

# ALBANY RD BAPTIST CHURCH

England & Wales - Charity number 1130510

## Details

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**Status** Registered

**Legal form** Previously excepted

**Registered** 2009-07-10

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Albany Road Baptist Church  
Albany Road  
Cardiff  
CF24 3NU

**Phone** 02920493430

**Email** [admin@albanyroadbaptist.org](mailto:admin@albanyroadbaptist.org)

**Website** [www.albanyroadbaptist.org.uk](http://www.albanyroadbaptist.org.uk)

## Activities

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**Objects:** The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

**Activities:** The purposes of the church are the advancement of the Christian faith according to the principles of the Baptist denomination and also to advance education and carry out other charitable purposes in the United Kingdom and other parts of the world.

## Classification

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- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Cardiff

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£231,165	£281,137	-	-
2023-12-31	£693,819	£426,141	£587,014	2
2022-12-31	£254,445	£149,624	-	-
2021-12-31	£115,726	£118,026	-	-
2020-12-31	£119,311	£117,826	-	-

## Trustees

Name	Role	Appointed
Rev RICHARD HARDY	Chair	2011-03-17
Cynthia Lang		2013-02-28
ELIZABETH DAVIES		2021-09-05
Ida Mirzaee		2024-12-01
JEREMY LEIGH RAY		2020-01-01
KWAME PEPRAH		2019-04-14
Kathryn Anne HUBBACK		2016-06-01
SUSAN LESLEY IRWIN		2021-11-21
Sian Eira Thomas		2024-06-30

**ALBANY RD BAPTIST CHURCH**

England & Wales - Charity number 1130510

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# Accounts

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**REGISTERED CHARITY NUMBER: 1130510**

**UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2024**

**FOR**

**ALBANY ROAD BAPTIST CHURCH**

**Bevan Buckland LLP  
Ground Floor Cardigan House  
Castle Court  
Swansea Enterprise Park  
Swansea  
SA7 9LA**

**ALBANY ROAD BAPTIST CHURCH**

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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**ALBANY ROAD BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**God anointed Jesus of Nazareth with the Holy Spirit and power, He went around  
doing good and healing all who were under the power of the devil,  
because God was with Him' Acts 10:38**

The Trustees of the Church are charged with fulfilling the purposes of the Church. Our aims and purposes as set out in our charitable objects are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church is committed to demonstrating the love of Jesus Christ through word and action in order that people might believe in the Lord Jesus. It welcomes people to worship each Sunday without restriction and with the aim of encouraging them to be part of the Church community of belief. A range of social activities take place during the week all of which are underpinned by Christian ethics and principles.

When planning our activities for the year, the Trustees considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our aim is to help ordinary people to live out their faith as part of the Church community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- Provision of pastoral care for the Church community
- Missionary, outreach work, community care and social enterprise

As a church out of conviction and principle we are seeking to follow God's word together. We celebrate where we have come from and the faithfulness of those who have gone before us, and we look for the new thing that God would do through us. We look to combine the best of the past and the present. Nowhere is this seen more clearly than in our worship where in this past year we have continued to develop our own style that takes the new and the old and seeks to combine them.

The Rev. Richard Hardy is the full-time Minister here at Albany Road with alongside him Peter Littlechild as our Community Coordinator and Kathryn Hubback as our Student Pastor in Training.

2024 has been a year of continued growth with both our congregation and spiritually. We have seen a steady increase in the numbers attending Sunday morning services. The congregation has become diverse as new faces have appeared at the Sunday services week by week, including a number from different ethnicities and a variety of circumstances. Several newcomers have joined the church formally and become members, whilst others have clearly made Albany Road their spiritual home and have settled into the life and witness of the church. This has been a source of great encouragement and has enriched the life of the church and the fellowship immensely and this has been one of God's blessings upon us as we continue to grow spiritually and sense His leading us into new avenues of service both in the local community and further afield.

Our church groups continue to meet during the week including Tuesday morning Bible Study; Knit, Stitch and Sew; Lunch Club and Be Hapus Cafe. A new group, Celebrate Recovery, was set up during 2024. Lunch Out continues on the first Sunday of the month following morning service. The Hope in Mental Health project continues to provide washbags full of essentials to those patients in need in the Mental Health Crisis Unit. Several of our Church Worship activities have remained online, using Zoom - this includes weekly Bible Studies and regular Prayer Meetings and the monthly Sunday evening Communion service. We have seen a greater sense of optimism and unity in the fellowship than there has been in many years. It very much feels as though as a whole church we are on the same page.

Our building redevelopment in partnership with Cadwyn Housing Association of the Church Halls is nearing completion (hopefully March 2025). Cadwyn Housing Association are redeveloping the upper floors of the Church Halls providing 12 Housing Association Flats for our local community and the lower floor the Church which is becoming community hub. The Church's vision to be centre of the community for years to come and serve our community is finally happening - exciting times ahead.

**ALBANY ROAD BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Kath Hubback - Student Pastor in Training**

2024 was a busy year which was interrupted by surgery and a broken wrist. That being said I had the privilege of conducting a marriage ceremony, baptising people, conducting services and also continuing work on my Pastoral Care Report. In September this was presented to the Joint Leadership Team and work on its recommendations has begun. October saw the last of my meetings with the Association Ministerial Recognition Committee and following completion of all my assignments my commendation was sent the Baptist Union at the end of October.

**Peter Littlechild - Community Coordinator**

It's been another busy year, we are still amidst a building re-development but our community engagement is going strong.

- Lunch Club continues to meet in the Church for tea and coffee then off to a local Pub for lunch. This helps the local business and allows us to continue to operate.

- Knit, Stitch & Sew continues to flourish, some younger people have joined the group, which is an encouragement, learning new life skills and a hobby.

- Celebrate Recovery is a new project born from a Church member who's recovering from addiction. It follows the tried and tested 12 step programme and has been a great success. We are drawing from the community and creating a safe space to share life.

- Be Hapus Café continues to operate and a warm space in winter and runs throughout the year. Bringing everyone together as a drop in café, we don't charge to remove any financial obstacles. We have also seen new volunteers this year.

- Schools. Our schools work continues to thrive with reading volunteers, an assembly team going to various schools throughout the year, community support for the family workers and access to the emergency fund for families in crisis. We have one member join the team as a volunteer with expertise in ALN (additional learning needs) and advocating for families who need support. We have also in partnership with Albany Primary School launched parenting groups.

- Emergency fund & Acts 435. Our emergency fund is working well, we have now had to set policies due to the demand from families in needing assistance, setting levels of financial help. Our congregation are, as ever, generous in helping to fill the fund when needed. We are still advocate for Acts 435 filling in applications for personal grants to assist those in crisis and have had some great success and feedback, being able to assist in supplying clothes, bedding, furniture, household items.

- Partnerships. We continue to partner with multiple organisations, charities and business, local council and Welsh government to deliver services and support into the community and also our building re-development.

- Building re-development. God continues to bless us with the building re-development both in terms of partnership with Cadwyn Housing Association, new relationships and the continued progress of the development. We have also been successful in funding bids to cover the cost of the project.

- Hiring. We continue to use our Church building, not only as an income but to strategically hire to solve social need in the area and offer a variety of activities into the community. We have had new hirers and interest from additional hires in the new community building when it's open.

**IN MEMORIAM 2024**

**Vera Alexander**

**Alan Evans**

**Brian Rees**

**Florence Cross**

**Daphne Thomson**

**David Davies**

**Stan Hyett**

**ALBANY ROAD BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**Treasurer's Report 2024**

As noted in some of the previous comments 2024 was an ongoing year of major change for the Church, the Redevelopment Programme progressing, although it should have been completed in 2024 we are now expecting it to be finished by the end of March 2025- the existing Community Halls were sold to Cadwyn in March 2023, and the upper floors are being converted into 12 Social Housing flats for those needing additional support - one of the flats will be occupied by a Support Manager, and these will all be managed by Cadwyn Housing and Cardiff City Council.

We are continuing to plan for a new Heating System in the main Worship Space and the legacies received in 2023 are ringfenced to be used towards this, hopefully this will proceed in the Summer of 2025. A finance Report is provided to the Joint Leadership Team and the Church Members on a monthly basis, and whilst we have moved away from an Annual Budget a 3 month projection is given with each report, and the Church Finances continue to show that we are covering all our day to day costs from Offerings, Rentals and Gift Aid - other costs such as major unexpected building repairs to the Toilet and Kitchen Windows have been funded from a Trust Fund that is held with the BUC.

Payments for the Redevelopment Project were made from our BUC Trust Fund, and also from a Grant from the Lottery Fund (£77,500). There was minimal expenditure on the Project until Dec 2024, due to the fact that an initial payment of £250k was made at the start of the Project in 2023 and the value of works completed had not exceeded this until Sept 2024 - all work is valued by a Quantity Surveyor acting on behalf of the Church before any payments are made.

The actual figures and notes to our Accounts can be found further on in this report.

**Independent Examiner**

The Independent Examiner to examine Albany Road Baptist Church accounts for 2024 will be Bevan Buckland LLP Accountants.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The church is a registered charity governed by its constitution. It is an unincorporated association with managing trustees drawn from the membership. The managing trustees are appointed for specific terms of office by a meeting of the membership. The church constitution is based in the BUGB Approved Governing Document. It was adopted by the church on 26 March 2009 and updated in May 2021

**Governance**

Day-to-day running of the church is managed by the management trustees, known as the Joint Leadership Team, with material decisions referred to the church membership for its consideration and decision. Examples of decisions referred to the church members include changes in ministerial arrangements, building developments, annual budget process and changes to constitution or policy. The church members meeting and the wider congregation is also regularly reminded of its obligation in relation to Safeguarding Children and Vulnerable Adults

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1130510

**Principal address**

Albany Road  
Cardiff  
CF24 3NU

**Trustees**

Rev. Richard Hardy	
Jeremy Ray	Treasurer
Cynthia Lang	Church Secretary
Elizabeth Davies	
Kathryn Hubback	
Susan Irwin	
Kwame Pephrah	
Sian Thomas	- appointed 30 June 2024
Ida Mirzaee	- appointed 01 Dec 2024
Rebecca Williams	- end of term 30 Jun 2024

ALBANY ROAD BAPTIST CHURCH  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2024

REFERENCE AND ADMINISTRATIVE DETAILS

**Independent Examiner**  
Bevan Buckland LLP  
Ground Floor Cardigan House  
Castle Court  
Swansea Enterprise Park  
Swansea  
SA7 9LA

Approved by order of the board of trustees on ..... 7<sup>th</sup> April 2025 ..... and signed on its behalf by:

  
.....  
Rev R M Hardy - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
ALBANY ROAD BAPTIST CHURCH**

**Independent examiner's report to the trustees of Albany Road Baptist Church**

I report to the charity trustees on my examination of the accounts of Albany Road Baptist Church (the Trust) for the year ended 31 December 2024.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Jones  
The Association of Chartered Certified Accountants

Bevan Buckland LLP  
Ground Floor Cardigan House  
Castle Court  
Swansea Enterprise Park  
Swansea  
SA7 9LA

Date: 07/04/2025  
.....

**ALBANY ROAD BAPTIST CHURCH**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	101,585	9,253	110,838	138,382
<b>Charitable activities</b>					
Church	4	(1,263)	86,025	84,762	126,211
Investment income	3	22,105	-	22,105	15,090
Other income		6,174	7,286	13,460	414,136
<b>Total</b>		<u>128,601</u>	<u>102,564</u>	<u>231,165</u>	<u>693,819</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Church	5	<u>126,054</u>	<u>155,083</u>	<u>281,137</u>	<u>426,141</u>
<b>NET INCOME/(EXPENDITURE)</b>		2,547	(52,519)	(49,972)	267,678
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		186,022	400,992	587,014	319,336
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>188,569</u></u>	<u><u>348,473</u></u>	<u><u>537,042</u></u>	<u><u>587,014</u></u>

The notes form part of these financial statements

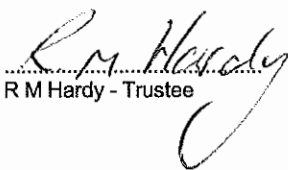
**ALBANY ROAD BAPTIST CHURCH**

**BALANCE SHEET  
31 DECEMBER 2024**

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	39,800	-	39,800	40,400
<b>CURRENT ASSETS</b>					
Debtors	11	-	-	-	425
Cash at bank		151,236	348,473	499,709	550,089
		<u>151,236</u>	<u>348,473</u>	<u>499,709</u>	<u>550,514</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(2,467)	-	(2,467)	(3,900)
<b>NET CURRENT ASSETS</b>		<u>148,769</u>	<u>348,473</u>	<u>497,242</u>	<u>546,614</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>188,569</u>	<u>348,473</u>	<u>537,042</u>	<u>587,014</u>
<b>NET ASSETS</b>		<u>188,569</u>	<u>348,473</u>	<u>537,042</u>	<u>587,014</u>
<b>FUNDS</b>	13				
Unrestricted funds				188,569	186,022
Restricted funds				348,473	400,992
<b>TOTAL FUNDS</b>				<u>537,042</u>	<u>587,014</u>

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

7 April 2025

  
R M Hardy - Trustee

**ALBANY ROAD BAPTIST CHURCH**  
**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	(50,380)	272,235
Net cash (used in)/provided by operating activities		<u>(50,380)</u>	<u>272,235</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>(50,380)</u>	<u>272,235</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		550,089	277,854
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>499,709</u>	<u>550,089</u>

The notes form part of these financial statements

**ALBANY ROAD BAPTIST CHURCH**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES	2024	2023
	£	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	(49,972)	267,678
<b>Adjustments for:</b>		
Depreciation charges	600	600
Decrease in debtors	425	57
(Decrease)/increase in creditors	(1,433)	3,900
<b>Net cash (used in)/provided by operations</b>	<u>(50,380)</u>	<u>272,235</u>

2. ANALYSIS OF CHANGES IN NET FUNDS	At 1.1.24	Cash flow	At 31.12.24
	£	£	£
<b>Net cash</b>			
Cash at bank	550,089	(50,380)	499,709
	<u>550,089</u>	<u>(50,380)</u>	<u>499,709</u>
<b>Total</b>	<u>550,089</u>	<u>(50,380)</u>	<u>499,709</u>

**ALBANY ROAD BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

**Income**

Income from government and other grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donations, are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Rental income is recognised at the point the rental takes place.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The cost of generating funds comprises those costs associated with attracting grant income. Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities, both costs directly attributable and indirect support costs. Governance costs include those costs associated with meeting constitutional and statutory requirements of the Charity.

