

# ANNUAL REPORT 2020



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## **Albert Road Evangelical Church**

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Registered Charity no. 1147813

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## **Managing Trustees (as at 31 December 2020)**

Rev Russell Howes (Chair)

Mr Gary Stevenson (Secretary)

Rev Roy Whittall

Mr Tony Montague

**Acting Treasurer:** Mrs Tory Bell

## **Holding Trustee**

Rural Ministries

BM Box 3716, London WC1N 3XX

Registered Charity no. 200027

[www.ruralministries.org.uk](http://www.ruralministries.org.uk)

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Report approved by members, at a meeting on **28 February 2021**

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## PASTOR'S REPORT

**“Unprecedented”.** That was the word we kept hearing from politicians and experts as the Coronavirus pandemic played out over the last twelve months. Certainly no one expected that, as I write this in February 2021, we would be on our third lockdown, with the prospect of restrictions being eased only gradually over several months ahead.

The year began with the usual regular activities and care home visits, and some new ones from 2019 taking root - a monthly ladies' prayer meeting, and a Friday night theology group, for example. But on Tuesday 17 March we closed the church building (with government regulations soon to enforce this) and like many churches embraced a brave new world of digital worship, prayer and Bible study.

As the **lockdown** went on, the strain was felt. Some of our regulars never got used to the new medium and did not join in. Most painfully, four adults and a child left the fellowship due to a difference of opinion. Unable to reconcile with them despite our best efforts, we were all very sad to see them go.

We deliberated long over the limitations applied to places of worship, community facilities and out of school settings, as the different stages ran their course. We opened the building for personal prayer in June, and for public worship in September - before closing again with the November lockdown, and reopening the week before Christmas.

The **highlight** of the year was finally being able to baptise Anna D in September, and to share the joy of this with her non-Christian family (see **photo**). New additions have been few, but we've pleased to welcome Dolwen, Flora and Myfanwy from Ashwood - a sign that God is definitely at work there - plus another new baby, Jairus. And it was wonderful formally to welcome Sam P into membership.





Many of our original plans for 2020 have been delayed - a youth club, leadership training, even the building project. But God surprised us when a couple of local **Bulgarian Christians** whom we had met before asked if they could use the church for worship themselves on a Sunday afternoon. We've been delighted to accommodate them and look forward to developing links with them when restrictions allow.

At the end of 2020 we had a membership of 30, plus another 15 adults and 14 children coming to worship. We are grateful to Gary for standing as Secretary and all his work on the new Constitution, and to Tory for stepping forward as Deputy Treasurer following the resignation of Anna B. And I thank my fellow Trustees Roy and Tony, along with Gill S as Deacon, for all their hard work during a very difficult year.

We continue to pursue our charitable objective of advancing the Christian faith, as we help one another to hold onto Jesus and hold out His love - both in our local neighbourhood and in the wider world. And I am proud of how we have supported one another through these "unprecedented" times.

*Russell Howes*

## SECRETARY'S REPORT

At the **Church Members' Meeting** in March Gary Stevenson was appointed as Deacon and Secretary, succeeding Tony Montague who had served faithfully in this role for four years. The Church is very grateful to Tony for his sterling work, and the fact he had served an extra year while a replacement was found. Tony was also reappointed as Deacon to serve for a further two years. Gary's term of office is three years from the date of appointment, due to end on 28 February 2023.

Day-to-day business of the Church comes under the remit of the Managing Trustees (MTs) who met on ten occasions during the year (online via Zoom), their most recent meeting being on 1st February 2021. There were two major areas which exercised their deliberations over the year - the review and rewriting of the Constitution, and the appointment of a part-time paid Administrator.

The purpose of reviewing the Constitution was to provide a governance structure which separates spiritual leadership of the Church (undertaken by Russell as Pastor and Roy as Elder) from charity management (answerable to the Charity Commission). It also avoided the conflict of interest which Russell felt in being an employee of the Church at the same time as Chair of the MTs. However, in the transition period following the adoption of the new Constitution, it may be necessary for Roy to continue as an MT until a new person can be appointed, as the new Constitution requires a minimum of three MTs.

