

# ANNUAL REPORT 2021



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## **Albert Road Evangelical Church**

Chapel, Albert Road, Oswestry SY11 1NF

Registered Charity no. 1147813

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## **Pastor**

Rev Russell Howes

## **Managing Trustees (as at 31 December 2021)**

Mrs Gill Scott-Forrest

Rev Roy Whittall

Mr Tony Montague

## **Secretary**

Vacant

## **Treasurer**

Mrs Tory Bell

## **Holding Trustee**

Rural Ministries

PO Box 293, Royston, SG8 1FS

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 **13 March 2022**

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## PASTOR'S REPORT

As we start the new year, it's great to be able to look back and see how far God has brought us over the last twelve months, and to wonder what He might do next! At the start of 2021 I wrote to the Members proposing three key areas for growth for the year, which we've all been praying and working towards. I'm glad now to report on their developments.

Helen, Stefan, Anna & Gary did a brilliant job getting FYG, our weekly **youth club**, off the ground in September. Numbers have consistently been around 10-12 (highest 19). Some are school friends of church kids, some just live nearby, and some came to Little Gems or holiday clubs in the past. We owe our thanks to the team, and to those who have stepped in from time to time. But they really need a regular replacement for Gary, following his and Fiona's decision to resign their Membership last August.

A number of **Ashwood** residents have joined us for Sunday worship, and George has also managed to start a monthly Christian fellowship there with a typical attendance of 6-8. He has also led acts of worship at Remembrance and Christmas, with another Christian resident playing keyboard. Roy too feels the staff now know him a lot better, as he faithfully delivers our newsletter each Saturday. They are very helpful and appreciate what we are doing.

And the **Bulgarian fellowship** has really grown since the summer - with the arrival of Mitko to support Nadezhda in Bible teaching, a street outreach, and eight baptisms! We held a joint carol service with them in December, which received excellent feedback. They continue to meet every Sunday from about 2pm for worship, and also now on Wednesday teatime for Bible study. They invite me to lead the Lord's Supper once a month, and I felt privileged too to be asked to conduct the baptisms with/for them.

Overall I think we've weathered the **pandemic** together pretty well! With all the challenges it posed, it became evident how keen everyone was to get back to regular in-person fellowship, worship and outreach. The two

things I kept hearing people say was how much they wanted to see each other face to face and to be able to sing together. I believe this is more than harking back to life before the pandemic: it's the bond of God's Spirit and His cry in our hearts that leads us to want to gather together to worship as His people.

Continuing to run **Zoom** each Sunday has been invaluable to those who cannot be there (including me, as I write, having to isolate due to Covid myself!). Marcus our new **Administrator** has been an excellent addition to the team. His hours may be small, but having him cover tasks week-in week-out is a weight off my mind! We will keep learning how best to use him in this role so that he can do as much work remotely from home as possible. However, I am aware we still need to appoint a new **Secretary**, as well as an Elder and more Trustees to share the load of governance - a key matter for prayer.

Psalm 127.1 says, "Unless the LORD builds a house, the work of the builders is wasted." Although we are no longer planning major **building work**, we are still aiming to replace the floor in the School Room and make progress with refitting the kitchen. But more importantly, we have decided to be bold and run our **SuperSunday** guest services once a month. So as we look ahead, let's wait on the Lord Jesus who promises to build His church (Matthew 16.18).

At the close of the year the church comprised 33 Members (+3), 13 children (-2) and a further 17 adults (+1) meeting for worship. Besides those among the Bulgarian fellowship, we also celebrated one baptism of our own - Tiana. And we continue to pursue our twin aims of holding onto Jesus and holding out His love to our neighbourhood and the wider world.

