

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
- ✦ 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.

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

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.

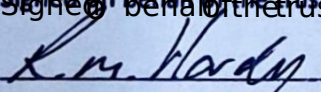
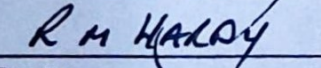
Governance

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.

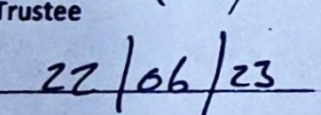
Independent Examiner

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

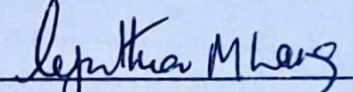
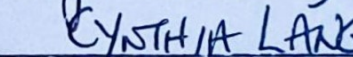
Signed behalf of the trustees:

Trustee



(sign)

(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.

Finances are still monitored on a monthly basis, and are presented to the Joint Leadership Team before being reported to the general Church Fellowship — this includes a 3 month proJection of the financial position.

During 2022 we were able to drawdown the first tranche of the Welsh Government Grant In readiness for the Redevelopment which started in early 2023 — these funds were placed into a 35 Day Notice Account with Redwood Bank (E85000) and an Instant Access Account with Charity Bank (E40000) — we did then withdraw E4130 to pay some Redevelopment Legal Fees.

On 10 March 2023 we completed the sale of the Community Halls to Cadwyn Housing Association, the proceeds (E400K) being lodged with the Baptist Union Trust Corporation — these will be withdrawn over the coming 18 months to meet the stage payments for the Redevelopment works.

The Independent Examiner to examine the Accounts for Albany Road Baptist Church for 2023 will be David Poole of Williams Lester Accountants Ltd, 12 Cwrt y Parc, Ty Glas Cardiff CF145GH.

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.

School works: This continues with practical help like our reading support for children that need additional one to one help, we have supported families in crisis with both material items, such as a family sharing one bed, we were able to access a partner grant from Acts 435 and topping up funds from our emergency fund, buying them mattress, bedding and we were gifted a bed frame. Another example is a family finding themselves homeless who we put up for one night in a hotel until emergency accommodation could be found. We also were delighted to have Albany Primary School back for a Christmas concert after 3 years. We also use the skills learnt from funding applications to assist Roath Park Primary receive a E5,000 grant for "The Corner" a space they deliver all their community work from.

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

3

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				
Hope in Mental Health				4,697
General donations				2,592
				<hr/>
				12 424

4. Ministry

Minister's 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:				
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
RECEIPTS				
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>
PAYMENTS				
Ministry Note 4	61,898		61,898	63,383
Mission Note 5	12,842		12,842	10,347
Upkeep of church premises 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		
NET RECEIPTS/PAYMENTS	104,821		104,821	-2,300
Transfer between funds				
NET MOVEMENTS IN FUNDS	<u>104,821</u>	<u>0</u>	<u>104,821</u>	<u>-2,300</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	257,936	<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').

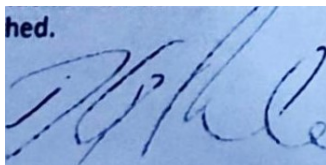
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

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

18th 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	1,930	134 685
-------	---------	--------	--------------	---------

IQ Unrestri&d Funds

	Emce at 1st January22	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
WG ommunlty Grant		125,mo	4130		121,093
Msc Reserve			450	1,125	
	168,413		26 979		
	1,849	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

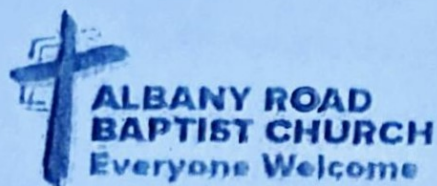
6. Upkeep of Church Premises

	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
	12,022		12,022	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
	17 168	17 168	10123



**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

Cynthia Lang

Elizabeth Davies

Kathryn Hubback

Sue Irwin

Moses Katta

Kwame Pepra

Rebecca Williams

Sam Beavan

Treasurer

Church Secretary

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
- ❖ 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.

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

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 2023 to be confirmed.

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

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 "emergency" reserve although we did draw just under £27000 from our Manse Fund to pay for roof repairs/redecoration of the Church Offices.

Finances are still monitored on a monthly basis, and are presented to the Joint Leadership Team before being reported to the general Church Fellowship – this includes a 3 month projection of the financial position.

During 2022 we were able to drawdown the first tranche of the Welsh Government Grant in readiness for the Redevelopment which started in early 2023 – these funds were placed into a 35 Day Notice Account with Redwood Bank (£85000) and an Instant Access Account with Charity Bank (£40000) – we did then withdraw £4130 to pay some Redevelopment Legal Fees.

On 10 March 2023 we completed the sale of the Community Halls to Cadwyn Housing Association, the proceeds (£400K) being lodged with the Baptist Union Trust Corporation – these will be withdrawn over the coming 18 months to meet the stage payments for the Redevelopment works.

The Independent Examiner to examine the Accounts for Albany Road Baptist Church for 2023 will be David Poole of Williams Lester Accountants Ltd, 12 Cwrt y Parc, Ty Glas Cardiff CF145GH.

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.

School works: This continues with practical help like our reading support for children that need additional one to one help, we have supported families in crisis with both material items, such as a family sharing one bed, we were able to access a partner grant from Acts 435 and topping up funds from our emergency fund, buying them mattress, bedding and we were gifted a bed frame. Another example is a family finding themselves homeless who we put up for one night in a hotel until emergency accommodation could be found. We also were delighted to have Albany Primary School back for a Christmas concert after 3 years. We also use the skills learnt from funding applications to assist Roath Park Primary receive a £5,000 grant for "The Corner" a space they deliver all their community work from.

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
	<hr/>	<hr/>	<hr/>	<hr/>
				12,424

4. Ministry

Minister's employment costs

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Employment costs	61,898		61,898	63,383
	<hr/>	<hr/>	<hr/>	<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
Assets				
Bank and other cash balances:				
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>
Representing the balance on the following accounts:				
	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Restricted funds				
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>
Unrestricted funds				
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>
TOTAL FUNDS	<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
RECEIPTS	£	£	£	£
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>
PAYMENTS				
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>
NET RECEIPTS/PAYMENTS	104,821	0	104,821	-2,300
Transfer between funds				
NET MOVEMENTS IN FUNDS	<u>104,821</u>	<u>0</u>	<u>104,821</u>	<u>-2,300</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').

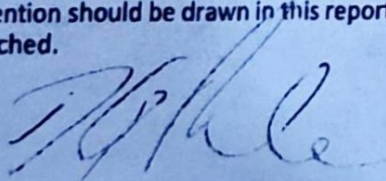
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

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

18th 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>