The draft revised Constitution was circulated to all Church Members at the November Members' Meeting and comments invited. The MTs will recommend the formal adoption of the new Constitution document at this year's AGM. This will require the approval of Church Members by a formal vote as required under the current Constitution.

As for the Administrator, the formal competitive recruitment process reached the interview stage in January 2021 and an appointment has subsequently been made.

The position of Church Treasurer became vacant during the year and, after the MTs made the matter known to church members, Tory Bell volunteered for the role. The MTs were delighted to appoint Tory as Acting Treasurer and will recommend to Members they ratify her appointment as Treasurer at the upcoming AGMs. The MTs are extremely grateful to Tory, and to Anna B who has worked very hard to assist her in preparation for the role and for continuing to undertake Treasurer duties during an extended handover period.

*Gary Stevenson*

## FINANCE REPORT

In a previous role as a church treasurer many years ago, I used a manual double entry accounts book. Gaining familiarity with a computerised/integrated accounting system has been a major challenge, eased by the willing assistance of Anna B, our immediate past Treasurer. As the handover took place half way through December, the last month in the church financial year, you will understand that the accounts being submitted are substantially her efforts. I am happy to present them as a true statement of the Church finances.

The accounts look healthy and there is a higher level of profit this year. This is especially a blessing taking into consideration all that has happened this year - although some payments yet to be claimed are not represented in this years' figures. It also gets us off to a good start for 2021 with its increased expenditure due to the new Administrator.

The Managing Trustees made the decision to move where our savings are held, as we felt it was prudent (during this potentially financially unstable period) that our savings should be in an account protected by the FSCS and where they would gain at least a little interest. We'd be happy to look at a different Christian savings account in the future, should we retain enough after the building work etc.

Restricted funds currently stand at £15,586.54, held under various headings, not including our legal reserve (approx 3 months, at £6,800.00). The building project fund accounts for by far the largest share of this, at £14,179.90. In January Members released £5,000 of this for the Managing Trustees to use to pay initial professional fees (eg, architect, surveyors) without further recourse to them, and over two-thirds of this sum remains. With the 2021 budget waiting to be approved by Members, our unallocated finances held total £16,052.81.

During the year we also raised a total of £224.62 for Hope House (inclusive of Gift Aid), and £ 150.00 for the Tearfund DEC appeal. We have made a collection for Blythwood Care which we have yet to claim Gift Aid on and to pay out to them. This will fall into next year's accounts.

*Tory Bell*

# HOLDING ON TO JESUS

## SUNDAY WORSHIP & PRAYER

We started the year with a short series based on Romans 8, and our verse for 2020, “Despite all these things, overwhelming victory is ours through Christ, who loved us” (v37). It turned out to be particularly apt! We followed this with a series produced by Hope Together called “Talking Jesus”, which encouraged us to be sharing our faith. It was during this series that we had to make the switch to meeting digitally.

After Easter as lockdown went on, we worked through Revelation 1-4, punctuated with messages to accompany the VE Day celebrations and Pentecost, and over the summer speakers chose their own topics. We began a new series in the autumn “Whole Life Worship”, produced by the London Institute for Contemporary Christianity, which I chose because it included suggestions for worship other than music.

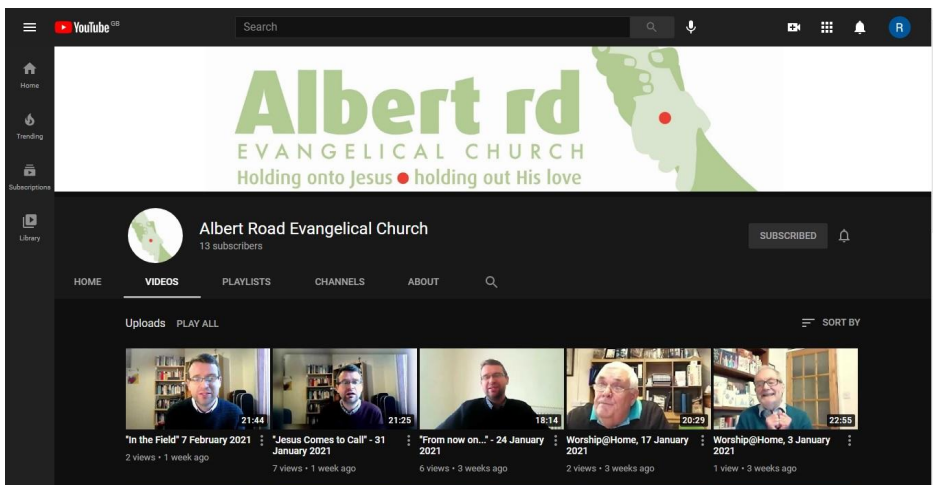
The digital switch to **Zoom** was a steep learning curve, and I thank everyone for their patience during this messy phase! Not everyone warmed to the new approach (some referred to as “The Muppet Show”!), but over time we have found it to be a real blessing, especially as it also permits those who don’t have the internet to join by phone.