*Russell Howes*



*The Bulgarian fellowship celebrated their first birthday in September*

## **CHAIR OF TRUSTEES' REPORT**

### **Secretary**

We begin this report with a sincere note of sadness in losing Gary Stevenson as a Church Member, and Church Secretary. The Elders tried very hard to heal the divisions, but it was not to be. Before his resignation in October, he worked incredibly hard, using all his gifts, to write policies on a whole range of issues to cover employees and volunteers engaged in activities on behalf of the Church. We are sure, that without his efforts this work would not have been completed and we want to place on record our deep appreciation for all that he did in this respect and for his insight, guidance and understanding of employment law and church governance as he led us through the lengthy process of employing an Administrator and revising the Church Constitution. The new Constitution was finally adopted at our AGM on 25th February 2021 and copies were sent to The Charity Commission and to Rural Ministries as Holding Trustees.

## **Managing Trustees**

We met formally twice during the year (May and October), as we sought to fulfil our responsibilities as Managing Trustees according to our new Constitution, while still seeking to cover many practical needs in the absence of other free and able leaders. All this was done under the guiding hand of Pastor Russell who also attended our meetings - the last one helpfully taking the minutes! By meeting only twice as opposed to 8 times in 2020, we have been able to be far more economical with our time, and the new constitution has enabled us to separate the spiritual work of the Church from the management of the Church as a charity (overseen nationally by the Charity Commission). Pastor Russell is no longer a Managing Trustee, thus avoiding any potential conflict of interest as an employee of the Church.

We need a minimum of 3 Managing Trustees to operate and have been seeking steadily to appoint new people to allow Tony Montague to retire (having completed his elected term of service first as a deacon for 2 years and this year as a Managing Trustee) and myself to serve solely as an Elder. In order to do this in October we invited two church Members to join us as observers with potential to become Managing Trustees, and we are hopeful that they will allow us to put their names forward for consideration by the members at our AGM in March 2022.

## **Church Administrator**

Following the Church's decision to employ someone to free up our Pastor from administrative tasks and to ensure that some tasks, which had understandably not been completed due to lack of time, were done, the Trustees duly appointed Marcus who began work with the Church on a trial basis in February 2021. A lot of necessary preparatory work had been done during the previous year ensuring that we complied with all the Employment Law Guidelines. Again we were indebted to Gary for guiding us through these processes. In May a contract was duly signed and Marcus began in a permanent role, working 5 hours per week

(reduced by a mutual decision from the original 7.5 hours), with Russell as his line-manager.

### **Church Treasurer**

Although Tory Bell volunteered for this post at the end of 2020 and was appointed 'Acting treasurer', she was not formally elected until our AGM in 2021. We wish to place on record our thanks to Tory for her unstinting work throughout the year and for Anna Bowe (our previous treasurer) who has supported Tory especially with technical issues and reports. We now want to move on and devise more 'in house' support for Tory.

### **Fire Officer**

Following Gary's resignation we needed to find a replacement for this important and necessary role within the Church and we were delighted when Ian Young volunteered to step up and fulfil this task (He was already carrying our weekly fire tests so was familiar with much of the work that was necessary). With the help of our Pastor, fresh guidelines were written for the role.

The Fire Safety Assessment was completed earlier in the year. On the recommendations of the Assessor, Tony Montague and Ian fitted an external letterbox and sealed up the old one. Our Administrator ensured that our Fire Equipment and Procedures notices are all displayed in Bulgarian as well as English.

### **Covid-19 restrictions**

The pandemic continued throughout 2021 and we are thankful to Gill Scott Forest and our Pastor for guiding us through the ever-changing Covid rules and we feel that we must record our thanks to Gill for her practical help in enabling us to fulfil all the necessary hygiene regulations when we met for worship. We are thankful too for the determination and technical skill of our pastor for the provision of Zoom and 'hybrid



services'. Like many churches throughout the country, church leaders have been doubling up with this added responsibility which at times has been quite stressful. We have been grateful for weekly support from Ian & Kieran and their combined efforts have enabled us to maintain our worship together throughout the year.

## **Health and Safety**

We have agreed that the Health and Safety Responsible Officer is Pastor Russell. However, it is the Managing Trustees who have the overall responsibility for its implementation and at the time of writing this report, we are in the process of re-drafting our Health and Safety Policy to cover these responsibilities.