The Charity initially identifies the costs of its support functions. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities.

All costs allocated between expenditure categories are on a basis designed to reflect their resource usage. For some costs this means direct allocation to activities, other costs are apportioned, e.g. by staff time spent on the activity, or another equitable usage measure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% Straight line
Church organ	- Nil depreciation

The church organ is not expected to decrease in value therefore no depreciation is charged.

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

## ALBANY ROAD BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

#### 1. ACCOUNTING POLICIES - continued

##### **Fund accounting**

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Financial instruments**

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Derecognition of financial assets**

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

##### **Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### **Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Weekly offerings	82,863	65,409
Donations	9,505	54,730
Gift aid	18,470	18,243
	<u>110,838</u>	<u>138,382</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Rents received	<u>22,105</u>	<u>15,090</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2024	2023
		£	£
Grants	Church	84,137	126,211
Other income	Church	625	-
		<u>84,762</u>	<u>126,211</u>

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Welsh Government	-	125,000
Warm Space grant	-	1,211
Benefact Trust grant	3,250	-
Lottery grant	79,388	-
Cardiff Council grant	1,499	-
	<u>84,137</u>	<u>126,211</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Church	<u>277,647</u>	<u>3,490</u>	<u>281,137</u>

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
Church	<u>170</u>	<u>3,320</u>	<u>3,490</u>

**ALBANY ROAD BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**7. TRUSTEES' REMUNERATION AND BENEFITS**

During the year ended 31 December 2024, Richard Hardy was paid a salary of £36,250 (2023: £32,947) for his services as minister of the church and £8,916 (2023: £8,762) for manse allowance. These transactions are allowed as per the charity's constitution.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**8. STAFF COSTS**

	2024	2023
	£	£
Wages and salaries	69,833	65,249
	<u>69,833</u>	<u>65,249</u>

The above amounts are inclusive of employer's national insurance and pension contributions.

The average monthly number of employees during the year was as follows:

	2024	2023
Total employees	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

**9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	125,585	12,797	138,382
<b>Charitable activities</b>			
Church	-	126,211	126,211
Investment income	15,090	-	15,090
Other income	14,136	400,000	414,136
<b>Total</b>	<u>154,811</u>	<u>539,008</u>	<u>693,819</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Church	153,440	272,701	426,141
<b>NET INCOME</b>	1,371	266,307	267,678
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	184,651	134,685	319,336
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>186,022</u>	<u>400,992</u>	<u>587,014</u>

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Church organ £	Totals £
<b>COST</b>			
At 1 January 2024 and 31 December 2024	6,000	35,000	41,000
<b>DEPRECIATION</b>			
At 1 January 2024	600	-	600
Charge for year	600	-	600
At 31 December 2024	1,200	-	1,200
<b>NET BOOK VALUE</b>			
At 31 December 2024	4,800	35,000	39,800
At 31 December 2023	5,400	35,000	40,400

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	-	425

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other creditors	2,467	3,900

13. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	44,171	4,729	48,900
Legacy fund	40,116	1,166	41,282
Manse fund	71,735	(3,348)	68,387
Contingency reserve	30,000	-	30,000
	186,022	2,547	188,569
<b>Restricted funds</b>			
Special appeals	477	(477)	-
Hope in Mental Health	2,370	10	2,380
Be Hapus Café	2,430	(865)	1,565
Pew Appeal	2,618	(2,015)	603
Hardship fund	1,361	1,213	2,574
Redevelopment fund	390,131	(58,934)	331,197
Misc Reserve	1,605	1,912	3,517
Warm Spaces	-	1,499	1,499
Heating Grant	-	3,250	3,250
Lottery Grant	-	1,888	1,888
	400,992	(52,519)	348,473
<b>TOTAL FUNDS</b>	587,014	(49,972)	537,042

**ALBANY ROAD BAPTIST CHURCH**  
**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**13. MOVEMENT IN FUNDS - continued**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	127,435	(122,706)	4,729
Legacy fund	1,166	-	1,166
Manse fund	-	(3,348)	(3,348)
	<u>128,601</u>	<u>(126,054)</u>	<u>2,547</u>
<b>Restricted funds</b>			
Special appeals	-	(477)	(477)
Hope in Mental Health	3,289	(3,279)	10
Be Hapus Café	117	(982)	(865)
Pew Appeal	320	(2,335)	(2,015)
Hardship fund	3,615	(2,402)	1,213
Redevelopment fund	86,674	(145,608)	(58,934)
Misc Reserve	1,912	-	1,912
Warm Spaces	1,499	-	1,499
Heating Grant	3,250	-	3,250
Lottery Grant	1,888	-	1,888
	<u>102,564</u>	<u>(155,083)</u>	<u>(52,519)</u>
<b>TOTAL FUNDS</b>	<u><u>231,165</u></u>	<u><u>(281,137)</u></u>	<u><u>(49,972)</u></u>

**Comparatives for movement in funds**

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	47,837	(3,666)	44,171
Legacy fund	-	40,116	40,116
Manse fund	106,814	(35,079)	71,735
Contingency reserve	30,000	-	30,000
	<u>184,651</u>	<u>1,371</u>	<u>186,022</u>
<b>Restricted funds</b>			
Special appeals	225	252	477
Hope in Mental Health	1,671	699	2,370
Be Hapus Café	2,711	(281)	2,430
Pew Appeal	5,410	(2,792)	2,618
Hardship fund	2,900	(1,539)	1,361
Redevelopment fund	121,093	269,038	390,131
Misc Reserve	675	930	1,605
	<u>134,685</u>	<u>266,307</u>	<u>400,992</u>
<b>TOTAL FUNDS</b>	<u><u>319,336</u></u>	<u><u>267,678</u></u>	<u><u>587,014</u></u>

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	114,695	(118,361)	(3,666)
Legacy fund	40,116	-	40,116
Manse fund	-	(35,079)	(35,079)
	<u>154,811</u>	<u>(153,440)</u>	<u>1,371</u>
<b>Restricted funds</b>			
Special appeals	1,610	(1,358)	252
Hope in Mental Health	3,690	(2,991)	699
Be Hapus Café	140	(421)	(281)
Pew Appeal	6,077	(8,869)	(2,792)
Hardship fund	350	(1,889)	(1,539)
Redevelopment fund	525,000	(255,962)	269,038
Misc Reserve	930	-	930
Warm Spaces	1,211	(1,211)	-
	<u>539,008</u>	<u>(272,701)</u>	<u>266,307</u>
<b>TOTAL FUNDS</b>	<u>693,819</u>	<u>(426,141)</u>	<u>267,678</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	47,837	1,063	48,900
Legacy fund	-	41,282	41,282
Manse fund	106,814	(38,427)	68,387
Contingency reserve	30,000	-	30,000
	<u>184,651</u>	<u>3,918</u>	<u>188,569</u>
<b>Restricted funds</b>			
Special appeals	225	(225)	-
Hope in Mental Health	1,671	709	2,380
Be Hapus Café	2,711	(1,146)	1,565
Pew Appeal	5,410	(4,807)	603
Hardship fund	2,900	(326)	2,574
Redevelopment fund	121,093	210,104	331,197
Misc Reserve	675	2,842	3,517
Warm Spaces	-	1,499	1,499
Heating Grant	-	3,250	3,250
Lottery Grant	-	1,888	1,888
	<u>134,685</u>	<u>213,788</u>	<u>348,473</u>
<b>TOTAL FUNDS</b>	<u>319,336</u>	<u>217,706</u>	<u>537,042</u>

**ALBANY ROAD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**13. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	242,130	(241,067)	1,063
Legacy fund	41,282	-	41,282
Manse fund	-	(38,427)	(38,427)
	<hr/>	<hr/>	<hr/>
	283,412	(279,494)	3,918
<b>Restricted funds</b>			
Special appeals	1,610	(1,835)	(225)
Hope in Mental Health	6,979	(6,270)	709
Be Hapus Café	257	(1,403)	(1,146)
Pew Appeal	6,397	(11,204)	(4,807)
Hardship fund	3,965	(4,291)	(326)
Redevelopment fund	611,674	(401,570)	210,104
Misc Reserve	2,842	-	2,842
Warm Spaces	2,710	(1,211)	1,499
Heating Grant	3,250	-	3,250
Lottery Grant	1,888	-	1,888
	<hr/>	<hr/>	<hr/>
	641,572	(427,784)	213,788
<b>TOTAL FUNDS</b>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	924,984	(707,278)	217,706

**Unrestricted funds**

**Legacy fund** - These are funds received from Bequests in 2023

**Manse fund** - This is a historic name for funds received from the sale of a manse (circa 2012/2013) retained in Trust Account with BUC but we can utilise for larger repairs/building works

**Contingency reserve** - historic figure that the Leadership will only recommend using if no other funds available (held in the CCLA Account)

**Restricted funds**

**Special appeals** - Generally funds received for specific appeals during the year usually external Charitable Causes

**Hope in Mental Health** - a small project that we run for the Mental Health Crisis Unit at Llandough Hospital to provide toiletries etc for those in crisis.

**Be Hapus Café** - a "drop in" Coffee morning that we fund at the Church

**Pew Appeal** - this is the residue of an appeal that we ran in 2022/23 to remove the Church Pews and replace with Chairs.

**Hardship fund** - providing small funding to families in need primarily to purchase groceries and essentials or to meet other needs agreed by the Leadership Team. Usually we provide vouchers (Tesco/Iceland/Aldi etc) rather than physical cash.

**Redevelopment fund** - any income/expense relating to our Redevelopment Project.

**Misc Reserve** - no specific purpose

**Warm Spaces** - this relates to funds received from various sources that allow us to open our building for those who needed a place to keep warm/have a hot drink in the colder months.

**Heating Grant** - a grant awarded for a proposed new heating system within the main Church Sanctuary - this is planned for Summer 2025.

**Lottery Grant** - a grant spread over 3 years towards Salary Costs/Training/Advertising/Incidental Costs in relation to the redevelopment project.

**ALBANY ROAD BAPTIST CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**14. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2024.

**ALBANY ROAD BAPTIST CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Weekly offerings	82,863	65,409
Donations	9,505	54,730
Gift aid	18,470	18,243
	110,838	138,382
<b>Investment income</b>		
Rents received	22,105	15,090
<b>Charitable activities</b>		
Grants	84,137	126,211
Other income	625	-
	84,762	126,211
<b>Other income</b>		
Bank interest	13,460	14,136
Gain on sale of property	-	400,000
	13,460	414,136
<b>Total incoming resources</b>	231,165	693,819
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	69,833	65,249
Rates and water	277	288
Insurance	3,020	2,837
Light and heat	13,128	5,959
Telephone	626	822
Postage and stationery	3,394	3,606
Advertising	320	296
Sundries	3,112	16,481
Subscriptions	2,160	2,418
Computer costs	2,119	6,829
Repairs and maintenance	155,788	291,938
Mission	13,959	14,610
Special appeals expenditure	186	149
Youth projects	484	918
Special appeals	3,943	4,052
Cleaning and waste disposal	4,380	3,778
Other project expenditure	318	124
Depn of fixtures & fittings	600	600
	277,647	420,954
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	170	364

This page does not form part of the statutory financial statements

**ALBANY ROAD BAPTIST CHURCH**  
**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024	2023
	£	£
<b>Finance</b>		
<b>Governance costs</b>		
Accountancy and legal fees	3,320	4,823
Total resources expended	<u>281,137</u>	<u>426,141</u>
<b>Net (expenditure)/income</b>	<u>(49,972)</u>	<u>267,678</u>

This page does not form part of the statutory financial statements

**ALBANY RD BAPTIST CHURCH**

England & Wales - Charity number 1130510

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# Accounts

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**UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2023**

**FOR**

**ALBANY ROAD BAPTIST CHURCH**

Bevan Buckland LLP  
Ground Floor Cardigan House  
Castle Court  
Swansea Enterprise Park  
Swansea  
SA7 9LA

**ALBANY ROAD BAPTIST CHURCH**

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FOR THE YEAR ENDED 31 DECEMBER 2023**

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**ALBANY ROAD BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**'But seek first his kingdom and his righteousness, and all these things will be given to you as well'**  
**Matthew 6 v 33**

The Trustees of the Church are charged with fulfilling the purposes of the Church. Our aims and purposes as set out in our charitable objects are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church is committed to demonstrating the love of Jesus Christ through word and action in order that people might believe in the Lord Jesus. It welcomes people to worship each Sunday without restriction and with the aim of encouraging them to be part of the Church community of belief. A range of social activities take place during the week all of which are underpinned by Christian ethics and principles.

When planning our activities for the year, the Trustees considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our aim is to help ordinary people to live out their faith as part of the Church community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- Provision of pastoral care for the Church community
- Missionary, outreach work, community care and social enterprise

As a church out of conviction and principle we are seeking to follow God's word together. We celebrate where we have come from and the faithfulness of those who have gone before us, and we look for the new thing that God would do through us. We look to combine the best of the past and the present.

Nowhere is this seen more clearly than in our worship where in this past year we have continued to develop our own style that takes the new and the old and seeks to combine them.