Ian in particular deserves praise, for his stalwart efforts to get to grips with Zoom and enable smooth transitions between videos and speakers. And he fought admirably, once we were back in church in September, to manage both Zoom and the regular AV systems, with support from Stefan and Kieran. In this way we were able to deliver a hybrid of live worship over Zoom to those still at home,

We had begun using YouTube videos in the main to incorporate music and break up periods of monologue teaching and prayer, when we first moved onto Zoom. Covid restricted us from congregational singing, but

did allow some music to be performed live. It was brilliant to be able to establish a small worship group with Anna D and Nigel to deliver the occasional song. Anna was able to sing at her own baptism, and in fact, our carol service - originally planned to be outdoors so that everyone could sing - ended up with us performing six hymns this way.

It was great to be able to preach evangelistically at the baptism and the carol service to non-Christian guests. We've also tried to make our teaching and worship inclusive where possible, expecting our children to be present online or in person while there is no Sunday school - particularly at special occasions like Easter, Pentecost and harvest.



Using Zoom has also enabled us to go beyond audio recordings of Sunday talks to videos. We've opened our own **YouTube** channel, and we publish the video on our main website every week too. We now have 13 subscribers, the most watched videos being Anna's baptism (total 102 views), the carol service live performance of "Mary did you know?" (67 views), and Andy's talk from 2 August (32 views).

I've often asked myself over the last twelve months what we as a church ought to be doing during the pandemic. My conclusion has been that God had already called a number of us to be at the heart of the health

and social care response. For the rest of us, it has been our privilege to support them and other efforts locally, through prayer, encouragement and practical help.

We have continued to meet for prayer most weeks using Zoom, and discovered it to be well-suited to this. In fact, we may have a higher attendance at prayer meetings because we're not trying to all be in the same room! We normally have around 10 people, but have had others join us from time to time. And before the first lockdown we invited other churches on 15 March to join us to pray, and 25 people came.

In the **coming year** as we start to return to worship in church, I'd like to develop a simpler method for continuing the hybrid services with Zoom, until our usual congregation feels safe attending in person. But I fully expect that we will continue to record talks on video from now on. And meeting for prayer over Zoom may well be here to stay!

*Russell Howes*

## DISCIPLESHIP & PASTORAL CARE

At the start of the year I met regularly with one couple and worked through Christianity Explored. They were new Christians whom we were planning to baptise along with Anna D at Easter, but sadly were among those who left during the year. We are pleased they were baptised in Shrewsbury in August and entrust their further growth to other believers there.

I also continued to meet up with Kat from the 2018 Alpha, whose already-complex family life was complicated further when she caught Covid early on. We had almost finished Christianity Explored, and still remain in touch. She would like to be baptised at some point, which I am

keen to do once I feel she is able to articulate something of what Christ has done for her. We often talk about prayer and faith.

The pandemic hit me hard like everyone else, so I felt it important to focus on the big things and put other things on the backburner. I did not continue the leadership development sessions beyond the first one or two held at church. (I felt in any event it needed a re-think.) I also found it hard to keep up with everyone and was concerned that some people were lacking human contact and Christian fellowship.

I decided to wind-down Bible studies, on the basis that it was better to use the low-level restrictions to meet one another face-to-face as much as possible. We also instituted a new system of pastoral phone calling, with five people tasked with ringing the same five households regularly. Some of them were already doing this anyway, for which I praise God.