## **Buildings**

Sadly, due to various pressures, we have not made progress with redesigning the church kitchen or the matter of whether we should seek an alternative building. However, we acknowledge that none of these decisions can be made quickly and it appears to be the consensus that we should remain at Albert Road for the foreseeable future and seek to make the necessary and best use of the premises without lavish expenditure.

The present Managing Trustees are hopeful that some progress will be made on these issues and that under God, we may also see spiritual progress being made for His glory.

I am grateful for the loyal support and hard work of my fellow Trustees, namely Tony Montague and Gill Scott-Forest and for the guiding hand of our Pastor.

*Roy Whittall*

## FINANCE REPORT

We have enjoyed a very positive year financially. We ended 2021 with a large surplus of £4,456.47, following an increase in income well beyond our expectations. Our total income was £48,020.18 (an increase of over 20% compared to 2020), against an expenditure of £43,563.71 - having assumed in our budget for the year that both would be £39-40,000.

The biggest factor in our increased income was the Gift Aid-applicable covenanted giving, which also rose by over 20%. So, while I am grateful to all those who give so generously, we are particularly thankful to those who have contributed to this increase.

While our expenditure also increased compared to 2020 (that year's spending reduced because of the impact of COVID on our activities), this was spread across a number of areas. Our new administrator's salary, for example, is now a regular part of our expenditure. Plus, it is great to see that we invested more in training, local evangelism and children's work. And the special appeals we had this year for DFN & Congo were so successful, they alone account for nearly half the increase.

We give thanks to God for his provision, as we look forward to what could be a more expensive 2022, with energy prices making inflation rise steeply. However, Members this year agreed to set aside a contingency of £4,000 for us to dip into as part of our Reserves Policy, in order to cope with any deficit at the end of the year. And we have restricted funds available, which will enable us to continue to improve the building and to offer welfare support to those who may need a little extra help.

For more detailed figures and notes please see the separate accounts document.

*Tory Bell*

# TEACHING & WORSHIP

## Teaching & Worship

We began the year with an extended Sunday teaching series tracing Jesus' call to "Follow me" through the Gospels. The pandemic had thrust us back to meeting over Zoom for worship and using YouTube for music.

However, numbers were much more consistent this time compared to 2020. We used it too for midweek Bible studies and Sunday evening prayer meetings.

Once churches were allowed to reopen, we followed all guidance and began in-person services again from Easter Sunday. There was an air of celebration - even if we had to wait until July to be able to sing together again! After Easter I gave a short series from Joel exploring how the pandemic had changed the landscape of our lives and how we see the world, and followed that with a series on what it means for Christians to live by the Spirit.

After the summer break we looked at the first 11 chapters of Genesis, and attempted a covid-safe version of SuperSunday at harvest, which drew on the story of Noah. I followed that with a pair of talks addressing the local impact of the Methodist Church's decision nationally to permit churches to marry same-sex couples and bless cohabitation. And in December we explored the nativity accounts under the theme, "Messy Christmas".

I am grateful to Roy, Andy and Phil for sharing the load with me of Sunday preaching and leading; to Ian and Kieran for their assistance with AV and online church; and to Nigel and Anna for their support with music. I hope in the coming year to offer some training for those interested in leading worship as we are a little short of up-front leaders at present. YouTube has been a helpful back-up when live musicians aren't available - but let's pray for more!

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!



*The story of Noah at our harvest SuperSunday; Asen gets baptised (right)*

## **Discipleship & pastoral care**

We began the year with two older Members contracting COVID. Vaccination was still in its infancy at the time. Thankfully neither was sick enough to need to go to hospital. As well as phone calls, we were glad to see them joining in with online worship again before long. We then seemed to stay free of covid until the surge in the autumn, with initially secondary school, then primary and adults too testing positive. Again, the virus did us no great harm.

Isolation continued for one Member in a care home, to whom it was virtually impossible for us to speak even by phone. However she and

many others said how much they appreciated the weekly *Keeping in Touch* newsletter, which Roy circulated amongst us all by email and personal delivery. The fellowship continued to care for one another too through regular phone calls, offering lifts to vaccinations, church and other appointments, and doing shopping for those who were especially vulnerable. And the WhatsApp group and text message chain continued to prove a very useful way for us all to keep in touch with and encourage one another.