The Rev. Richard Hardy is the full-time Minister here at Albany Road with alongside him Peter Littlechild as our Community Coordinator and Kathryn Hubback as our Student Pastor in Training.

2023 has been a year of growth both with our congregation and spiritually. The congregation has become diverse as new faces have appeared at the Sunday services week by week, including a number from different ethnic origins and a variety of circumstances. Several newcomers have joined the church formally and become members, whilst others have clearly made Albany Road their spiritual home and have settled into the life and witness of the church. This has been a source of encouragement and has greatly enriched the fellowship and this has been one of God's blessings upon us as a fellowship as we have continued to grow spiritually and sensed His leading us into new avenues of service both in the local community and further afield.

The life of the church has returned to what it was pre-Covid-19 and we have seen a steady increase in the numbers attending Sunday morning services. Several of our Church Worship activities have remained online, using Zoom - this has included weekly Bible Studies and regular Prayer Meetings and the monthly Sunday evening Communion service.

Several church groups continue to meet during the week including Tuesday morning Bible Study Group; Knit, Stitch and Sew; Lunch Club and Lunch Out on a Sunday following morning service. The Hope in Mental Health project has become well established and continues to provide washbags full of essentials to those patients in need in the Mental Health Crisis Unit.

We have seen a greater sense of optimism and unity in the fellowship than there has been in many years. It very much feels as though as a whole church we are on the same page. Our redevelopment plans for the Church Halls have come to fruition, in partnership with Cadwyn Housing Association, are in their final stages and following the exchange of contracts the building work started in March 2023. We were granted £250,000 from Welsh Government towards the redevelopment of the ground floor of the church halls into a community hub and were granted £100,000 from the Lottery Fund. Cadwyn Housing Association are redeveloping the upper floor of the Church Halls providing 12 Housing Association Flats for our local community. The Church's vision to be centre of the community for years to come and serve our community is finally happening - exciting times ahead.

**ALBANY ROAD BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Kath Hubback - Student Pastor in Training**

2023 - what a year! It has been an honour and privilege to journey through life's ups and downs with members of the fellowship. From journeying with folk who were in end of life care, to dedicating a new young life, to the joy of baptising those at the start of their new life in Christ, from leading Sunday Worship, to leading prayer meetings and so much more in between. I am so thankful for the continuing love and support of the fellowship, the JLT and especially to Richard for being a mentor extraordinaire!!

**Peter Littlechild - Community Coordinator**

The building re-development has been front and centre of my work from applying for grant fundraising, dealing with Cadwyn Housing Association, contractors. God's provision has been amazing!! With the sale of the church halls we are now nearly up to £800,000 of funding raised. The project is more than half way through. We look forward to all 2024 will bring.

Major changes were made to the main Church; removing pews, pulpit, re-configuring all the audio visual equipment, having level floor fitted and carpeted. This has made a huge difference, not only to the flexibility of worship space but the openness to the community along with another hire space to provide income to the Church.

The community work is continuing, building up networks and connecting those in need with those who can help. Our emergency fund has come into its own. Week in and week out helping and supporting those in need at point of crisis. Day to day we deal with individuals who are the most vulnerable in our community from rough sleepers, those living with mental health issues, people finding themselves in a personal crisis, refugees and asylum seekers trying to navigate a new country.

Our strategic hire plan is in place, to positively affect social need in the community through others, while creating a sustainable income for the Church. This includes creating partnership and relationships with those we hire to, local businesses, individuals, organisations and charities. Investigating new opportunities and building relationships with Vision 21 and Cardiff Council Day Services. This is a process we hope will bear fruit in future. It is important everyone we hire to shares our vision and values and meets a genuine need. We are definitely moving towards growth and the feeling that recovery after Covid is now allowing business to grow again.

In a wider City provision we are also working with FoodBank, Prince's Trust, Acts 435 and again promoted the work LATCH are doing a with the Cardiff Half Marathon and Housing Justice on their Faith in Affordable Housing Project. I also work with South Wales Baptist Association sitting on their Home Mission (HM) grants team, awarding Churches HM grants based on their applications.

On reflection, for many reasons, It has been a hugely challenging year for me, and a time of personal growth and reliance on God to pull me through. I feel gratitude for his faithfulness and the leaderships support and prayers.

**IN MEMORIUM**  
**Keith Hyde**  
**Enid Jones**  
**Madeline Shiers**

**ALBANY ROAD BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Treasurer's Report 2023**

As noted in some of the previous comments 2023 was a year of major change for the Church, with the start of the Redevelopment Programme - the existing Community Halls were sold to Cadwyn in March 2023, and the sale proceeds of £400k deposited with the Baptist Union Corporation Trust Department, the final tranche of the Welsh Government Grant of £125K was received and an initial payment of £220K was made to CADWYN as our Partners in the Project.

During 2023 we received two Legacies both for £20K - one from the late Eric Hyett and the second from the late Bernard and Elaine Pearce, and we were extremely grateful that these members left such generous bequests. Neither bequest made any restrictions on how the funds were utilised but the Joint Leadership Team and Church Members have agreed to retain the monies until such time as we replace the Heating System and the monies will be used towards this project.

A finance Report is provided to the Joint Leadership Team and the Church Members on a monthly basis, and whilst we have moved away from an Annual Budget a 3 month projection is given with each report, and the Church Finances continue to show that we are covering all our day to day costs from Offerings, Rentals and Gift Aid - other costs such as repairs to the Building (including removal of the pews, levelling the floor and replacing the carpet) have been funded from a Trust Fund that is again held with the BUC.

In late 2023 the Accountant acting for the Church - David Poole of Williams Lester Accountants advised us that he was no longer able to Prepare and Examine our Accounts, and therefore the Joint Leadership Team have appointed Bevan Buckland Accounts to prepare our 2023 Accounts.

The actual figures and notes to our Accounts can be found further on in this report.

**Independent Examiner**

The Independent Examiner to examine Albany Road Baptist Church accounts for 2023 will be Bevan Buckland LLP Accountants.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The church is a registered charity governed by its constitution. It is an unincorporated association with managing trustees drawn from the membership. The managing trustees are appointed for specific terms of office by a meeting of the membership. The church constitution is based in the BUGB Approved Governing Document. It was adopted by the church on 26 March 2009 and updated in May 2021

**Governance**

Day-to-day running of the church is managed by the management trustees, known as the Joint Leadership Team, with material decisions referred to the church membership for its consideration and decision. Examples of decisions referred to the church members include changes in ministerial arrangements, building developments, annual budget process and changes to constitution or policy. The church members meeting and the wider congregation is also regularly reminded of its obligation in relation to Safeguarding Children and Vulnerable Adults

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1130510

**Principal address**

Albany Road  
Cardiff  
CF24 3NU

**Trustees**

Rev. Richard Hardy	
Jeremy Ray	Treasurer
Cynthia Lang	Church Secretary
Elizabeth Davies	
Kathryn Hubback	
Sue Irwin	
Moses Katta	Resigned during 2023
Kwame Pepra	
Rebecca Williams	

ALBANY ROAD BAPTIST CHURCH  
REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 DECEMBER 2023

REFERENCE AND ADMINISTRATIVE DETAILS

**Independent Examiner**  
Bevan Buckland LLP  
Ground Floor Cardigan House  
Castle Court  
Swansea Enterprise Park  
Swansea  
SA7 9LA

Approved by order of the board of trustees on ..... *13th October 2024* ..... and signed on its behalf by:

*R. M. Hardy*  
.....  
Rev R M Hardy - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
ALBANY ROAD BAPTIST CHURCH

Independent examiner's report to the trustees of Albany Road Baptist Church

I report to the charity trustees on my examination of the accounts of Albany Road Baptist Church (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Michael Jones  
The Association of Chartered Certified Accountants

Bevan Buckland LLP  
Ground Floor Cardigan House  
Castle Court  
Swansea Enterprise Park  
Swansea  
SA7 9LA

Date: 14/10/2024

ALBANY ROAD BAPTIST CHURCH  
STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	125,585	12,797	138,382	106,518
Charitable activities Church	4	-	126,211	126,211	126,500
Investment income	3	15,090	-	15,090	19,059
Other income		14,136	400,000	414,136	2,368
<b>Total</b>		<u>154,811</u>	<u>539,008</u>	<u>693,819</u>	<u>254,445</u>
<b>EXPENDITURE ON</b>					
Charitable activities Church	5	153,440	272,701	426,141	149,159
<b>NET INCOME</b>		1,371	266,307	267,678	105,286
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		184,651	134,685	319,336	214,050
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>186,022</u></u>	<u><u>400,992</u></u>	<u><u>587,014</u></u>	<u><u>319,336</u></u>

The notes form part of these financial statements

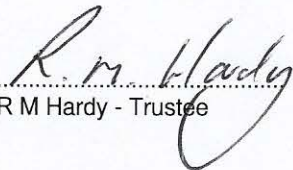
**ALBANY ROAD BAPTIST CHURCH**

**BALANCE SHEET  
31 DECEMBER 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	40,400	-	40,400	41,000
<b>CURRENT ASSETS</b>					
Debtors	11	425	-	425	482
Cash at bank		149,097	400,992	550,089	277,854
		<u>149,522</u>	<u>400,992</u>	<u>550,514</u>	<u>278,336</u>
<b>CREDITORS</b>					
Amounts falling due within one year	12	(3,900)	-	(3,900)	-
<b>NET CURRENT ASSETS</b>		<u>145,622</u>	<u>400,992</u>	<u>546,614</u>	<u>278,336</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>186,022</u>	<u>400,992</u>	<u>587,014</u>	<u>319,336</u>
<b>NET ASSETS</b>		<u>186,022</u>	<u>400,992</u>	<u>587,014</u>	<u>319,336</u>
<b>FUNDS</b>	13				
Unrestricted funds				186,022	184,651
Restricted funds				400,992	134,685
<b>TOTAL FUNDS</b>				<u>587,014</u>	<u>319,336</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 13th October 2024 and were signed on its behalf by:

13th October 2024

  
R M Hardy - Trustee

ALBANY ROAD BAPTIST CHURCH  
CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	<u>272,235</u>	<u>105,396</u>
Net cash provided by operating activities		<u>272,235</u>	<u>105,396</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>-</u>	<u>(6,000)</u>
Net cash provided by/(used in) investing activities		<u>-</u>	<u>(6,000)</u>
Change in cash and cash equivalents in the reporting period		<u>272,235</u>	<u>99,396</u>
Cash and cash equivalents at the beginning of the reporting period		<u>277,854</u>	<u>178,458</u>
Cash and cash equivalents at the end of the reporting period		<u><u>550,089</u></u>	<u><u>277,854</u></u>

The notes form part of these financial statements

ALBANY ROAD BAPTIST CHURCH  
NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 DECEMBER 2023

1.	RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES	2023	2022
		£	£
	Net income for the reporting period (as per the Statement of Financial Activities)	267,678	105,286
	Adjustments for:		
	Depreciation charges	600	-
	Decrease in debtors	57	110
	Increase in creditors	3,900	-
		<u>272,235</u>	<u>105,396</u>
	Net cash provided by operations	<u>272,235</u>	<u>105,396</u>

2.	ANALYSIS OF CHANGES IN NET FUNDS	At 1.1.23	Cash flow	At 31.12.23
		£	£	£
	Net cash			
	Cash at bank	<u>277,854</u>	<u>272,235</u>	<u>550,089</u>
		<u>277,854</u>	<u>272,235</u>	<u>550,089</u>
	Total	<u>277,854</u>	<u>272,235</u>	<u>550,089</u>

ALBANY ROAD BAPTIST CHURCH  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

**Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The accounts for the charity have previously been prepared using the receipts and payments basis. As part of the preparation of the accounts for the current year the comparative information has been prepared in accordance with FRS 102.

**Income**

Income from government and other grants, whether 'capital' grants or 'revenue' grants is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donations, are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Rental income is recognised at the point the rental takes place.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The cost of generating funds comprises those costs associated with attracting grant income. Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities, both costs directly attributable and indirect support costs. Governance costs include those costs associated with meeting constitutional and statutory requirements of the Charity.

The Charity initially identifies the costs of its support functions. Support costs include back office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities.

All costs allocated between expenditure categories are on a basis designed to reflect their resource usage. For some costs this means direct allocation to activities, other costs are apportioned, e.g. by staff time spent on the activity, or another equitable usage measure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 10% Straight line
Church organ	- Nil depreciation

The church organ is not expected to decrease in value therefore no depreciation is charged.

**Taxation**

The charity is exempt from tax on its charitable activities.

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Weekly offerings	65,409	70,892
Donations	54,730	18,460
Gift aid	18,243	17,166
	<u>138,382</u>	<u>106,518</u>

3. INVESTMENT INCOME

	2023	2022
	£	£
Rents received	<u>15,090</u>	<u>19,059</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
	Church	£	£
Grants		<u>126,211</u>	<u>126,500</u>

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Welsh Government	125,000	125,000
Warm Space grant	1,211	1,500
	<u>126,211</u>	<u>126,500</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct	Support	Totals
	Costs	costs (see	
	£	note 6)	£
Church	<u>420,954</u>	<u>5,187</u>	<u>426,141</u>

6. SUPPORT COSTS

	Finance	Governance	Totals
	£	costs	£
		£	£
Church	<u>364</u>	<u>4,823</u>	<u>5,187</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

During the year ended 31 December 2023, Richard Hardy was paid a salary of £32,947 (2022: £30,187) for his services as minister of the church and £8,762 (2022: £8,859) for manse allowance. These transactions are allowed as per the charity's constitution.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

8. STAFF COSTS

	2023 £	2022 £
Wages and salaries	65,249	61,899
	<u>65,249</u>	<u>61,899</u>

The above amounts are inclusive of employer's national insurance and pension contributions.