From the first week of the lockdown in March, Roy and Chris have worked tirelessly to produce and distribute a new weekly newsletter called “Keeping in Touch”. Rather than focus on regular activities, the newsletter has included encouragements (such as personal news or short reflections) and issues for prayer either from people in church or mission agencies we support. This has been delivered by email but also direct to many people’s homes - an important personal contact for the more isolated folk in our fellowship. We are all indebted to them.

Overall I think we have learned a lot about what it means to be one family in Jesus. We have made adjustments and learned to be flexible through different seasons, responding to one another’s needs. We were blessed that until the last few days of 2020 only Kat had caught Covid, and no one needed to be hospitalised. And I thank God for how the church has pulled together in difficult circumstances.

*Russell Howes*



## PREMISES: COVID-19 RULES

On 19 July 2020 Russell, Roy and I met to discuss the reopening of the Church premises in accordance with the current Government guidance following the lockdown in England. It was agreed that our aim was to re-open the Church for public worship on 6 September. And I was nominated to undertake the compliance with the regulations. A survey of the congregation was done in conjunction with the distribution of the “Keeping in Touch” newsletter online and in paper format.

It was agreed that services would be held live with Zoom access for those not attending, including the housebound. Consideration for managing the limit of 30 attendees provided several options if the situation arose. On 27 August Russell and I met to review the written official guidance that had been received, and supervision of people arriving and leaving via a one-way system was discussed fully. Russell dealt with insurance matters.

On 28 August, the reoccupation check lists and risk assessments, as provided by the Baptist Union was completed and I rewrote the instructions for stewards, verbally going through them with each steward. I would be a third weekly steward, necessitated to carry out the covid-19 precautions. Roy sent out details of the new arrangements when attending Church, to the congregation by email and hard copy in the weekly news sheet. He contacted people by phone to assess the numbers likely to attend on 6 September, and we attempted to establish a booking system so that we would not go beyond our limit.

A bulk order of hand sanitizer was sourced and purchased together with cleaning materials (anti-virus appropriate), latex gloves and disposable face masks. Test and Trace records were implemented. The Church was cleaned fully before opening. Each Sunday antivirus wipes were used to clean chairs, door handles, taps, WC's, etc, before the premises were

used by Bulgarians for family worship. After them, a 72-hour safety lapse was enacted before the next public service of worship took place.

On 9 September Russell and I reviewed all the arrangements that affected our congregation. Chairs had been placed 1 metre apart. No refreshments were served. Leaders of Sunday school and Little Gems chose not to resume activities due to the complexity of guidance. Ventilation was increased in the building. People were encouraged to talk outside of the Church. The school room was available as additional space if required for social distancing measures. But we discovered the limit of 30 people no longer applied, so we were able to welcome as many as wanted to come, in accordance with social distancing.

*Gill Scott-Forrest*

## PREMISES: GENERAL



The church building is held in trust for us by our Holding Trustee, Rural Ministries, in accordance with our Constitution. However, we are responsible for its **maintenance** and upkeep. In these last 12 months we have: completed the replacement of halogen floodlights in the ceiling of the main church with LED ones; sealed and re-tiled the bottom of the baptistery (see **photo**) with anti-slip tiles; replaced some emergency lighting; and installing a second desk into the office ready for the new Administrator (see **photo**).



Progress on the **building project** has been slow due to the personal impact of the pandemic, ill-health on the part of the architect, the birth of a new baby for our building project coordinator, Rebekah - but also some disappointment regarding the proposals as drawn. We have established a committee which includes Rebekah, myself, Roy, and Giil, and met to consider alternative proposals and ways forward.

Work by a structural engineer confirmed that the “school room” could support a second floor, as hoped, despite the age of construction. But costings that we had done by a quantity surveyor indicated we needed a possible total budget of over £100k - well beyond what we had initially envisaged. We will review this and present our recommendation to members at the AGM, in the light of how the pandemic has affected our values and priorities.

*Russell Howes*

# HOLDING OUT HIS LOVE

## CHILDREN'S WORK

### ***Sunday School***

Our Sunday School classes give the children within our church time to learn more from the Bible, grow in their own faith and nurture friendships with each other. At the start of 2020 we had two age-based groups with up to 14 children attending.