As restrictions began to lift, I began meeting with Yordan & Anna for *Discipleship Explored* - a follow up series to the *Christianity Explored* course and based on the book of Philippians. We found much to share with one another, as the two of them had not met before - such had been the effect of the pandemic! Meetings were sporadic as they were both working shifts, but of this course came the impetus to begin a new evening homegroup. Ian, Jan and Nigel, Helen, and later Anne-Marie, joined this group which we were finally able to start on Mondays from October.

Bible studies began again online in mid-January, and once we were able to meet again in person returned to Wednesday mornings. These and the Monday evenings are both led by me using the same material, taking time to consider further the Bible passage preached on the previous Sunday. Another weekly group has developed out of a course Leny hosted for some of the other ladies at church a while ago - Ffald-y-Brenin's *Blessings Course*. They too meet on Wednesday mornings, but continue to use their own material and cover their own topics, which is great!

This coming year the Monday evening group needs to find its groove and really gel together. A number of folk - both the more elderly and those in work - don't have a great deal of face-to-face contact with others from church during the week, due to limitations of time or mobility. I'd like to see us develop some kind of additional fellowship for them.

*Russell Howes*



*Our Sunday School 's giant advent calendar,  
changed every day through December in the front window of the church.  
Pictures were also uploaded to our Facebook page*

## **CHILDREN'S WORK**

### **FYG (Friday Youth Group)**

In September we started a new group for Year7-11's (ages11-16) on Friday evenings 7.30-9pm. Our aims were to: provide a safe space for our own kids to bring their friends, develop meaningful relationships; be positive Christian role models; and show there is a place for them in our church.

During the evening they have free time where we have air hockey, darts, basketball hoop, pool, and a tuck shop available. Each week we have a short 'Talk Time' and a planned activity of sorts – be it games, craft, challenge, or cooking.

We have had an amazing response to this group, showing the need for it, many of those attending are from the local neighbourhood. Typically we have 12-15 kids each week – but have had up to 24. Unfortunately, as the word has spread, this has attracted some troublemakers in the last few weeks which led us to contacting the police where their presence was a great support and deterrent.

During the first term we were able to run with 3 leaders per week, but this last term we have been running with only 2 leaders. If the numbers of kids remain high, it would be great to have another church member who would be able to commit as a regular leader.

### **Little Gems Toddler Group**

Meeting Thursday mornings, 9.30-11.15am, our weekly toddler group continues to provide a warm and welcoming atmosphere to all who come. We aim to offer a welcoming and relaxing space for mums/carers to meet whilst the babies/toddlers have a time to play. We offer a range of toys including sensory, imaginative and construction to stimulate and engage,

we have 'snack time' altogether and finish with a Bible story and nursery songs which everyone takes part in.

Again, this year, we have seen a good turnout with typically 10-14 families a week - from both the local community and neighbouring villages - and many have had connections with the toddler group for many years now.

We have 4 regular, committed leaders – Roy, Tory, Bekah and myself – and also help from Joan and Sandra when able (Sandra attends another local church). This allows us to build bridges in the community and form meaningful relationships which we pray will link into inviting them to Super Sundays and other family outreach events within the church.

*Helen H*



*Fun at our summer holiday club, Champions;  
Roy cleans up after getting "gunked"*



## MISSION SECRETARY'S REPORT

On Sunday evenings throughout the year, we have held prayer meetings periodically on Zoom to pray for the church's five Mission interests: DFN; RM (formerly known as Rural Ministries); the Schools' Christian Worker Project (Jane Webber); SAT-7; and Rachel Newby in the Democratic Republic of the Congo. This year, we intend to designate the first Sunday evening each month as a Missionary Prayer Meeting.

A Missionary Focus article is included in our church's Keeping-in-Touch weekly newsletter to keep the church updated on current events and needs for prayer amongst the five missions we support. During Sunday morning services, time has occasionally been allocated to allow specific prayers to be offered on behalf of our missions and their needs.

