we aim to meet with Pastor Chris every three weeks or so to:

- pray for God's wisdom in all matters
- review the spiritual health and consider the future direction of the church
- help Chris discern relevant sermon series and courses
- review Life Groups and any membership applications
- discuss how we can support and encourage members and non-members struggling with physical, spiritual, or other life issues

We do share sensitive and confidential information within the Eldership team which ensures that, as a team, we are able to support one another with prayer and guidance, and maintain appropriate accountability.

Each term we meet with the Life Group Leaders to encourage and support them and it has been so encouraging to see these groups flourishing. In particular, to see a new Life Group form and grow together so successfully this year has been a real highlight. There has also been a Discipleship Group.

Annual appraisals have taken place for the HBC staff team and goals agreed for the coming year. We are so grateful for God's provision of a Children's and Families Worker and a new Administrator.

The team who organised the Welcome Teas throughout the year have done a great job and those events have been a great way of integrating new people many of whom have gone on to become members.

Please continue to pray for the whole Leadership Team as we seek to faithfully serve God and look for His guidance and wisdom in all we do.

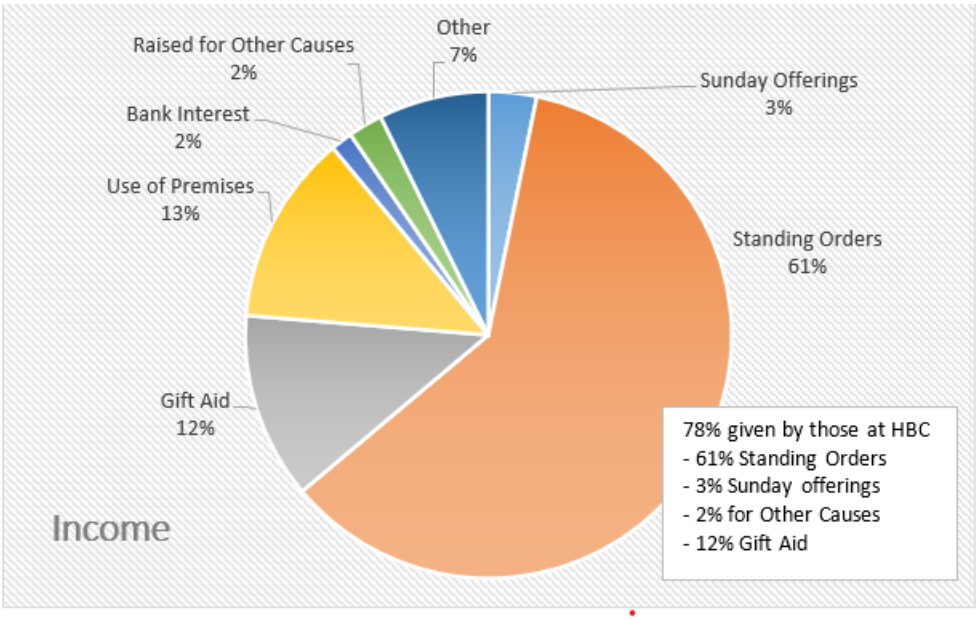
As Ian's year as an Elder comes to an end we have so much to thank him for. It has been a huge asset to have his knowledge, wisdom and experience as we have met as Elders. We recognise the time, energy and sacrifices that Ian (and Janice) have made to join us for the year and are extremely grateful. Enjoy all that extra time in the libraries, Ian!

**Jane Magowan, Hilary Allen and Ian Randall**

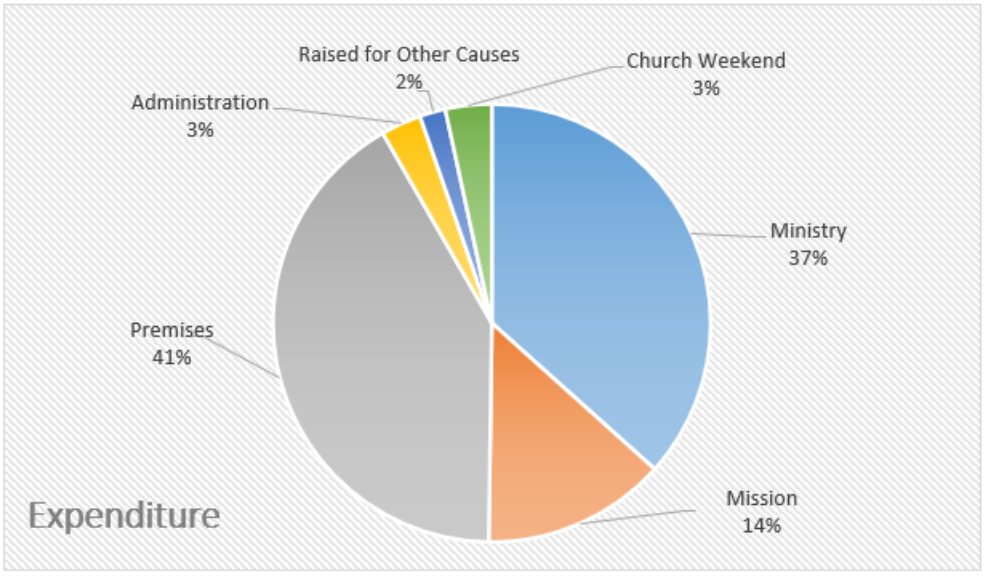
# Treasurer's Report

The HBC Annual Financial Report summarises income, expenditure, assets, liabilities and cash balance for the calendar year 1st April 2025 to 31st March 2026. The key things to note are:

1. **Total Receipts (i.e. Income for the year)**
   The total income for the 2025-26 financial year was £196,692, this was similar to 2024-25.
   Most of the income (78%) was from donations by those attending Histon Baptist Church.
   The remainder was from hiring out the premises (13%), raised for other specific causes (2%), miscellaneous income (7%) such as from The Ark and Church away weekend and bank interest (2%).




2. **Total Payments (i.e. Expenditure)**
   The total expenditure during 2025-26 was £236,967.




The spending in 2025-26 was significantly higher than the previous year due to:

**Ministry increases:** Mainly due to taking on a Children's Worker but also because of salary increases.

**Mission increases:** Giving to Home Mission and BMS increased by approximately 4%, while the allocated and supported giving increased significantly as we widened the number of organisations and charities that we give to.

i.e. The figure of £12,607.50 for "Allocated & /Supportive Giving" (see note 3 in Financial Accounts) included giving to:

- Camb's Youth for Christ
- Tek Ura in Albania
- Barnwell Baptist Church
- Associaco Semente da Paz de Assistencia Social in Brazil
- John Hardwick
- Megan Rogers
- GenR8
- Churches Together - Histon & Impington Chaplaincy Support

**Premises increases:** The increase in premises expenditure was due to the AV upgrade carried out in the summer and undertaking more repairs and upgrades than in the previous year.

1. **Net Receipts for the year**
   The annual Net Receipts is the difference between our receipts (i.e. income) and payments (i.e. expenditure) and the report shows that we had a net overspend of £40,274. This was due to the increased expenditure listed above while income remained unchanged. This sum had been expected and had been planned for at the beginning of last year.

2. **Cash Balance**
   The annual report shows that HBC has a "cash balance" at the end of the year of £176,143.
   Some of this balance is reserved for specific purposes and this is itemised in the "Allocated Funds" table within the annual report. The total for allocated funds was £73,925 at the end of the year. Some of these are Restricted Funds (R) where money was given for a specified purpose and therefore legally cannot be used for anything else. E.g. Organ maintenance. The others are Designated Funds (D) which were set up for particular purposes and these can at any time be re-purposed as the church wishes.
   It should be noted that the church's essential reserve policy is highlighted in note 7 of the annual report and it states that £60k must be held in reserve.
   When all of the above is taken into account, the unallocated cash balance at the end of the financial year was £42,218.

**John Newman**
**Treasurer**

## Administrator's Report

After nearly 7 years in this role, I have decided that the time has now come to hand over to someone else. Louise will be taking over from early July, and we are currently working together to allow time for me to pass over the many aspects of the church administrator role. Thank you for your support over the last 7 years.

**Timesheet Analysis**

I keep a record each week of where my time is spent by breaking my time booking down into various categories. An analysis of the data from last September to this June shows that the following are where I spend most of my time:

General Admin – approx. 32%
Emails/Phone Calls/Meetings – approx. 25%
Bookings/Invoicing – approx. 23%
Premises/Heating – approx. 15%
Other Items – approx. 5%

**Church Membership**

We currently have 126 Church Members at Histon Baptist Church. The figure is slightly higher than last year.

We also now have 40 Church Associates on our email mailing list, who receive regular updates on church events.

**Bookings**

Our premises continue to be used regularly, not only for church events, but also by local groups and by other groups from further afield. There have also been many one-off events.

The following is a list of groups that currently use our buildings regularly:

- Church-based Groups – The Ark, Youth Groups, Motivators, Explorers, Welcome Cafe
- External Groups - Rainbows, Brownies, Pilates (2 groups), Choir 2000, Slimming World, Histon Country Market, Quartet Club of Cambridge, Moonlight Mandolins, Cambridgeshire Deaf Association, IVC Baby-Sitting Course, Singing Lessons

**Office Space**

We have received notice from the Connections Bus Project that they will be moving out of their office at HBC soon, as the team has expanded and they have now outgrown the office space available. This will give us the opportunity to decorate this office, which will become the new office space for our new administrator. Chris will also have a desk in this office which will allow him to work there occasionally.

**Keith Willingham**




# Annual Report 2026

## Independent Examiner's Report to the Trustees of Histon Baptist Church

I report on the accounts of the Church for the year ended 31st March 2026.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.
It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

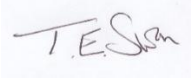
1 which gives me reasonable cause to believe that, in any material respect, the requirements:

· to keep accounting records in accordance with section 130 of the 2011 Act; and

· to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

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



Tom Swan