When the pandemic hit and we were forced into lockdown, we continued an all-age Sunday School Zoom group meeting weekly on Wednesday afternoons for those children able to attend. There were usually 6 kids, sometimes up to 9, and this continued through to August. During the summer we had a few outdoor sessions, meeting at Gatacre for "godly nature walks". When the church reopened, the children began by staying in for all-age worship. By October we tried a couple of Sunday School sessions by keeping the children in their family bubbles. Due to numbers of children and leaders this was also kept as all-together sessions, and although it meant more generalised teaching it was a good time of fellowship and encouragement for us all - until the November lockdown hit!

It is sad that, due to the busyness of both the children's online activities and leaders' own personal commitments, the children's work has suffered. But in the New year we hope to re-focus on it and provide challenges to engage them during the Sunday Zoom services, which they can then discuss together at the end. As leaders we are very conscious of maintaining fellowship between the children, so when we are able to meet again together the bonds are strong and they can continue to grow together in their love and discipleship of Jesus.

## ***Children's / Youth Outreach***

Our Annual Pancake Party was again a great success, reaching many families in our local neighbourhood and welcoming them into our church building, and building on relationships with them.



Unfortunately once the pandemic hit we were unable to continue with current plans for an Easter Extravaganza or Summer holiday club. However for Christmas we were able to engage with our neighbours by setting up a Christmas trail around houses locally. Despite appalling weather(!) we still had 20 families join in looking for props from the nativity (see **photo**) and a hidden message ("Find hope in Jesus"). Once complete, they all

received a goodie bag with tracts, a craft, an interactive prayer and sweets. This event was very well received and proved a real encouragement to those leading and taking part in it.

Although we have been unable to set up a youth club as envisaged, we are hoping to do so by September 2021 for children in School years 7-11.

## ***Little Gems Toddler Group***

Little Gems Toddler group started as normal, meeting Thursday mornings 9.30am -11.15am, with approximately 15 families attending regularly. Leaders include myself, Tory, Chris and Roy. As well as the practical jobs of running the group - providing toys, snacks, Bible story, song time - the main aim is to build meaningful relationships with the mums/dads and provide a loving, safe environment for their children, reflecting the love of Jesus for them.

Since the first lockdown in March we have been unable to continue toddler group. As most of our families are local to the church we have often bumped into the toddler group families out and about on our daily walks, which is a lovely way of keeping up with them. We have also tried to maintain our links by sending 'staying in touch' cards in the Summer then again at Christmas we delivered presents/cards to the toddlers and families.

Currently it is uncertain when toddler group will be able to return, as this very much depends on government restrictions. But we hope that when we do all the families - plus more - will be keen to return!

*Helen Howes*

## MISSION SECRETARY'S REPORT

From the end of March 2020, a Missionary Focus item has been included in our weekly church newsletter and regular missions' prayer meetings also take place on Zoom.

***Jane Webber (Christian Schools' Worker Project)*** Several of us support the monthly Prayer Meetings for Jane's work in schools; her monthly newsletter is distributed via our mailing list.

***Rural Ministries*** Copies of Rural Ministries' Mosaic magazine are made available to those interested; it is produced three times a year.

***DFN*** On Sunday 18 October, Malcolm Egner, Director of Operations for DFN UK, came to speak at our morning service. He showed us a video of the Good Shepherd Schools in India and preached from Luke 4:14-18 reminding us that the Dalit have a special place in God's heart.

**SAT-7** On Sunday 2 November, Richard Wilson, the local rep for SAT-7 came to share with us. Richard showed several video clips about their work in North Africa and the Middle East. He focused on children and the impact of war on their lives. He told us about the SAT-7 Academy programs which focus on education, health and social development.

**Rachel Newby working in the DRC** Rachel returned home for furlough in September 2020 and her October update/newsletter was distributed. Due to Covid restrictions in Birmingham and subsequent national lockdowns she has been unable to speak at church. She is in the process of producing a video to give an update of her work over the last two years in the DRC.

*Sue H*

## CHURCH-BASED OUTREACH

Like so many other of our regular activities, very few **Coffee Mornings** were held in 2020 due to Covid-19. However, there is still a residual desire to meet together physically in the week to share news, encourage the lonely and stimulate one another to 'run the race & fight the fight'. We have experimented with 'Coffee and Chat via Zoom' but we probably haven't done enough to see if it warrants continuing with.