Annually, we give financial support to our five missions, which we calculate at 10% of our unrestricted income as a church. This year we have been in a position to slightly increase the amount given to each, from £766 to £776 a year.

In May, we had a church appeal to raise money for DFN's India Covid Appeal and for the Ephphata School for the Deaf in Lubumbashi; thieves had broken into the school and stole 3 sewing machines and 4 computers. We had an exceptional response when £1,064.25 was raised for the DFN India Covid Appeal and £1,377.20 for the School for the Deaf in Lubumbashi, an amazing total of £2,441.45!

Prayer meetings for Jane Webber and the Schools' Christian Worker Project take place once a month on Zoom. Roy, Tony and Joan and myself, regularly join this meeting to support Jane's ongoing work in local schools.

RM's magazine, Mosaic, is published three times a year bringing together the latest news from around the Rural Ministries network together with relevant and useful articles. As a church we contribute an article to each

edition of Mosaic about current events at Albert Road, so that other churches in the network can pray for us and we for them in turn.

At Christmas we had a special appeal for the Blythwood Care charity, raising the wonderful sum of £499.67 for this very worthy cause. Last year Blythwood sent over 75,000 Christmas shoeboxes to 8 different Eastern European Countries where thousands are living in desperately poor conditions.

*Sue H*



*The Bulgarian fellowship doing street outreach in the centre of town*



## Accounts 1<sup>st</sup> January to 31<sup>st</sup> December 2021

Profit and Loss: Cash Basis

### INCOME

Bank interest received on savings	114.37
Offering box cash (GASDS applicable)	5392.18
Offering box (not GASDS applicable CHQ or large cash)	477.52
Offering Box Cash Gift Aid	80.00
Covenanted giving to bank (Gift Aid applicable CHQ & direct)	29785.00
Covenanted giving to bank (not Gift Aid applicable)	2870.71
Miscellaneous giving (not Gift Aid applicable not via off. box)	1009.56
Little Gems group cash donations (not Gift Aid applicable)	44.79
Coffee Morning	9.50
Friday Youth Group	225.21
HMRC Gift Aid (Covenanted gifts)	6931.84
HMRC Gift Aid (GASDS)	1059.50
<b>Total Income</b>	<b>48000.18</b>

### EXPENSES

<b>Operational Costs</b>	
<b>Utilities</b>	1856.22
Accounting fees	262.40
Insurance	989.98
Thirty One Eight (formerly CCPAS) (safeguarding)	141.25
CCLI (music/video licencing)	712.64
Computer operational costs	435.24
Training	280.00
Office supplies	778.42
<b>Staffing Costs</b>	27780.35
<b>Building</b>	1632.94
<b>Building Work Project Fund</b>	<b>485.22</b>

<b>Holding On to Jesus</b>	
Discipleship	35.48
Internal church fellowship	144.00
Ministry expenses	47.50
<b>Holding Out His love</b>	
Ministry resources	2.36
Children's Outreach	555.16
Local Evangelism	402.84
Little Gems group	95.79
Coffee Morning	00.00
Friday Youth Group	176.74
<b>External Charity Giving</b>	
Our 5 supported charities @ £766.00 each)	3880.00
DFN £1107.82 DRC £1416.81 GFA £55 Blythswood £228.75	2808.38
<b>Total Expenses</b>	43,502.91

### **SUMMARY**

Total Income	£48,000.18
Total Expenses	£43,502.91
<b>Net Income</b>	<b>£ 4,497.27</b>

### **Budget Related Income and Expenditure levels for 2021:**

The calculation for these figures do not include any monies specifically related to designated funds.

Income	£43,554.91	(Average £837.59 per week; Budget £762.44).
Expenditure	£39,792.78	(Average £765.25 per week; Budget £758.46).