The average monthly number of employees during the year was as follows:

	2023	2022
Total employees	2	2
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	94,194	12,324	106,518
Charitable activities Church	1,500	125,000	126,500
Investment income	19,059	-	19,059
Other income	2,368	-	2,368
	<u>117,121</u>	<u>137,324</u>	<u>254,445</u>
<b>EXPENDITURE ON</b>			
Charitable activities Church	133,953	15,206	149,159
<b>NET INCOME/(EXPENDITURE)</b>			
Transfers between funds	(16,832)	122,118	105,286
	(1,930)	1,930	-
Net movement in funds	(18,762)	124,048	105,286
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	203,413	10,637	214,050
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>184,651</u>	<u>134,685</u>	<u>319,336</u>

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Church organ £	Totals £
<b>COST</b>			
At 1 January 2023 and 31 December 2023	6,000	35,000	41,000
<b>DEPRECIATION</b>			
Charge for year	600	-	600
<b>NET BOOK VALUE</b>			
At 31 December 2023	<u>5,400</u>	<u>35,000</u>	<u>40,400</u>
At 31 December 2022	<u>6,000</u>	<u>35,000</u>	<u>41,000</u>

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

11.	DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
			2023	2022
			£	£
	Trade debtors		<u>425</u>	<u>482</u>
12.	CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR			
			2023	2022
			£	£
	Other creditors		<u>3,900</u>	<u>-</u>
13.	MOVEMENT IN FUNDS			
			Net	At
		At 1.1.23	movement	31.12.23
		£	in funds	£
	Unrestricted funds		£	
	General fund	47,837	(3,666)	44,171
	Legacy fund	-	40,116	40,116
	Manse fund	106,814	(35,079)	71,735
	Contingency reserve	30,000	-	30,000
		<u>184,651</u>	<u>1,371</u>	<u>186,022</u>
	Restricted funds			
	Special appeals	225	252	477
	Hope in Mental Health	1,671	699	2,370
	Be Hapus Café	2,711	(281)	2,430
	Pew Appeal	5,410	(2,792)	2,618
	Hardship fund	2,900	(1,539)	1,361
	Redevelopment fund	121,093	269,038	390,131
	Misc Reserve	675	930	1,605
		<u>134,685</u>	<u>266,307</u>	<u>400,992</u>
	TOTAL FUNDS	<u>319,336</u>	<u>267,678</u>	<u>587,014</u>

Net movement in funds, included in the above are as follows:

		Incoming	Resources	Movement
		resources	expended	in funds
		£	£	£
	Unrestricted funds			
	General fund	114,695	(118,361)	(3,666)
	Legacy fund	40,116	-	40,116
	Manse fund	-	(35,079)	(35,079)
		<u>154,811</u>	<u>(153,440)</u>	<u>1,371</u>
	Restricted funds			
	Special appeals	1,610	(1,358)	252
	Hope in Mental Health	3,690	(2,991)	699
	Be Hapus Café	140	(421)	(281)
	Pew Appeal	6,077	(8,869)	(2,792)
	Hardship fund	350	(1,889)	(1,539)
	Redevelopment fund	525,000	(255,962)	269,038
	Misc Reserve	930	-	930
	Warm Spaces	1,211	(1,211)	-
		<u>539,008</u>	<u>(272,701)</u>	<u>266,307</u>
	TOTAL FUNDS	<u>693,819</u>	<u>(426,141)</u>	<u>267,678</u>

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	40,082	10,147	(2,392)	47,837
Manse fund	131,956	(26,979)	1,837	106,814
Contingency reserve	31,375	-	(1,375)	30,000
	<u>203,413</u>	<u>(16,832)</u>	<u>(1,930)</u>	<u>184,651</u>
Restricted funds				
Chomp	2,008	-	(2,008)	-
Welsh food	4,007	-	(4,007)	-
Special appeals	920	(711)	16	225
Hope in Mental Health	3,702	(2,031)	-	1,671
Be Hapus Café	-	(1,296)	4,007	2,711
Pew Appeal	-	4,810	600	5,410
Hardship fund	-	926	1,974	2,900
Redevelopment fund	-	120,870	223	121,093
Misc Reserve	-	(450)	1,125	675
	<u>10,637</u>	<u>122,118</u>	<u>1,930</u>	<u>134,685</u>
TOTAL FUNDS	<u>214,050</u>	<u>105,286</u>	<u>-</u>	<u>319,336</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	117,121	(106,974)	10,147
Manse fund	-	(26,979)	(26,979)
	<u>117,121</u>	<u>(133,953)</u>	<u>(16,832)</u>
Restricted funds			
Special appeals	3,654	(4,365)	(711)
Hope in Mental Health	130	(2,161)	(2,031)
Be Hapus Café	-	(1,296)	(1,296)
Pew Appeal	6,050	(1,240)	4,810
Hardship fund	2,490	(1,564)	926
Redevelopment fund	125,000	(4,130)	120,870
Misc Reserve	-	(450)	(450)
	<u>137,324</u>	<u>(15,206)</u>	<u>122,118</u>
TOTAL FUNDS	<u>254,445</u>	<u>(149,159)</u>	<u>105,286</u>

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

13. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	40,082	6,481	(2,392)	44,171
Legacy fund	-	40,116	-	40,116
Manse fund	131,956	(62,058)	1,837	71,735
Contingency reserve	31,375	-	(1,375)	30,000
	<u>203,413</u>	<u>(15,461)</u>	<u>(1,930)</u>	<u>186,022</u>
Restricted funds				
Chomp	2,008	-	(2,008)	-
Welsh food	4,007	-	(4,007)	-
Special appeals	920	(459)	16	477
Hope in Mental Health	3,702	(1,332)	-	2,370
Be Hapus Café	-	(1,577)	4,007	2,430
Pew Appeal	-	2,018	600	2,618
Hardship fund	-	(613)	1,974	1,361
Redevelopment fund	-	389,908	223	390,131
Misc Reserve	-	480	1,125	1,605
	<u>10,637</u>	<u>388,425</u>	<u>1,930</u>	<u>400,992</u>
<b>TOTAL FUNDS</b>	<u><u>214,050</u></u>	<u><u>372,964</u></u>	<u><u>-</u></u>	<u><u>587,014</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	231,816	(225,335)	6,481
Legacy fund	40,116	-	40,116
Manse fund	-	(62,058)	(62,058)
	<u>271,932</u>	<u>(287,393)</u>	<u>(15,461)</u>
Restricted funds			
Special appeals	5,264	(5,723)	(459)
Hope in Mental Health	3,820	(5,152)	(1,332)
Be Hapus Café	140	(1,717)	(1,577)
Pew Appeal	12,127	(10,109)	2,018
Hardship fund	2,840	(3,453)	(613)
Redevelopment fund	650,000	(260,092)	389,908
Misc Reserve	930	(450)	480
Warm Spaces	1,211	(1,211)	-
	<u>676,332</u>	<u>(287,907)</u>	<u>388,425</u>
<b>TOTAL FUNDS</b>	<u><u>948,264</u></u>	<u><u>(575,300)</u></u>	<u><u>372,964</u></u>

ALBANY ROAD BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2023

13. MOVEMENT IN FUNDS - continued

Unrestricted funds

Legacy fund - These are funds received from Bequests in 2023

Manse fund - This is a historic name for funds received from the sale of a manse (circa 2012/2013) retained in Trust Account with BUC but we can utilise for larger repairs/building works

Contingency reserve - historic figure that the Leadership will only recommend using if no other funds available (held in the CCLA Account)

Restricted funds

Special appeals - Generally funds received for specific appeals during the year usually external Charitable Causes

Hope in Mental Health - a small project that we run for the Mental Health Crisis Unit at Llandough Hospital to provide toiletries etc for those in crisis.

Be Hapus Café - a "drop in" Coffee morning that we fund at the Church

Pew Appeal - this is the residue of an appeal that we ran in 2022/23 to remove the Church Pews and replace with Chairs.

Hardship fund - providing small funding to families in need primarily to purchase groceries and essentials or to meet other needs agreed by the Leadership Team. Usually we provide vouchers (Tesco/Iceland/Aldi etc) rather than physical cash.

Redevelopment fund - any income/expense relating to our Redevelopment Project.

Misc Reserve - no specific purpose

Warm Spaces - this was set up to manage a Warm Space Grant that we received from Asda to literally open our building for those who needed a place to keep warm/have a hot drink in the colder months.

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

15. CHANGE IN BASIS OF PREPARATION

In previous years the accounts were prepared under the receipts and payments basis. The charity can no longer prepare accounts using this basis because it has exceeded the £250,000 income threshold. The charity has therefore adopted the accruals basis and FRS 102 accounting standard to prepare its financial statements.

ALBANY ROAD BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
<b>INCOME AND ENDOWMENTS</b>		
Donations and legacies		
Weekly offerings	65,409	70,892
Donations	54,730	18,460
Gift aid	18,243	17,166
	<u>138,382</u>	<u>106,518</u>
Investment income		
Rents received	15,090	19,059
Charitable activities		
Grants	126,211	126,500
Other income		
Bank interest	14,136	2,368
Gain on sale of property	400,000	-
	<u>414,136</u>	<u>2,368</u>
Total incoming resources	693,819	254,445
<b>EXPENDITURE</b>		
Charitable activities		
Wages	65,249	61,899
Rates and water	288	255
Insurance	2,837	4,517
Light and heat	5,959	7,668
Telephone	822	822
Postage and stationery	3,606	3,811
Advertising	296	151
Sundries	16,481	5,871
Subscriptions	2,418	2,225
Computer costs	6,829	1,935
Repairs and maintenance	291,938	33,487
Mission	14,610	12,842
Special appeals expenditure	149	165
Youth projects	918	495
Special appeals	4,052	5,929
Cleaning and waste disposal	3,778	4,956
Other project expenditure	124	-
Depn of fixtures & fittings	600	-
	<u>420,954</u>	<u>147,028</u>
Support costs		
Finance		
Bank charges	364	391
Governance costs		
Accountancy and legal fees	4,823	1,740
Total resources expended	<u>426,141</u>	<u>149,159</u>
Net income	<u>267,678</u>	<u>105,286</u>

This page does not form part of the statutory financial statements

**ALBANY RD BAPTIST CHURCH**

England & Wales - Charity number 1130510

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# Accounts

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ALBANY ROAD  
BAPTIST CHURCH  
Everyone Welcome

ALBANY ROAD  
BAPTIST CHURCH  
'Everyone Welcome'

ALBANY ROAD BAPTIST CHURCH

ANNUAL REPORT

& FINANCIAL STATEMENTS

For the year ended

31 December 2022

Charity Number 1130510

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

#### REFERENCE AND ADMINISTRATIVE DETAILS

Registered as: Albany Road Baptist Church

Registration Number: 1130510

Registered Address: Albany Road, Cardiff, CF24 3NU

Trustees 2020:

Rev. Richard

Hardy

Jeremy Ray

Treasurer

Cynthia Lang

Church Secretary

Elizabeth Davies

Kathryn Hubback

Sue Irwin

Moses Katta

Kwame Pepra

Rebecca Williams

Sam Beavan

Resigned during  
2022

#### OBJECTIVES & ACTIVITIES

We Are Christ's Ambassadors. God making HIS Appeal Through us.  
2 Corinthians 5:20

The Trustees of the Church are charged with fulfilling the purposes of the Church. Our aims and purposes as set out in our charitable objects are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church is committed to demonstrating the love of Jesus Christ through word and action In order that people might believe in the Lord Jesus. It welcomes people to worship each Sunday without restriction and with the aim of encouraging them to be part of the Church community of belief. A range of social activities take place during the week all of which are underpinned by Christian ethics and principles.

When planning our activities for the year, the Trustees considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our aim is to help ordinary people to live out their faith as part of the Church community through:

- ❖ Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
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- ❖ Missionary, outreach work, community care and social enterprise

As a church out of conviction and principle we are seeking to follow God's word together. We celebrate where we have come from and the faithfulness of those who have gone before us, and we look for the new thing that God would do through us. We look to combine the best of the past and the present.

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

STRUCTURE, GOVERNANCE & MANAGEMENT

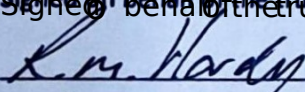
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Governance

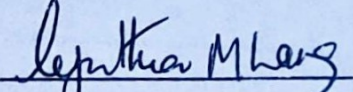
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Independent Examiner

The Independent Examiner to examine Albany Road Baptist Church Accounts for 2023 to be confirmed.

Signed behalf of the trustees:  
  
\_\_\_\_\_  
R M HARDY  
Trustee  
22/06/23

(sign)

  
\_\_\_\_\_  
CYNTHIA LANG

(sign)

\_\_\_\_ (print)

Trustee

(date)

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

community, to ensure the Church's vision to be centre of the community for years to come is fit for the next generations to serve our community.

IN MEMORIUM

Pauline Mackenzie

Winifred (Winnie) Williams

Joan Mulr

Enid Morgan

Colin Roberts

Eric Hyett

Beryl Hopson

Treasurer's Report

(Extracted from Trustees report and Accounts 2022)

The relevant pages from the Trustees Report and Draft Accounts for 2022 are attached at the end of the Annual Report.

There was minimal impact from COVID in 2022, apart from January when a lockdown again reduced our Hirers income offerings were largely unaffected by this, and offerings have increased by around 8% over the 2021 figures. This together with a good control of costs has again meant that we did not need to use any of our "emergencV" reserve although we did draw just under E27000 from our Manse Fund to pay for roof repairs/redecoration of the Church Offices.

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Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

have seen a significant increase of those effected by the cost of living crisis. We have produced and are delivering a strategy of help and support for the community.