A new more evangelistic approach is still on hold until we have more attractive surroundings to invite folk in. Numbers attending have generally been quite small (fewer than 10) but that's not important. Two or three people from other churches in the town have joined us and have attended regularly and have evidently found them helpful.

After the first lockdown was lifted and the weather was good, we held several **Coffee Mornings** outside and a few others joined us – either

passers-by or neighbours from across the road. Most notably a Bulgarian man bought soft drinks and biscuits and told us to celebrate his birthday! It was extremely helpful to have Helen & Tory's offers again to be responsible as the hosts. Having someone else involved reduced the pressure on Chris and enabled us to join in with the discussions. And Gill S ably trained all the hosts in the new rules that applied.

During the summer we opened a **prayer room** in the church building two and a half days a week, and invited the community to come and pray. We sent out a number of prayer cards too, offering people to write their prayer requests on (anonymously if they wished) so that we could pray for them. Sadly this didn't attract a great deal of interest. However, many passers-by would have read the 'A'-Boards (in English and Bulgarian) out on the street telling them that this was a place open to them, and that we believe God answers prayer. We chose to repeat this act of witness in the November lockdown, before calling it a day.



**Christmas** This year we attempted to hold our carol service on the pavement outside the front of the church. Several hundred invitations were delivered, but sadly due to inclement weather we still had to have



a 'socially-distanced' service! We also learned that health and safety arrangements are more complex than first imagined, so we will bear that in mind for future years.

We switched from supporting Samaritan's Purse to Blythswood Care's own shoebox appeal. One reason for this is that Blythswood makes clearer stipulations regarding the contents, which means the boxes children and grown-ups receive are more consistently filled. We may have only filled 15 shoeboxes this year, but we praise God that an articulated lorry left Cloverley Hall Christian Conference Centre with 6,400 boxes bound for poor Romany families in Hungary. We also collected £165.00 to support their work.

*Roy Whittall*

## COMMUNITY-BASED OUTREACH

The Coronavirus pandemic curtailed so many of our plans as we followed Government guidelines to self-isolate throughout the year.

**Care homes:** We conducted our last monthly service at High Lea on 8th March. When family members were forbidden to visit their relatives, we accepted that care homes had ruled that there should be no other visitors either. But it was frustrating that we were unable to stay in contact with some of the most vulnerable residents in the town.

**Ashwood:** With 5 residents actively worshipping with us and more showing interest, we remain very keen to develop our relationship with this residential complex which is so near to the church. Although we could not physically meet with them, we felt the Lord going before us. George, being a resident, was invited to lead Easter & Remembrance Day Services and through supporting other residents strong friendships

developed. Some worshipped with us between lockdowns but it was difficult to follow-up the interest shown.

However, we have been able to maintain the friendship weekly through 'Keeping-in-Touch at AREC' and develop an on-going relationship with the staff who have been most co-operative. Three ladies receive a monthly copy of 'The Good News Paper'. We feel sure that God has been opening doors for this work and we value prayer as we seek to develop it as soon as lockdown is over.

**Bulgarian friends:** Over recent years we have had contact with one or two Bulgarian Christians who have worshipped with us when their work allowed them to. As the largest overseas community in Oswestry with around 1600 Bulgarians in the town the church has sought to befriend some and quite a lot of prayer has been made for them.

Then, right out of the blue, in August, we had a request from some Christians to use our premises on a regular basis for worship. We were delighted to help and saw this as a real blessing from God especially as it came at a time when a handful of Christians were leaving us! Because of the pandemic, it has been a stop-start relationship. However, we feel drawn to these friends and seek, through prayer and friendship, to develop the relationship and grow the links to reach many more Bulgarian residents in the town.

**Foodbank** We delayed our Harvest Thanksgiving weekend until October 11th. Donations of food were received and passed onto the local Foodbank, which we know is facing huge demand at the moment due to the impact of the pandemic on jobs. However, the highlight of the Harvest service for many of us was when the whole congregation went out onto Albert Road and unashamedly sang unaccompanied the hymn "How Great Thou Art".

We had the privilege of helping out the Foodbank again at Christmas by providing a large space for them to pack hampers for local households (see **photo**) The size of their team was much reduced due to social distancing, so the process took longer than normal. But we were yet to reopen the building in early December, so they could easily store, organise and pack without any conflicts in terms of space.



