



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.

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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.

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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**

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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').

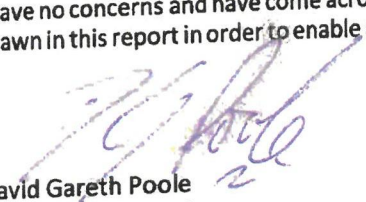
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

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

15th April 2021

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

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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
Assets				
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>
Representing the balance on the following accounts:				
	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
Restricted funds				
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>
Unrestricted funds				
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>
TOTAL FUNDS	<u>167,348</u>	<u>13,776</u>	<u>181,124</u>	<u>179,864</u>

The accounts and statement of assets and liabilities 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. HALCOY Print

26TH APRIL 2021 Date

Synthia M Lang Sign

SYNTHIA LANG Print

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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>

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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>

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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.