Our area has had an increase in homelessness: We are engaging with the rough sleepers and have spent much time feeding, clothing and advising them where to access services as well as praying with them, talking to them, spending time to listen and value them for who they are. We have in the last year started Be Hapus Café: A drop in space for anyone to come and have a tea, coffee and biscuits. We use a pay what you feel policy, so everyone is treated the same regardless of financial status. We have a group of regular attendees that really value the weekly Café along with four new volunteers who have been fantastic embracing the project with a servant heart. We were blessed by getting a grant to run this project and to get a new kitchen fitted.

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Our aim is to develop new partnerships to make the most of the opportunities for community care and mission moving forward. We are optimistic that what we have accomplished this past year will form a firm foundation for what is to come.

I'd personally like to thank you all for your support, love, kindness and prayer, giving me the privilege to fulfil my calling in this Church, reaching out on your behalf to our community. Your servant heart, generosity and love is always at the forefront of your giving and time. People are always amazed that our Church responds at the right time with the right intervention. They know if they pick the phone up, drop an email or pop in they will be given the love and support they need.

Our redevelopment plans for the Church Halls, in partnership with Cadwyn Housing Association, are in their final stages and we are waiting for the go ahead from our solicitors and Baptist Union solicitors to exchange contacts with Cadwyn re sale of the church halls.. We were granted €250,000 from Welsh Government towards the redevelopment of the ground floor of the church halls into a community hub and Cadwyn have been granted planning consent to redevelop the upper floor of the Church Halls providing 12 Housing Association Flats for our local community. We have been working hard to secure the finances needed to re-develop the

building and also working with teams from Housing Justice, Cadwyn, Welsh Government, Cardiff Council, Solicitors, hirers, and the

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Nowhere is this seen more clearly than in our worship where in this past year we have continued to develop our own style that takes the new and the old and seeks to combine them.

The Rev. Richard Hardy is the full-time Minister here at Albany Road with alongside him Peter Littlechild as our Community Coordinator and Kathryn Hubback as our Student Pastor in Training.

2022 again proved to be a year like no other in the life of the church due to the worldwide pandemic Covid-19. There has been quite a significant impact to both our day-to-day mission work and to the Church Finances. We continued with our Sunday Services via Zoom until we returned to Sunday on site services once we were allowed to; whilst this was challenging, it has also been a time of fruitfulness with a greater sense of unity and commitment to purpose which is to engage with others and in practical ways show and share the love of God. Our Zoom services have enabled us to develop our sense of togetherness and we have found through the development of our presence on social media that we have maintained and, in some cases, grown the church through this challenging time. A limited number of church groups and hirers have restarted following Welsh guidelines on Covid-19 prevention. We have maintained contact with those that attend these groups via telephone and social media.

Our other Church Worship activities remained online, using Zoom - this has included weekly Bible Studies and regular Prayer Meetings and the weekly Saturday Coffee Morning.

Several church groups have re-started including Tuesday morning Bible Study Group, Knit, Stitch and Sew, Lunch Club and Lunch Out on a Sunday following morning service. The Hope in Mental Health project has become well established and continues to provide washbags full of essentials to those patients in need in the Mental Health Crisis Unit.

The congregation has become quite diverse as new faces have appeared at the Sunday services week by week, including a number from different ethnic origins and a variety of circumstances. Several newcomers have joined the church formally and become members, whilst others have clearly made Albany Road their spiritual home and have settled into the life and witness of the church. This has been a source of encouragement and has greatly enriched the fellowship and this has been one of God's blessings upon us as a fellowship as we have continued to grow spiritually and sensed His leading us into new avenues of service both in the local community and further afield.

In many respects this year has been a hard but good one. We have seen the protection of God over the congregation with no one seriously ill with covid. We have seen a greater sense of optimism and unity in the fellowship than there has been in many years. It very much feels as though as a whole church we are on the same page. There is a sense of hopefulness regarding the future and a desire to be a renewed and relevant church for a redeveloped building.

As Student Pastor in Training, I continue to attend Cardiff Baptist College, formally South Wales Baptist College, one Saturday a month where I join others on the Pathways Course. With regard to what I do within the fellowship, this changes and grows as time evolves. It includes leading worship, preaching, pastoral oversight of several within the fellowship. When I can, I attend the Monday Team meeting as well as attending the Joint Leadership Team Meetings. I am also involved, on a rota basis, with leading prayer meetings. Richard and I meet regularly as I continue

to discern what it is the God has planned for me so that we can put into place opportunities to help with my ongoing formation.

Community Coordinator - Unfortunately, local mission in our own community and neighbourhood has been severely affected by the series of lockdowns due to the Covid-19 pandemic including our outreach work in local schools. We are continuing to reach out to our community in God's love and

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Notes to the accounts for the year ended 31 December 2022

1. Charity Registration: The Church is a registered charity, no 1030510.

2. Basis of accounts : The accounts have been prepared on a receipts and payments basis and accord with the Charities Act 2016.

3. Donations and other income

	Unrestricted Funds	Restricted Funds	Total 2022	Total '021
Street Food				5,000
CHOMP				4,697
Hope in Mental Health				2,592
General donations				2,592
				<hr/>
				12 424

4. Ministry

Minister% employment costs

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Employment costs	61,898		61,898	63,383
				<hr/>
		61,898	61,898	63,383

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Statement of Assets and liabilities as at 31 December 2022

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Representing the balance on the following accounts:			278,450	178,457
Assets				
Bank and other cash balances:	Unrestricted	Restricted	Total	Total
Natwest current account	18,380		18,380	15,127
Baptist Union Corporation	106,814		106,814	131,955
GCLA COIF Deposit account	31,682		31,682	31,375
Welsh Food Charity Bank Deposit	36,093		36,093	4,007
Special Appeals			225	920
Redwood 35 day notice	85,000		85,000	
Hope in Health		1,671	1,671	3,702
Debtors & creditors	482		482	592
Be Hapus Café		2,711	2,711	
Pew Appeal		5,410	5,410	
Hardship Fund			2,900	
WG Community Grant		121,093	121,093	
Misc Reserve		675	675	
		134,685	134,685	10,637
Unrestricted funds				
General reserve	6,469		6,469	5,082
Legao,' reserve	30,000		30,000	131,955
tonse Reserve	106,815		106,815	31,375
	143,284		143,284	168,412
TOTAL FUNDS	143,284	134,685	277,969	179,969

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Receipts and Payments Accounts for the year ended 31 December 2022

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b>RECEIPTS</b>				
Weekly offerings	70,892		70,892	65,612
Donations and other Note 3			144,960	19,223
Income tax recover on gifts	17,166		17,166	13,914
Other Income				227
Bank Interest	2,368		2,368	275
Rent and other Income from us	19,059		19,059	16,475
	<u>254,445</u>	<u>0</u>	<u>254,445</u>	<u>115,726</u>
<b>PAYMENTS</b>				
Ministry Note 4	61,898		61,898	63,383
Mission Note 5	12,842		12,842	10,347
Upkeep of church pr Note 6	50,942		50,942	28,282
Administration Note 7	17,168		17,168	10,123
Social grants Note 9	6,774		6,774	5,891
	<u>149,624</u>			
	149,624	118,026		
<b>NET RECEIPTS/PAYMENTS</b>	<b>104,821</b>		<b>104,821</b>	<b>-2,300</b>
Transfer between funds				
<b>NET MOVEMENTS IN FUNDS</b>	<u><b>104,821</b></u>	<u><b>0</b></u>	<u><b>104,821</b></u>	<u><b>-2,300</b></u>
Cash Funds last year	<u>153,115</u>	<u>25,709</u>	<u>178,824</u>	<u>181,124</u>
Cash Funds this year	<u>257,936</u>	<u>25,709</u>	<u>283,645</u>	<u>178,824</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

## Independent Examiner's Report to the Trustees for the year ended 31 December 2022

I report to the charity trustees on my examination of the accounts of Albany Rd Baptist Church ('The Charity') for the year ended 31 December 2022 which are set out above on pages 6 to 10.

### Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

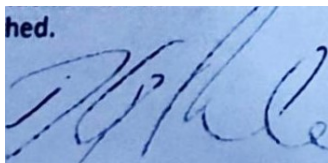
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records,

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Garth Poole Independent  
Examiner c/o Williams Jester  
accountants ltd 12 Cwrt Y Parc, Ty  
Glas,  
Cardiff  
CF14 5GH

18<sup>th</sup> June 2023

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

a Trustee remuneration & expenses

No trustee received any remuneration or expenses during the period.

10637	137 324	15 206	<b>1,930</b>	134 685
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IQ Unrestri&d Funds

	Emce at 1st January 22	Inmme	apendlture	Transfers	Balance at 31st December 22
					6,469
General funds	5,æ2				
Condngenq fund	31.375				30,000
knse reserve			26979	1837	106,814

9. Restricted Funds

	Balanæ at 1st January 22	Inmme	Expenditure	Transfers	Balance at 31st December 22
Welsh Food	2.0æ 4007			4008 -4,007	
Spedal Appeals		3654	4365	16	225
Hope In kntal HealØt			2,161		1,671
Be Hapus Café			1.2%	4007	2,711
Pew Appeal		6,050	1.240		5,410
}Ordshlp Fund		2490	1.564	1.974	2,900
<b>WG</b> ommunlty Grant		125,mo	4130		121,093
Msc Reserve			450	1,125	
	<b>168,413</b>		26 979		
	<b>1,849</b>	143 283			

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

5. Mission

Unrestricted	Restricted	Total	Total
--------------	------------	-------	-------

	Funds	Funds		
BXS annual donation	4,650		4,650	3,900
Home mission annual donation	4,650		4,650	3,900
Hope in mental health	2,161		2,161	2,107
LOCI mission	85		85	
Other giving to good causes				
Two's company				20
Be Hapus Café	1,296		1,296	224

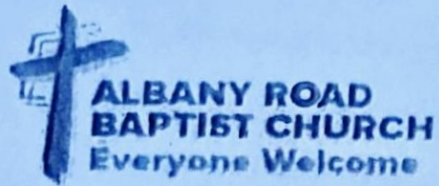
#### 6. Upkeep of Church Premises

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2022	2021
Lighting and heating	7,668		7,668	4,300
Cleaning	4,490		4,490	2,952
Insurance	4,517		4,517	4,189
Repairs and Maintenance	29,731		29,731	11,909
Solar panel loan repayments	4,281		4,281	4,671
Rates & water				217
Other				35
	12,000		12,000	10,347
	50,942		50,942	28,282

#### 7. Administration

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2022	2021
Office expenses	11,124		11,124	3,744
Telephone				815
Fees & Subscription	3,158		2,158	2,170
Catering	92		92	

Equipment hlre	2,971	2.971	2,971
	<hr/>	<hr/>	<hr/>
	17 168	17 168	10123
	<hr/>	<hr/>	<hr/>



**ALBANY ROAD  
BAPTIST CHURCH**  
*'Everyone Welcome'*

**ALBANY ROAD BAPTIST CHURCH  
ANNUAL REPORT  
& FINANCIAL STATEMENTS**

**For the year ended  
31 December 2022**

**Charity Number 1130510**

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

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Registered Address: Albany Road, Cardiff, CF24 3NU

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Elizabeth Davies

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Sue Irwin

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Kwame Pepra

Rebecca Williams

Sam Beavan

Treasurer

Church Secretary

Resigned during 2022

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**We Are Christ's Ambassadors. God making His Appeal Through Us.  
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Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

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Signed on behalf of the trustees:

R.M. Hardy (sign)

R M HARDY (print)

Trustee

22/06/23 (date)

Cynthia Lang (sign)

CYNTHIA LANG (print)

Trustee

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

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**IN MEMORIUM**

**Pauline Mackenzie**

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Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

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**Our Lunch Club**: Is still running, numbers are lower than pre-covid, but they are accessing meals from the Claude opposite after meeting for tea and coffee in the Church foyer, our faithful team host and assist those who attend.

**Emergency fund**: This was set up when Covid broke and we continue to operate it. As the Community Co-ordinator I can't express how valuable this fund has been to enabled our emergency response to everyone in the community, along with partner organisations. To have a fund available at the point of need has blessed so many. When someone finds themselves in a situation, they knock the door in crisis, we can help immediately. We have had people who have lost their job, lose income, find themselves homeless, a victim of domestic violence, struggle to pay a bill, need food, need a phone to access help and services, and so much more contact us for help.

Our aim is to develop new partnerships to make the most of the opportunities for community care and mission moving forward. We are optimistic that what we have accomplished this past year will form a firm foundation for what is to come.

I'd personally like to thank you all for your support, love, kindness and prayer, giving me the privilege to fulfil my calling in this Church, reaching out on your behalf to our community. Your servant heart, generosity and love is always at the forefront of your giving and time. People are always amazed that our Church responds at the right time with the right intervention. They know if they pick the phone up, drop an email or pop in they will be given the love and support they need.

Our **redevelopment plans** for the Church Halls, in partnership with Cadwyn Housing Association, are in their final stages and we are waiting for the go ahead from our solicitors and Baptist Union solicitors to exchange contacts with Cadwyn re sale of the church halls.. We were granted £250,000 from Welsh Government towards the redevelopment of the ground floor of the church halls into a community hub and Cadwyn have been granted planning consent to redevelop the upper floor of the Church Halls providing 12 Housing Association Flats for our local community. We have been working hard to secure the finances needed to re-develop the building and also working with teams from Housing Justice, Cadwyn, Welsh Government, Cardiff Council, Solicitors, hirers, and the

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Nowhere is this seen more clearly than in our worship where in this past year we have continued to develop our own style that takes the new and the old and seeks to combine them.

The Rev. Richard Hardy is the full-time Minister here at Albany Road with alongside him Peter Littlechild as our Community Coordinator and Kathryn Hubback as our Student Pastor in Training.