**Conclusion:** As a Church we still earnestly desire that God will show us how to connect more meaningfully with our local community so that we may demonstrate the love of God. We believe that the Church will yet see blessing from faithful and earnest prayers for the lost in Oswestry.

*Roy Whittall*



Accounts 1<sup>st</sup> January to 31<sup>st</sup> December 2020  
Profit and Loss: Accrual Basis

INCOME

Bank interest received on savings	224.24
Offering box cash (GASDS applicable)	2,977.96
Offering box (not GASDS applicable CHQ or large cash)	1,325.00
Covenanted giving to bank (Gift Aid applicable CHQ & direct)	24,720.00
Covenanted giving to bank (not Gift Aid applicable)	2,622.60
Miscellaneous giving (not Gift Aid applicable not via off. box)	256.50
Little Gems group cash donations (not Gift Aid applicable)	118.00
Building hire	170.00
Special services (e.g memorial service)	20.00
HMRC Gift Aid (Covenanted gifts)	6236.25
HMRC Gift Aid (GASDS)	873.68
Insurance payout	240.00
Sales	21.00
<b>Total Income</b>	<b>39805.23</b>

EXPENSES

<b>Operational Costs</b>	
<b>Utilities</b>	1,725.42
<b>Misc</b>	
Accounting fees (payroll)	204.40
Insurance	938.54
Thirty One Eight (formerly CCPAS) (safeguarding)	120.00
CCLI (music/video licencing)	0
Computer operational costs (website hosting, emails, software)	299.85
Office supplies	39.99
<b>Staffing Costs</b> (Wages, Tax/NI, Pension)	26,231.76
<b>Building</b> (repairs, fixtures, housekeeping, AV/PA systems etc)	2,160.77
<b>Building Work Project Fund</b>	1,525.22

<b>Holding On to Jesus</b>	
Discipleship (inc. books/courses)	70.90
Internal church fellowship (Weekend Away, shared lunch)	0
Wider church fellowship (Churches Together, etc)	0
Ministry expenses (parking/wine)	72.94
Guest Speakers	104.00
<b>Holding Out His love</b>	
Ministry resources (books/courses/SuperSunday)	150.00
Sunday School	0
Children's Outreach (Christmas, Holiday bible club, Pancake party)	21.00
Local Evangelism (Alpha, Christianity Explored, A Case for Christmas)	0
Little Gems group	0
Coffee Mornings	0
Social & Welfare	0
<b>External Charity Giving</b>	
Our 5 supported charities @ £766.00 each)	3,830
Hope House Children Hospice	224.62
Tear fund	150.00
<b>Total Expenses</b>	<b>37869.41</b>

## **SUMMARY**

Total Income	£ 39,805.23
Total Expenses	£ 37,869.41
<b>Net Income</b>	<b>£ 1,935.82</b>

## **Income and Expenditure levels for 2020:**

Income	£ 39,805.23	(Average £765.49 per week; Budget £721.94).
Expenditure	£ 37,869.41	(Average £728.26 per week; Budget £692.27).

I have used here the budget adjusted with knowledge of Covid and its effects on closure etc.

## **YEAR END TOTALS**

<b>TSB Current Account</b>	6,360.33
<b>TSB Savings Account</b>	32,079.02
<b>Total Cash and Bank</b>	<b>38,439.35</b>

## Current Fund Management Totals

### **On-going**

Building Work Fund	£ 14,179.90
Mavis Jones Memorial Fund	£ 658.20
Weekend Away/fellowship	£ 389.44 (portaloo has not been taken yet £144)
Social & Welfare	£ 196.00
Little Gems Group	zero as year end net profit (£118) absorbed

### **Short term funds**

Our 5 supported charities	zero – paid in full for 2020
Blythswood	£ 163.00 (not yet inc. GASDS)

