



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

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

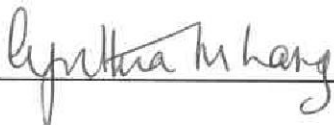
Day-to-day running of the church is managed by the management trustees, known as the Joint Leadership Team, with material decisions referred to the church membership for its consideration and decision. Examples of decisions referred to the church members include changes in ministerial arrangements, building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

29 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 £
RECEIPTS					
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>
PAYMENTS					
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>
NETRECEIPTS/PAYMENTS		(14,233)	11,933	(2,300)	1,485
Transfer between funds					
NET MOVEMENTS IN FUNDS		(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
Assets				
Bank and other cash balances:				18,070
Natwest current account	4,490	10,637	15,127	131,682
Baptist Union Corporation	131,955		131,955	31,372
CCLA COIF Deposit account	31,375		31,375	
Debtors & Creditors	592		592	
	<u>168,412</u>	<u>10,637</u>	<u>179,049</u>	<u>181,124</u>
Representing the balance on the following accounts:				
	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Restricted funds				
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>
Unrestricted funds				
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>
TOTAL FUNDS	<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 £
				1,783
Ghana			5,000	
Street Food	5,000		135	18,831
CHOMP	135		4,697	1,457
Hope in Mental Health	4,697		2,592	100
Two's Company				
General donations	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 £
				44,007
Employment costs	63,383		63,383	
	<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').

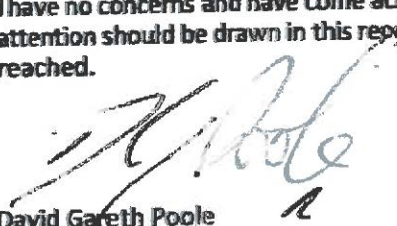
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

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

9th May 2022