2022 again proved to be a year like no other in the life of the church due to the worldwide pandemic Covid-19. There has been quite a significant impact to both our day-to-day mission work and to the Church Finances. We continued with our Sunday Services via Zoom until we returned to Sunday on site services once we were allowed to; whilst this was challenging, it has also been a time of fruitfulness with a greater sense of unity and commitment to purpose which is to engage with others and in practical ways show and share the love of God. Our Zoom services have enabled us to develop our sense of togetherness and we have found through the development of our presence on social media that we have maintained and, in some cases, grown the church through this challenging time. A limited number of church groups and hirers have restarted following Welsh guidelines on Covid-19 prevention. We have maintained contact with those that attend these groups via telephone and social media.

Our other Church Worship activities remained online, using Zoom - this has included weekly Bible Studies and regular Prayer Meetings and the weekly Saturday Coffee Morning.

Several church groups have re-started including Tuesday morning Bible Study Group, Knit, Stitch and Sew, Lunch Club and Lunch Out on a Sunday following morning service. The Hope in Mental Health project has become well established and continues to provide washbags full of essentials to those patients in need in the Mental Health Crisis Unit.

The congregation has become quite diverse as new faces have appeared at the Sunday services week by week, including a number from different ethnic origins and a variety of circumstances. Several newcomers have joined the church formally and become members, whilst others have clearly made Albany Road their spiritual home and have settled into the life and witness of the church. This has been a source of encouragement and has greatly enriched the fellowship and this has been one of God's blessings upon us as a fellowship as we have continued to grow spiritually and sensed His leading us into new avenues of service both in the local community and further afield.

In many respects this year has been a hard but good one. We have seen the protection of God over the congregation with no one seriously ill with covid. We have seen a greater sense of optimism and unity in the fellowship than there has been in many years. It very much feels as though as a whole church we are on the same page. There is a sense of hopefulness regarding the future and a desire to be a renewed and relevant church for a redeveloped building.

As **Student Pastor in Training**, I continue to attend Cardiff Baptist College, formally South Wales Baptist College, one Saturday a month where I join others on the Pathways Course. With regard to what I do within the fellowship, this changes and grows as time evolves. It includes leading worship, preaching, pastoral oversight of several within the fellowship. When I can, I attend the Monday Team meeting as well as attending the Joint Leadership Team Meetings. I am also involved, on a rota basis, with leading prayer meetings. Richard and I meet regularly as I continue to discern what it is the God has planned for me so that we can put into place opportunities to help with my ongoing formation.

**Community Coordinator** - Unfortunately, local mission in our own community and neighbourhood has been severely affected by the series of lockdowns due to the Covid-19 pandemic including our outreach work in local schools. We are continuing to reach out to our community in God's love and

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Notes to the accounts for the year ended 31 December 2022

1. Charity Registration: The Church is a registered charity, no 1030510.

2. Basis of accounts : The accounts have been prepared on a receipts and payments basis and accord with the Charities Act 2016.

3. Donations and other income

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Street Food				5,000
CHOMP				135
Hope in Mental Health				4,697
General donations				2,592
	<u>          </u>	<u>          </u>	<u>          </u>	<u>12,424</u>

4. Ministry

Minister's employment costs

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Employment costs	61,898		61,898	63,383
	<u>61,898</u>	<u>          </u>	<u>61,898</u>	<u>63,383</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Statement of Assets and liabilities as at 31 December 2022

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b>Assets</b>				
<b>Bank and other cash balances:</b>				
Natwest current account	18,380		18,380	15,127
Baptist Union Corporation	106,814		106,814	131,955
CCLA COIF Deposit account	31,682		31,682	31,375
Charity Bank Deposit	36,093		36,093	
Redwood 35 day notice	85,000		85,000	
Debtors & creditors	482		482	592
	<u>278,450</u>		<u>278,450</u>	<u>178,457</u>
<b>Representing the balance on the following accounts:</b>				
	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
<b>Restricted funds</b>				
Chomp				2,008
Welsh Food				4,007
Special Appeals		225	225	920
Hope in Mental Health		1,671	1,671	3,702
Be Hapus Café		2,711	2,711	
Pew Appeal		5,410	5,410	
Hardship Fund		2,900	2,900	
WG Community Grant		121,093	121,093	
Misc Reserve		675	675	
		<u>134,685</u>	<u>134,685</u>	<u>10,637</u>
<b>Unrestricted funds</b>				
General reserve	6,469		6,469	5,082
Legacy reserve	30,000		30,000	131,955
Manse Reserve	106,815		106,815	31,375
	<u>143,284</u>		<u>143,284</u>	<u>168,412</u>
<b>TOTAL FUNDS</b>	<u>143,284</u>	<u>134,685</u>	<u>277,969</u>	<u>179,049</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

Receipts and Payments Accounts for the year ended 31 December 2022

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
<b>RECEIPTS</b>				
Weekly offerings	70,892		70,892	65,612
Donations and other Note 3	144,960		144,960	19,223
Income tax recover on gifts	17,166		17,166	13,914
Other income	0		0	227
Bank Interest	2,368		2,368	275
Rent and other income from us	19,059		19,059	16,475
	<u>254,445</u>	<u>0</u>	<u>254,445</u>	<u>115,726</u>
<b>PAYMENTS</b>				
Ministry Note 4	61,898		61,898	63,383
Mission Note 5	12,842		12,842	10,347
Upkeep of church pr Note 6	50,942		50,942	28,282
Administration Note 7	17,168		17,168	10,123
Social grants Note 9	6,774		6,774	5,891
	<u>149,624</u>	<u>0</u>	<u>149,624</u>	<u>118,026</u>
<b>NET RECEIPTS/PAYMENTS</b>	<b>104,821</b>	<b>0</b>	<b>104,821</b>	<b>-2,300</b>
<b>Transfer between funds</b>				
<b>NET MOVEMENTS IN FUNDS</b>	<u><b>104,821</b></u>	<u><b>0</b></u>	<u><b>104,821</b></u>	<u><b>-2,300</b></u>
Cash Funds last year	153,115	25,709	178,824	181,124
Cash Funds this year	<u>257,936</u>	<u>25,709</u>	<u>283,645</u>	<u>178,824</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

## Independent Examiner's Report to the Trustees for the year ended 31 December 2022

I report to the charity trustees on my examination of the accounts of Albany Rd Baptist Church ('The Charity') for the year ended 31 December 2022 which are set out above on pages 6 to 10.

### Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

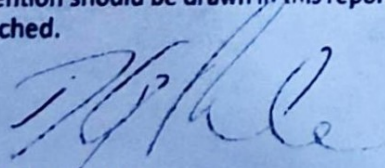
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Gareth Poole  
Independent Examiner  
c/o williams lester accountants ltd  
12 Cwrt Y Parc, Ty Glas,  
Cardiff  
CF14 5GH

18<sup>th</sup> June 2023

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

8. Trustee remuneration & expenses

No trustee received any remuneration or expenses during the period.

9. Restricted Funds

	Balance at 1st January 22	Income	Expenditure	Transfers	Balance at 31st December 22
Chomp	2,008			-2,008	
Welsh Food	4,007			-4,007	
Special Appeals	920	3,654	4,365	16	225
Hope in Mental Health	3,702	130	2,161		1,671
Be Hapus Café			1,296	4,007	2,711
Pew Appeal		6,050	1,240	600	5,410
Hardship Fund		2,490	1,564	1,974	2,900
WG Community Grant		125,000	4,130	223	121,093
Misc Reserve			450	1,125	675
	<u>10,637</u>	<u>137,324</u>	<u>15,206</u>	<u>1,930</u>	<u>134,685</u>

10. Unrestricted Funds

	Balance at 1st January 22	Income	Expenditure	Transfers	Balance at 31st December 22
General funds	5,082			1,387	6,469
Contingency fund	31,375			-1375	30,000
Manse reserve	131,956		26979	1837	106,814
	<u>168,413</u>	<u>          </u>	<u>26,979</u>	<u>1,849</u>	<u>143,283</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2022

5. Mission

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
BMS annual donation	4,650		4,650	3,900
Home mission annual donation	4,650		4,650	3,900
Hope in mental health	2,161		2,161	2,107
Local mission	85		85	
Other giving to good causes				196
Two's company				20
Be Hapus Café	1,296		1,296	224
	<u>12,842</u>	<u>          </u>	<u>12,842</u>	<u>10,347</u>

6. Upkeep of Church Premises

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Lighting and heating	7,668		7,668	4,309
Cleaning	4,490		4,490	2,952
Insurance	4,517		4,517	4,189
Repairs and Maintenance	29,731		29,731	11,909
Solar panel loan repayments	4,281		4,281	4,671
Rates & water	255		255	217
Other				35
	<u>50,942</u>	<u>          </u>	<u>50,942</u>	<u>28,282</u>

7. Administration

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Office expenses	11,124		11,124	3,744
Telephone	822		822	815
Fees & Subscription	2,158		2,158	2,170
Catering	92		92	423
Equipment hire	2,971		2,971	2,971
	<u>17,168</u>	<u>          </u>	<u>17,168</u>	<u>10,123</u>

**ALBANY RD BAPTIST CHURCH**

England & Wales - Charity number 1130510

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# Accounts

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ALBANY ROAD  
BAPTIST CHURCH  
*'Everyone Welcome'*

ALBANY ROAD BAPTIST CHURCH  
ANNUAL REPORT  
& FINANCIAL STATEMENTS

For the year ended

31 December 2021

Charity Number 1130510

## REFERENCE AND ADMINISTRATIVE DETAILS

Registered as: Albany Road Baptist Church

Registration Number: 1130510

Registered Address: Albany Road, Cardiff, CF24 3NU

Trustees 2020:	Sam Beavan	
	Rev. Richard Hardy	
	Kathryn Hubback	
	Moses Katta	
	Cynthia Lang	
	Sue Leake	Resigned 05.09.2021
	Kwame Pepra	
	Jeremy Ray	
	Rebecca Williams	Appointed 05.09.2021
	Elizabeth Davies	Appointed 05.09.2021
	Sue Irwin	Appointed 30.11.2021

## OBJECTIVES & ACTIVITIES

**Now you are the body of Christ, and each one of you is a part of it.  
1 Corinthians 12 v 27**

The Trustees of the Church are charged with fulfilling the purposes of the Church. Our aims and purposes as set out in our charitable objects are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church is committed to demonstrating the love of Jesus Christ through word and action in order that people might believe in the Lord Jesus. It welcomes people to worship each Sunday without restriction and with the aim of encouraging them to be part of the Church community of belief. A range of social activities take place during the week all of which are underpinned by Christian ethics and principles.

When planning our activities for the year, the Trustees considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our aim is to help ordinary people to live out their faith as part of the Church community through:

- ❖ Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- ❖ Provision of pastoral care for the Church community
- ❖ Missionary, outreach work, community care and social enterprise

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2021

As a church out of conviction and principle we are seeking to follow God's word together. We celebrate where we have come from and the faithfulness of those who have gone before us, and we look for the new thing that God would do through us. We look to combine the best of the past and the present.

Nowhere is this seen more clearly than in our worship where in this past year we have continued to develop our own style that takes the new and the old and seeks to combine them.

The Rev. Richard Hardy is the full-time Minister here at Albany Road with alongside him Peter Littlechild as our Community Coordinator.

2021 again proved to be a year like no other in the life of the church due to the worldwide pandemic Covid-19. There has been quite a significant impact to both our day-to-day mission work and to the Church Finances. We continued with our Sunday Services via Zoom until we returned to Sunday on site services in September 2021 but again because of the Omicron variant of Covid-19 we suspended on site services in late December 2021 and returned to Sunday Services via Zoom. Whilst this was challenging is led us to institute both On-site and Online Church services which run weekly. It has also been a time of fruitfulness with a greater sense of unity and commitment to purpose which is to engage with others and in practical ways show and share the love of God.

A limited number of church groups and hirers restarted in September 2021 following Welsh guidelines on Covid-19 prevention. We have maintained contact with those that attend these groups via telephone and social media. Our other Church Worship activities remained online, using Zoom - this has included weekly Bible Studies and regular Prayer Meetings and the weekly Saturday coffee morning. The Hope in Mental Health project has become well established and continues to provide washbags full of essentials to those in the Mental Health Crisis Unit. Our Zoom services have enabled us to develop our sense of togetherness and we have found through the development of our presence on social media that we have maintained and, in some cases, grown the church through this challenging time.

The congregation has become quite diverse as new faces have appeared at the Sunday services week by week, including a number from different ethnic origins and a variety of circumstances. Several newcomers have joined the church formally and become members, whilst others have clearly made Albany Road their spiritual home and have settled into the life and witness of the church. This has been a source of encouragement and has greatly enriched the fellowship and this has been one of God's blessings upon us as a fellowship as we have continued to grow spiritually and sensed His leading us into new avenues of service both in the local community and further afield. That said we have also seen some choose not to return to us who had been regular pre-covid.

Unfortunately, local mission in our own community and neighbourhood has been severely affected by the series of lockdowns due to the Covid-19 pandemic including our outreach work in local schools.

Our redevelopment plans for the Church Halls, in partnership with Cadwyn Housing Association, are in their final stages. We are awaiting news of our grant application for £250,000 from Welsh Government has been agreed and that Cadwyn have been granted planning consent to redevelop the Church Halls providing 12 Housing Association Flats for our local community.

**Community Co-ordinator**

When facing lockdown, we were blessed by one of our partners, The Mosawi Foundation, asking what they could do to help. Not knowing the need and how to react, I simply asked for money so we could respond dynamically as the need arose. We were so grateful for the £10,000 they gave us to put into a fund and meet need as we saw fit. This has been used in conjunction with schools, partnership organisation and directly to buy food, supplies and equipment for those in need.

While the building has been locked down, we have taken the opportunity to review every aspect of the building, how we operate from it, and the services we deliver to the community. We have recognised the need to work in partnership with others willing to promote the Church and all we seek to achieve.