### **YEAR END TOTALS**

<b>TSB Current Account</b>	3,743.23
<b>TSB Savings Account</b>	39,193.39
<b>Total Cash and Bank</b>	<b>42,936.62</b>

**Current Fund Management Totals****On-going**

Building Work Fund	£ 14,829.25
Mavis Jones Memorial Fund	£ 658.20
Weekend Away/fellowship	£ 245.44
Social & Welfare	£ 196.00
Little Gems Group	£00.00
FYG	£00.00

**Short term funds**

Our 5 supported charities	zero – paid in full for 2021
Blythswood	£ 499.67

Approx 3 months legal reserve £ 6,800.00

Contingency Fund £ 4000.00

**Looking forward to 2022****Tithe for External Missions Giving**

<b>Income</b>	
Building Work Restricted Fund	£1,134.57
Covenanted Giving to Bank ( gift aid )	£27,725.00
Covenanted Giving to Bank (non gift aid )	£2,870.71
Friday Youth Group	£176.74
HMRC gift aid scheme	£7,377.13
Interest received	£114.37
Little Gems Fees	£95.79
Miscellaneous Giving ( non gift aid )	£361.68
Offering Box cash GASDS	£4,619.00
Offering Box non GADS	£487.02
Short Term Restricted Funds	£3,038.17
<b>Total Income</b>	£48,000.18
<b>Total of Items to be Tithed ( in yellow )</b>	£43,554.91

The qualifying income for 2021 was £43,554.91 @10% = £4,355.50 – rounded up to £4,360- split by 5 charities = £872 per charity in 2022.

We pay DFN £54 monthly by direct debit for the sponsorship of 3 children = £648.00/year. This leaves £224 to be paid to them by bank transfer.

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

The trustees blessed the pastor with an inflation linked stipend increase of 2% which is an extra £486.72 p.a. from Sept. 2021.

**Budget for 2022 notes**

Projected income (not including designated funds)	£43,708.00	(£840.54 per week)
Projected expenditure	£40,432.00	(£777.54 per week)

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 despite there still being the disruption of Covid on and off throughout the year there has been a larger surplus than anticipated. This is especially a blessing taking into consideration that we have caught up with delayed expenses carried over from last year and a double payment for CCLI (last years and this years).

The addition of a part time administrator has, of course, added to the wage bill, but as time went on the original hours agreed of 32.5 hours per month have been reduced to 21.6 per month, which was agreeable to both parties.

NB Little Gems

Because of the Covid restrictions this year Little Gems did not run for 2/3rds of the year and therefore, as most of the outgoings are over the Christmas period, it resulted in a deficit of £51.

FYG

Ended the year in funds £48.47 and this has been absorbed into the general church funds.

**Funds**

£16,428.56 is being held at this stage under various headings (e.g. building work fund, fund, social and welfare, etc), not including our legal reserve (approx 3 months) £ 6,800.00 and the contingency fund of £4000.00 = £27,228.56

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

Therefore our present unallocated finances held total £15,708.06( £42,936.62- £27,228.56)

**Building Work Project Fund** – the total building work fund is now standing at £ 14,829.25. Here I would like to thank all those who contributed to the Sale of Crafts and Home Baking for the increase to this fund. Our allowed spending (without further permission from members) is £2,989.56

**Weekend Away Fund** has now been finalised with the outstanding bill for the toilets settled, leaving a balance of £245.44 in this fund.

**Short Term funds.**

The Blythwood Appeal in Christmas 2020 raised £228.75 and was paid in May.

This year we donated to DFN £1107.82 and DRC £1416.81 which for our small church was a wonderful blessing to those in need. We facilitated a gift of £55 to GFA collected by our Bulgarian Fellowship.

We also decided to have a collection for Blythwood in lieu of the Shoe Box Appeal which raised £499.67, this will have Gift Aid added to it and be sent in the early 2022.

**Forward Budgeting**

This very difficult to predict as there are so many unknowns. Inflation at the moment is about 5% and hopefully will not rise any higher. Our income has been higher than predicted but so have our out goings. If we continue with our present level of giving and keep a close view on our out goings we will look forward to another encouraging year.

We, the present Managing Trustees of Albert Road Evangelical Church, confirm that we believe the Accounts to be accurate and the Annual Report a fair description of our activities during the period 1 January - 31 December 2021.

Signed *GT Scott Forrest*

Date *23.11.2022*

*GILLIAN SCOTT-FORREST*