Approx 3 months legal reserve £ 6,800.00

## Looking forward to 2021...

### Tithe for External Missions Giving

ACCOUNTS	Jan 01, 2020 to Dec 31, 2020
<b>Income</b>	
Building Hire	£170.00
Building Work Restricted Fund	£60.00
Covenanted Giving to bank (Gift aid)	£24,720.00
Covenanted Giving to bank (non-giftaid)	£2,622.60
HMRC Gift Aid scheme	£7,065.01
Hope House Collection Fund	£64.92
Interest received	£224.24
Little Gems fees	£118.00
Miscellaneous Giving (non Gift Aid)	£46.50
Offerings Box Cash GASDS	£2,794.96
Offerings Box NON GASDS	£1,325.00
Sales	£21.00
Short-term restricted funds	£313.00
Special Services	£20.00
Insurance payout	240.00
<b>Total Income</b>	<b>£39,805.23</b>
<b>Total of items to be tithed (in yellow)</b>	<b>£38,798.31</b>

The qualifying income for 2020 was £38,798.31 @10% = £3,879.83 – rounded up to £3,880.00 - split by 5 charities = £776.00 per charity in 2021.

We pay DFN £54 monthly by direct debit for the sponsorship of 3 children = £648.00/year. This leaves £128 to be paid to them by cheque.

### Increase in the pastor's stipend in line with inflation (in Sept.)

Due to the negative effect of covid on the interest rate the trustees blessed the pastor with an inflation linked stipend increase of 1.1% which is an extra £264.79 p.a. from Sept. 2020.

## **Budget for 2021 notes**

Projected income (not including special collections)	£39,647.00	(£762.44/week)
Projected expenditure	£39,439.94	(£758.46/week)

This is a small predicted increase in income but also a significant increase in expenditure, compared with 2020 as it's inclusive of the new administrator, reducing the difference between the two. This may require closer expenditure monitoring during the course of 2021.

This does not include FUND spending (i.e. Building Work Project or short term funds) or new youth project; but does include the inflation-linked increase in the Pastor's stipend in September.

## **NOTES**

### **Overview**

The accounts look healthy and there is a higher level of profit this year.

And this is especially a blessing taking into consideration all that has happened this year and that some payments are not represented in this years' figures (As we are waiting expenses claim from Russell for the last quarter and Helen which in addition to the usual, may include items such as gifts for the Little Gems mothers and toddlers. Also the CCLI payment was late and so will appear in 2021's accounts - £341.98).

It also gets us off to a good start for 2021 with its increased expenses due to the new administrator.

### **Extra notes**

The trustees made the decision to move the savings funds from The Stewardship account in to the TSB savings account. This was undertaken as we felt it was prudent during this potentially financially unstable period that our savings should be in an account protected by the FSCS, which the Stewardship one isn't (despite them being taken over by Kingdom bank). Also the Stewardship interest rate was due to drop to 0.0%, whereas the TSB one is due to drop to only 0.50%, therefore still gaining us a little interest. We'd be happy to look at a different Christian savings account in the future, should we retain enough after the building work etc.

A software error on the Gift aid claim meant an overpayment, we repaid this without issues.

### **Funds**

£15,586.54 is being held at this stage under various headings (e.g. building work fund, social and welfare, etc), not including our legal reserve (Approx 3 months) £ 6,800.00 = £22,386.54

Our external missions fund is waiting to be approved and allocated for 2021.

Therefore our present unallocated finances held total £16,052.81 (£38,439.35-£22,386.54)

**Building Work Project Fund** – the total building work fund is now standing at £ 14,179.90. Our allowed spending (without further permission from members) is £3,474.78.

Still need to reimburse Rebekah for the toilet for the **Weekend Away Fund**, the income was £2,378.75.

The expenses were £1,989.31 + £144 for the toilet = £2,133.31 total

This leaves us with a final total of £245.44 in this fund.

### **Short Term funds.**

We donated a total of £224.62 to Hope House inclusive of Gift Aid.

£ 150.00 was raised for the Tearfund DEC appeal.

We have made a collection for Blythswood which we have yet to claim Gift Aid on and to pay out to them.





# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name

ALBERT ROAD EVANGELICAL CHURCH

On accounts for the year  
ended

31<sup>st</sup> Dec 2020

Charity no  
(if any)

1147813

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

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 2011 Act and in carrying out my examination, I have followed 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 (~~other than that disclosed below~~\*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

5/10/21

Name:

KATE BLUNDELL

Relevant professional  
qualification(s) or body  
(if any):

Address:

23 CHATSWORTH ROAD  
ECCLES  
M30 9D2



Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A