From a physical building perspective, we have had fabric work done to be able to deliver the new opportunities we see. A new fire exit and kitchen have been fitted to the front of the building, in preparation of the re-development happening to the halls. This has been done with grant money received with no cost to the Church. This will ensure our continued outreach work and increase the wellbeing of the community by creating a café, while seeking to open and keep open the church doors in mid-week.

We have been working hard to secure the finances needed to re-develop the building and also working with teams from Housing Justice, Cadwyn, Welsh Government, Cardiff Council, Solicitors, hirers, and the community, to ensure the Church's vision to be centre of the community for years to come is fit for the next generations to serve our community.

**IN MEMORIUM**

**Gladys Rooks**

**Christina Stockdale**

**Michael James**

**Elaine Pearce**

**John West**

**Gwenllian Evans**

**Barbara Beynon**

**Treasurer's Report**

(Extracted from Trustees report and Accounts 2021)

The relevant pages from the Trustees Report and draft Accounts 2021 are attached at the end of the Annual Report.

The impact of COVID 19 continued to impact on the financial position of the Church in 2021, rental income lost was around £15K due to the ongoing COVID regulations meaning many of our Hirers were unable to meet for a number of months. Free will offerings have still not returned to pre-covid, but at least they have stabilised at a satisfactory level, this, together with reduced ongoing costs, have enabled us to end the year meeting all our commitments and not having to draw on any reserve funds.

We continue to monitor our finances on a monthly basis, projecting 3 months forward, to ensure that we can plan for any unexpected expenses.

Moving into 2022 we are waiting for Cadwyn to complete the planning process to enable the sale and refurbishment of our Community Hall to take place, and also, we await the result of our £250K Grant Application to Welsh Government – both of which will impact our Finances, but we are in a position to positively react to these challenges.

## STRUCTURE, GOVERNANCE & MANAGEMENT

The church is a registered charity governed by its constitution. It is an unincorporated association with managing trustees drawn from the membership. The managing trustees are appointed for specific terms of office by a meeting of the membership. The church constitution is based in the BUGB Approved Governing Document. It was adopted by the church on 26 March 2009.

### Governance


Day-to-day running of the church is managed by the management trustees, known as the Joint Leadership Team, with material decisions referred to the church membership for its consideration and decision. Examples of decisions referred to the church members include changes in ministerial arrangements, building developments, annual budget process and changes to constitution or policy.

The church members meeting and the wider congregation is also regularly reminded of its obligation in relation to Safeguarding Children and Vulnerable Adults.

### Independent Examiner

The Independent Examiner to examine Albany Road Baptist Church accounts for 2022 will be David Gareth Poole of Williams Lester Accountants Ltd, 12 Cwrt Y parc, Ty Glas, Cardiff, CF14 5GH.

Signed on behalf of the trustees:

 (sign)

CYNTHIA M. LANG (print)

Trustee

 (sign)

KATHRYN HUBBACK (print)

Trustee

29th May 2022 (date)

**Independent Examiner's Report to the Trustees for the year ended 31 December 2021**

		Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>RECEIPTS</b>					
Weekly offerings		65,612		65,612	64,924
Donations and other income	Note 3	7,290	11,933	19,223	24,747
Income tax recover on gifts		13,914		13,914	15,050
Other income		227		227	
Bank Interest		275		275	514
Rent and other income from use of church		16,475		16,475	14,076
Insurance claims					
		<u>103,793</u>	<u>11,933</u>	<u>115,726</u>	<u>119,311</u>
<b>PAYMENTS</b>					
Ministry	Note 4	63,383		63,383	66,068
Mission	Note 5	10,347		10,347	8,852
Upkeep of church premises	Note 6	28,282		28,282	17,528
Administration	Note 7	10,123		10,123	13,577
Social grants	Note 9	5,891		5,891	11,801
		<u>118,026</u>	<u>0</u>	<u>118,026</u>	<u>117,826</u>
<b>NETRECEIPTS/PAYMENTS</b>		(14,233)	11,933	(2,300)	1,485
Transfer between funds					
<b>NET MOVEMENTS IN FUNDS</b>		(14,233)	11,933	(2,300)	1,485
Cash Funds last year		167,348	13,776	181,124	179,864
Cash Funds this year		153,115	25,709	178,824	181,124

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2021

Statement of Assets and liabilities as at 31 December 2021

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
<b>Assets</b>				
Bank and other cash balances:				
Natwest current account	4,490	10,637	15,127	18,070
Baptist Union Corporation	131,955		131,955	131,682
CCLA COIF Deposit account	31,375		31,375	31,372
<u>Debtors &amp; Creditors</u>	592		592	
	<u>168,412</u>	<u>10,637</u>	<u>179,049</u>	<u>181,124</u>
<b>Representing the balance on the following accounts:</b>				
	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
<b>Restricted funds</b>				
Chomp		2,008	2,008	9,805
Welsh Food		4,007	4,007	1,250
Special Appeals		920	920	
Ghana			0	530
Hope in Mental Health		3,702	3,702	1,111
Two's Company			0	1,080
		<u>10,637</u>	<u>10,637</u>	<u>13,776</u>
<b>Unrestricted funds</b>				
General reserve	5,082		5,082	4,294
Legacy reserve	131,955		131,955	131,682
Manse Reserve	31,375		31,375	31,372
	<u>168,412</u>	<u>0</u>	<u>168,412</u>	<u>167,348</u>
<b>TOTAL FUNDS</b>	<u>168,412</u>	<u>10,637</u>	<u>179,049</u>	<u>181,124</u>

The accounts and statements of assets and liabilities relating to the year ended 31 December 2021 were approved by the Trustees and signed on their behalf by:

Cynthia M Lang (sign)

CYNTHIA LANG (print)

Trustee

Kathryn Hubbaek (sign)

KATHRYN HUBBAEK (print)

Trustee

29/5/2022 (date)

Notes to the accounts for the year ended 31 December 2021

1. Charity Registration: The Church is a registered charity, no 1030510.

2. Basis of accounts : The accounts have been prepared on a receipts and payments basis and accord with the '

3. Donations and other income

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Ghana				1,783
Street Food	5,000		5,000	
CHOMP	135		135	18,831
Hope in Mental Health	4,697		4,697	1,457
Two's Company				100
General donations	2,592		2,592	
	<u>12,424</u>	<u>0</u>	<u>12,424</u>	<u>22,171</u>

4. Ministry

Minister's employment costs

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Employment costs	63,383		63,383	44,007
	<u>63,383</u>	<u></u>	<u>63,383</u>	<u>44,007</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2021

5. Mission

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
BMS annual donation	3,900		3,900	3,825
Home mission annual donatior	3,900		3,900	3,825
Hope in mental health	2107.26		2,107	346
Local mission			0	751
Other giving to good causes	196		196	105
Two's company	20		20	
Be Hapus Café	224		224	
	<u>10,347</u>	<u></u>	<u>10,347</u>	<u>8,852</u>

6. Upkeep of Church Premises

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Lighting and heating	4,309		4,309	6,041
Cleaning	2,952		2,952	3,158
Insurance	4,189		4,189	347
Repairs and Maintenance	11,909		11,909	3,156
Solar panel loan repayments	4,671		4,671	4,671
Rates & water	217		217	155
Other	35		35	
	<u>28,282</u>	<u>0</u>	<u>28,282</u>	<u>17,528</u>

7. Administration

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Office expenses	3,744		3,744	6,646
Telephone	815		815	718
Fees & Subscription	2,170		2,170	2,322
Catering	423		423	704
Equipment hire	2,971		2,971	3,187
	<u>10,123</u>	<u></u>	<u>10,123</u>	<u>13,577</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2021

8. Trustee remunera

No trustee received any remuneration or expenses during the

9. Restricted Funds

	Balance at 1st January 21	Income	Expenditure	Transfers	Balance at 31st December 21
Chomp	9,805	135	(1,145)	(6,787)	2,008
Welsh Food	1,250	5,000	(8,243)	6,000	4,007
Special Appeals	530	2,592	(3,135)	933	920
Hope in Mental Health	1,111	4,697	(2,106)		3,702
Two's Company	1,080		(20)	(1,060)	0
	<u>13,776</u>	<u>12,424</u>	<u>(14,649)</u>	<u>(914)</u>	<u>10,637</u>

The Chomp Fund was set up to provide meals during school holidays for families who would normally benefit from free school meals. Income is in the form of donations from private individuals for this specific purpose, plus a £6,500 grant received during the year from the Cardiff (1910) Trust.

The Ghana fund was a special Christmas appeal towards funds for hospital supplies for a Christian hospital in Ghana. The monies collected were sent to the beneficiaries "Coast for Christ Ministries" in February 2021.

10. Unrestricted Funds

	Balance at 1st January 21	Income	Expenditure	Transfers	Balance at 31st December 21
General funds	5,667				5,667
Contingency fund	30,000				30,000
Manse reserve	131,681	275			131,956
	<u>167,348</u>	<u>275</u>	<u>0</u>	<u>0</u>	<u>167,623</u>

Income on the Manse Reserve account relates to bank interest received in the year on the Baptist Union Corporation Account. A transfer has been made from the Contingency Fund to this reserve to correct the balance to equal that of the Baptist Union Corporation bank account at the year-end. As it is unlikely the church will purchase another Manse, the Baptist Union Corporation that has confirmed that they will consider requests to use the money on other projects (e.g. repair and renovation works) on a case by case basis.

## Independent Examiner's Report to the Trustees for the year ended 31 December 2021

I report to the charity trustees on my examination of the accounts of Albany Rd Baptist Church ('The Charity') for the year ended 31 December 2021 which are set out above on pages 6 to 10.

### Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

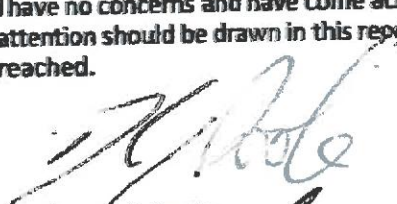
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Gareth Poole  
Independent Examiner  
c/o williams lester accountants ltd  
12 Cwrt Y Parc, Ty Glas,  
Cardiff  
CF14 5GH

9<sup>th</sup> May 2022

**ALBANY RD BAPTIST CHURCH**

England & Wales - Charity number 1130510

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# Accounts

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ALBANY ROAD  
BAPTIST CHURCH  
*'Everyone Welcome'*

ALBANY ROAD BAPTIST CHURCH  
ANNUAL REPORT  
& FINANCIAL STATEMENTS

For the year ended  
31 December 2020

Charity Number 1130510

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020  
**REFERENCE AND ADMINISTRATIVE DETAILS**

Registered as: Albany Road Baptist Church

Registration Number: 1130510

Registered Address: Albany Road, Cardiff, CF24 3NU

Trustees 2020:	Sam Beavan	
	Arkle Bell	Resigned September 2020
	Rev. Richard Hardy	
	Kathryn Hubback	
	Moses Katta	
	Cynthia Lang	
	Sue Leake	
	Kwame Pepra	
	Jeremy Ray	Appointed 01.01.2020
	Rebecca Williams	Resigned September 2020

## **OBJECTIVES & ACTIVITIES**

**'For to me, to live is Christ and to die is gain'  
Philippians 1 v 21**

The Trustees of the Church are charged with fulfilling the purposes of the Church. Our aims and purposes as set out in our charitable objects are the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church is committed to demonstrating the love of Jesus Christ through word and action in order that people might believe in the Lord Jesus. It welcomes people to worship each Sunday without restriction and with the aim of encouraging them to be part of the Church community of belief. A range of social activities take place during the week all of which are underpinned by Christian ethics and principles.

When planning our activities for the year, the Trustees considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our aim is to help ordinary people to live out their faith as part of the Church community through:

- ❖ Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus
- ❖ Provision of pastoral care for the Church community
- ❖ Missionary, outreach work, community care and social enterprise

As a church out of conviction and principle we are seeking to follow God's word together. We celebrate where we have come from and the faithfulness of those who have gone before us and we look for the new thing that God would do through us. We look to combine the best of the past and the present.

Nowhere is this seen more clearly than in our worship where in this past year we have continued to develop our own style that takes the new and the old and seeks to combine them.

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

The Rev. Richard Hardy became the full-time Minister here at Albany Road from 1 January 2020 with alongside him Peter Littlechild as our Community Coordinator and Mary Dewey, the Reception Desk Manager who was furloughed from the 23 March 2020.

2020 proved to be a year like no other in the life of the church due to the worldwide pandemic Covid-19. There has been quite a significant impact to both our day-to-day mission work and to the Church Finances. None of the Church organisations have been able to meet since 23 March 2020 - this included our weekly Luncheon Club, Monday Coffee, Tuesday Coffee, Pram and Pushchair, Fish on Fridays, Knit, Stitch and Sew Group, Art Group. We have tried to maintain contact with those that attend the Groups via telephone and social media. Our other Church Worship activities have moved online, using Zoom - this has included Sunday Worship, Weekly Bible Studies and regular Prayer Meetings and a new weekly coffee morning has been started. The Hope in Mental Health project has become well established and continues to provide washbags full of essentials to those in the Mental Health Crisis Unit. We have also run training courses like The Bible Course and Youth Alpha and Adult Alpha online all of which have seen greater attendance than would have been the case had we run them in-person prior to Lockdown. Our Zoom services have enabled us to develop our sense of togetherness and we have found through the development of our presence on social media that we have maintained and, in some cases, grown the church through this challenging time.

The congregation is becoming quite diverse as new faces have appeared at the Sunday services week by week, including a number from different ethnic origins and a variety of circumstances. Several newcomers have joined the church formally and become members, whilst others have clearly made Albany Road their spiritual home and have settled into the life and witness of the church. This has been a source of encouragement and has greatly enriched the fellowship and this has been one of God's blessing upon us as a fellowship as we have continued to grow spiritually and sensed His leading us into new avenues of service both in the local community and further afield.

Unfortunately, local mission in our own community and neighbourhood has been severely affected by the series of lockdowns due to the Covid-19 pandemic including our outreach work in local schools.

We have continued exploring our ongoing plans to partner with Cadwyn Housing to redevelop our Community Halls and provide 12 Housing Association Flats and we are hoping work will start in the 2021/22 Financial year.

We have had a £40K grant approved, by Cardiff City Council, for Kitchen Renovations.

Following on a decision made by the membership at a church meeting a Review of Staffing and Administration Processes was undertaken by C Management Services. The Review was presented to the church and they agreed to the findings and recommendations of the Review. One of the recommendations of the review was to abolish the position of part time Reception Desk Manager and to create a new position of a full time Administrator. In the light of this, discussions were held with Mary Dewey the current person in the position including offering her a redundancy package. Mary Dewey accepted the redundancy package and finished working for the church on 31 December 2020. We thank Mary for all her hard work and dedication over the past 8 years in serving Albany Road Baptist Church and wish her well for the future.

**IN MEMORIUM**

**Ann Woodward**

**Meg Rowland**

### **Treasurer's Report**

(Extracted from Trustees report and Accounts 2020)

The relevant pages from the Trustees Report and draft Accounts 2020 are attached at the end of the Annual Report.

On the positive side we received a £10, 000 Grant from the Malawi Foundation, specifically to relieve hardship for those in the community - this has enabled us to work with local schools and other organisations to distribute much needed fund. We have been able to provide Vouchers for families who have "fallen through" the Government Schemes, we have provided a TV Licence for a family, topped up mobile phone data to enable families to access the school meal vouchers, provided vouchers to a Housing Association to enable Homeless persons to purchase basic necessities.

Financially we have lost around £19K in Rental Income from the hiring of our Buildings and around a £7K reduction in freewill weekly offerings - the loss of this income has partly been offset by lower Energy Costs, stationary costs, and other day to day costs, due to the closure of our Buildings also we received a Government Furlough Grant for 1 employee. Therefore, as a result of these savings we have not had to use any of our limited reserve funds.

As a self-funding Charity, we are constantly monitoring our cashflow in an effort to identify any potential financial issues whilst COVID 19 continues to impact our finances as we move into 2021.

### **Community Coordinator Report**

Starting the year if we only knew what was ahead of us as a Church and community. We started in January and February delivering a parenting course in Roath Park Primary, a FAN group in Stacey Primary and running our first Chomp session of the year, seeing large numbers attending. As a Church our usual outreach continued with: Knit, Stich and Sew, Lunch Club, Tuesday Coffee, Monday Club and Art Class. With another new project we were about to launch partnering with Roath House Surgery to deliver Social Prescriptions, then everything changed.

On hearing about the pandemic and recognising we deal daily with high-risk groups, we decided as a JLT to close all our internal and external groups, two weeks prior to the lockdown. I dealt with all the hirers as we locked down and closed their business and groups.

After building relationships with one of our funders helping with Chomp, they reached out and generously offer help. We were amazed when they provided £10,000 which we agreed would go into a Hardship Fund and we were given the flexibility to spend it as need arose to help our community.

We came up with a 5-point response to the Covid-19 crisis. We offered:

'A listening ear, a Hardship Fund, to shop, pick up prescriptions and pray for anyone in need'

It was also arranged that all those attending a group in Church would be contacted by their group leader/member of the team to keep in contact and identify and need that arose. This led us to signposting to other agencies if we could not respond in house.

We provided an online/digital response to our community and congregation with databases being compiled, reviewed, and set up, along with a Church Microsoft Sharepoint for file sharing and backing up data. Futureproofing our response in an uncertain period and allowing home working.

Our response to the community has been ongoing from the start and we have helped with Shopping, picking up prescriptions, providing families and individuals struggling financially with Tesco Vouchers or shopping for them, assisting Cadwyn Housing association when housing the homeless population in Cardiff, filling requests for a cooker, DVD's, paying for data to allow families access shopping vouchers given to the by the council. One of our members also paid for a family to get a TV licence as they could not afford it, to entertain their children. We have been working with 6 local schools directly or through Hubs to identify need and react in a suitable manner. I also reached out to other Churches to Pastor Adi and Pastor Renji offering ongoing support to them and their congregation. We have also helped the medical centre staff across the road, by offering our car park for them to use, as parking was an ongoing issue with community nursing staff unable to find spaces.

**Albany Road Baptist Church**

**Trustee' Report for the Year Ended 31 December 2020**

Another response was to put up a prayer request system outside the Church for the community and highlight it through social media, this has been responded to well. We have also seen the Worry Monster project provide two schools with a way to improve mental health of Primary School children by using the worry monsters as a communication tool.

As our services have continued on Zoom, we have been producing and delivering DVDs and CDs to those digitally isolated and unable to access wi-fi or the technology to communicate with Zoom.

Throughout the 3 lockdowns I have been in touch with all our hirers offering support. We have set up a new hiring system on Sharepoint, including risk assessments and cleaning schedules for both the worship space and community spaces and put measures in place to make it as safe as possible to use the building. It has taught us a valuable lesson in business continuity and how spending time building relationship over the years has allowed us to show God's love directly and indirectly blessing many in the process, creating stronger links, new relationships and raising our profile in the community. Even when the building is closed, we offer an effective response to our community and City.

As 2021 starts we continue to do all of the above as we look to new projects and a full review of all we do, our impact and effectiveness to all we serve. Thank you to everyone who has volunteered, supported the church through prayer and financially to allow us to continue this valuable work.

**Prayer and Care Report**

We have gone from meeting monthly to fortnightly via Zoom and we have seen a significant increase in the numbers attending. Meetings have both instructional and participant led too. There have been times of practical prayer and times of sharing.

Course wise, we have done The Prayer Course again via Zoom, which was well attended and hugely appreciated and helpful.

We are growing and learning so much and are hugely encouraged by the growing sense of fellowship, sharing togetherness that comes from each meeting.

**The Independent Examiner to examine Albany Road Baptist Church accounts for 2021 will be  
David Gareth Poole of Williams Lester Accounts Ltd, 12 Cwrt Y Parc, Ty Glas, Cardiff, CF14 5GH**

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

## Independent Examiner's Report to the Trustees for the year ended 31 December 2020

I report to the charity trustees on my examination of the accounts of Albany Rd Baptist Church ('The Charity') for the year ended 31 December 2020 which are set out below on pages 7 to 11.

### Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

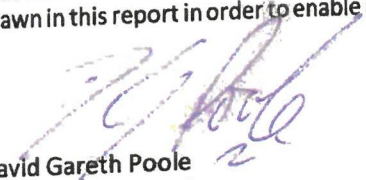
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Gareth Poole  
Independent Examiner  
c/o williams lester accountants ltd  
12 Cwrt Y Parc, Ty Glas,  
Cardiff  
CF14 5GH

15<sup>th</sup> April 2021

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

Receipts and Payments Accounts for the year ended 31 December 2020

		Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>RECEIPTS</b>					
Weekly offerings		64,924		<b>64,924</b>	73,157
Donations and other income	Note 3	2,577	22,171	<b>24,748</b>	15,678
Income tax recover on gifts		15,050		<b>15,050</b>	20,603
Donations towards building					450
Bank Interest		514		<b>514</b>	1,239
Rent and other income from use of church		14,076		<b>14,076</b>	32,495
Insurance claims					3,192
		<u>97,140</u>	<u>22,171</u>	<u><b>119,311</b></u>	<u>146,814</u>
<b>PAYMENTS</b>					
Salaries & Ministry	Note 4	66,068		<b>66,068</b>	44,007
Mission	Note 5	8,852		<b>8,852</b>	33,072
Upkeep of church premises	Note 6	17,528		<b>17,528</b>	27,723
Administration	Note 7	12,424	1,153	<b>13,577</b>	28,022
Social grants	Note 9	384	11,417	<b>11,801</b>	3,536
		<u>105,256</u>	<u>12,570</u>	<u><b>117,826</b></u>	<u>136,360</u>
<b>NETRECEIPTS/PAYMENTS</b>		<b>-8,115</b>	<b>9,601</b>	<b>1,486</b>	<b>10,454</b>
Transfer between funds					
<b>NET MOVEMENTS IN FUNDS</b>		<b>-8,115</b>	<b>9,601</b>	<b>1,486</b>	<b>10,454</b>
Cash Funds last year		172,157	7,707	<b>179,864</b>	169,410
Cash Funds this year		<u>167,348</u>	<u>13,776</u>	<u><b>181,124</b></u>	<u>179,864</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

Statement of Assets and liabilities as at 31 December 2020

	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
<b>Assets</b>				
Bank and other cash balances:				
Natwest current account	4,294	13,776	18,070	17,323
Baptist Union Corporation	131,682		131,682	131,250
CCLA COIF Deposit account	31,372		31,372	31,291
	<u>167,348</u>	<u>13,776</u>	<u>181,124</u>	<u>179,864</u>
<b>Representing the balance on the following accounts:</b>				
	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
<b>Restricted funds</b>				
Chomp		9,805	9,805	5,478
Welsh Food		1,250	1,250	1,252
Building Fund				530
Ghana		530	530	447
Hope in Mental Health		1,111	1,111	
Two's Company		1,080	1,080	
		<u>13,776</u>	<u>13,776</u>	<u>7,707</u>
<b>Unrestricted funds</b>				
General reserve	4,294		4,294	10,907
Legacy reserve	31,372		31,372	30,000
Manse Reserve	131,682		131,682	131,250
	<u>167,348</u>		<u>167,348</u>	<u>172,157</u>
<b>TOTAL FUNDS</b>	<u>167,348</u>	<u>13,776</u>	<u>181,124</u>	<u>179,864</u>

The accounts and statement of assets and liabi(ities relating to the year ended 31 December 2020 were approved by the trustees and signed on their behalf by:

R. M. Hardy Sign

R. M. HARCOY Print

26<sup>TH</sup> APRIL 2021 Date

Cynthia M Lang Sign

CYNTHIA LANG Print

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

Notes to the accounts for the year ended 31 December 2020

1. Charity Registration: The Church is a registered charity, no 1130510.

2. Basis of accounts : The accounts have been prepared on a receipts and payments basis and accord with the Charities Act 2016.

3. Donations and other income

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Ghana		1,783	1,783	1,110
Social Grants				523
CHOMP		18,831	18,831	5,355
Hope in Mental Health		1,457	1,457	2,152
Two's Company		100	100	580
Youth Club				301
Scottish Power				4,015
General donations				1,642
		<u>22,171</u>	<u>22,171</u>	<u>15,678</u>

4. Salaries & Ministry

Employment costs

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Employment costs	66,068		66,068	44,007
	<u>66,068</u>		<u>66,068</u>	<u>44,007</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

5. Mission

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
BMS annual donation	3,825		3,825	7,500
Home mission annual donation	3,825		3,825	7,500
Hope in mental health	346		346	
Local mission	751		751	
Other giving to good causes	105		105	1,250
Community outreach				15,863
Sunday school and youth work				959
	<u>8,852</u>	<u></u>	<u>8,852</u>	<u>33,072</u>

6. Upkeep of Church Premises

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Lighting and heating	6,041		6,041	3619
Cleaning	3,158		3,158	6184
Insurance	347		347	3887
Repairs and Maintenance	3,156		3,156	14033
Solar panel loan repayments	4,671		4,671	
Rates & water	155		155	
	<u>17,528</u>	<u></u>	<u>17,528</u>	<u>27,723</u>

7. Administration

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Office expenses	6,646		6,646	16,525
Newsletter				40
Telephone	718		718	1,428
Fees & Subscription	2,322		2,322	4,045
Catering	704		704	1,314
Equipment hire	3,187		3,187	4,670
	<u>13,577</u>	<u></u>	<u>13,577</u>	<u>28,022</u>

Albany Road Baptist Church  
Trustee' Report for the Year Ended 31 December 2020

8. Trustee remuneration & expenses

No trustee received any remuneration or expenses during the period.

9. Restricted Funds

	Balance at 1st January 20	Income	Expenditure	Transfers	Balance at 31st December 20
Chomp	5,478	18,831	-10,504	-4,000	9,805
Welsh Food	1,252			-2	1,250
Building Fund	530			-530	
Ghana	447	1,783	-1,700		530
Hope in Mental Health		1,457	-346		1,111
Two's Company		100	-20	1,000	1,080
	<u>7,707</u>	<u>22,171</u>	<u>-12,570</u>	<u>-3,532</u>	<u>13,776</u>

The Chomp Fund was set up to provide meals during school holidays for families who would normally benefit from free school meals. Income is in the form of donations from private individuals for this specific purpose, plus a £6,500 grant received during the year from the Cardiff (1910) Trust.

The Ghana fund was a special Christmas appeal towards funds for hospital supplies for a Christian hospital in Ghana. The monies collected were sent to the beneficiaries "Coast for Christ Ministries" in February 2021.

10. Unrestricted Funds

	Balance at 1st January 20	Income	Expenditure	Transfers	Balance at 31st December 20
General funds	2,134			3,532	5,666
Contingency fund	30,000				30,000
Manse reserve	131,250	432			131,682
	<u>163,384</u>	<u>432</u>	<u></u>	<u>3,532</u>	<u>167,348</u>

Income on the Manse Reserve account relates to bank interest received in the year on the Baptist Union Corporation Account. A transfer has been made from the Contingency Fund to this reserve to correct the balance to equal that of the Baptist Union Corporation bank account at the year-end. As it is unlikely the church will purchase another Manse, the Baptist Union Corporation has confirmed that they will consider requests to use this money on other projects (e.g. repair or renovation works) on a case-by-case basis.

