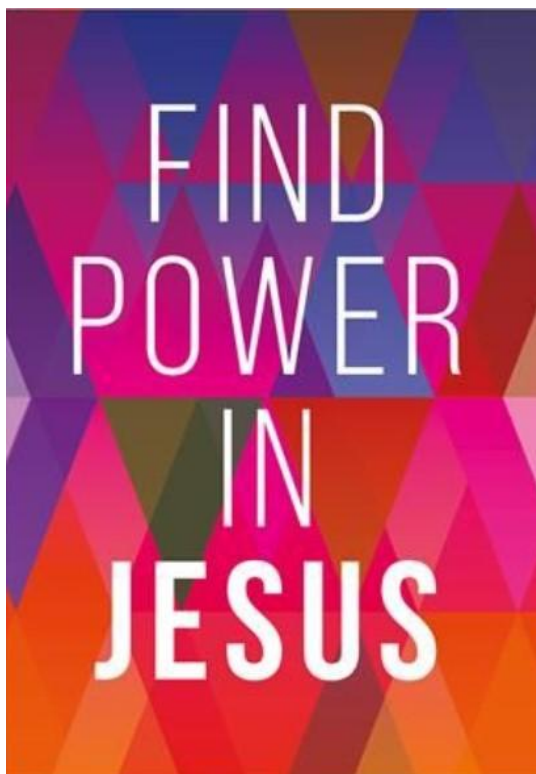


# ANNUAL REPORT 2022



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## **Albert Road Evangelical Church**

Chapel, Albert Road, Oswestry SY11 1NF

Registered Charity no. 1147813

**[www.albertroadchurch.com](http://www.albertroadchurch.com)**

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## **Managing Trustees (as at 31 December 2022)**

Mr Phil Newman

Mrs Gillian Cox

Mrs Gill Scott-Forrest

**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)

0845 600 6678

*Report approved by Managing Trustees on **12 March 2023***

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# PASTOR'S REPORT

We began the year continuing to find our feet again after the pandemic. We purchased a new video camera so we could keep live-streaming Sunday services but in higher quality for those who could not be there in person. Our congregation remains at around 60, although we lost two Church Members towards the end of the year, reducing our Membership to 31. But we have at least half a dozen new faces, who have either moved into the area or started worshipping with us regularly from the neighbourhood.

In terms of teaching content, we started the year with the theme of "The Masked Saviour" - tracing clues to the identity and mission of Jesus in Luke's Gospel. We followed this with a series over Lent exploring the Passion of Christ from Luke as well. In the autumn we looked at the theme of seeking God from 1 & 2 Chronicles, before reflecting on the costliness of the nativity in a Christmas series entitled "The Cost of Living".

During May to July I tackled head on Scriptures regarding the role of women in the life of the Church, and leadership in particular. I hadn't really addressed this theme before, and was aware that there would be people with differing views from my own. Following the series we surveyed Members to see if the will was there to make any changes to the Constitution, in favour of opening Eldership to women, but concluded that a vote would prove too divisive.

In April I invited people to join in a training session for leading services. The goal of this was very practical - to increase the number of people confident at doing so, in order to ease

pressure on myself and Roy. Six attended - all women, none of whom had led worship at Albert Road before. We talked about the elements that might make up a service and how to structure them, how to get off on the right foot, how to choose songs, and how to plan timings - with plenty of other dos and don'ts along the way.

Everyone at the training was given the opportunity and support to plan and deliver a worship service in May or June. And then we met again in July to feedback on our experiences, and see what we learned from one another. Since then one lady has led worship again, and has a couple more slots booked for the new year. The others, who led worship as a group, are now considering leading a care home service instead.

Roy has served faithfully as my fellow Elder and right hand man throughout this year again. His term of office came to an end in March, but he agreed with Members' support to stay on for a further 12 months. This will mean he must formally retire from his duties this coming year, which will leave a hole that at present will not be filled. He will of course continue to serve in other ways, but this, like the vacant Secretary position, is an issue Members must address. In the meantime, it is good to know I can rely on our excellent Managing Trustees for support and advice.

# FINANCE REPORT

In the past year we have experienced a big increase in both Income (£48,000.18 in 2021, to £64,246.15 in 2022) and Expenditure (£43,502.91 to £47,366.25) and have ended the year with a small surplus of £1,879.90. We have also been blessed with 2 large anonymous donations (totalling £15,000) which have not been included in the “small surplus”.

We have spent £2,180 from the Building Fund on re-carpeting the School Room and this has made for a very pleasant room for those who use it. We have given £455.21 to OM's Ukraine appeal and £687.09 to Blytheswood Care, as well as £872 to each of our 5 supported charities.

These figures don't reflect the generous donations from church members too numerous to list, but which include items from biscuits and cakes of course, to their time and hard work at events, cleaning, and maintenance, etc. We should never underestimate these gifts.

This year we employed an accountant for the first time to be the Independent Examiner of our accounts, as required by the Charities Commission. They made some helpful comments which will improve our reporting in future, and we hope this will simplify the accounting process. ‘Giving’ is now differentiated from other sources of Income. FYG and Little Gems are listed under “Fees” and also separately under Expenditure.

The Budget for next year has been kept tight, as with inflation at 10% commencing 2023 we have to be very cautious. Trying to budget in these circumstances is very hit and miss but we will

keep a close eye on extra outgoings. However there are various plans on going for which we have the funds set aside so we look forward to putting these into action.

Again I would like to give a big thank you to all who are able to Gift Aid and to all who give regularly.

## MANAGING TRUSTEES' REPORT

The Managing Trustees (hereafter, simply 'Trustees') met formally three times during the year (February, June and October), and in the main dealt with issues relating to our responsibilities as a registered charity, although there were some practical matters too. It is our objective to enable the Church to function better and comply with all relevant legislation so far as we are able.

At our AGM in March the Members appointed three new Trustees - Gill Cox, Phil Newman and Ian Young (who later had to step down for personal reasons). Although myself and Tony Montague were due to step down at that point, in order to smooth transition Members agreed for us to remain in post until October. Also attending our meetings were Tory (Treasurer) and Russell, who kindly agreed to take the minutes in the absence of a Secretary. We record our thanks to him for undertaking this vital role until a new one is appointed.

*Administrator:* This was the second year of this permanent appointment. The intention of relieving the Pastor of administration and ensuring that some tasks were routinely done has been met. However, because our Administrator has only

been able to be in the church office one night per week, it has made the fulfilment of some parts of the job description difficult.

*Treasurer:* The Trustees wish to record their appreciation of all that Tory has achieved in the two years she has held this role. So far, we have not found someone within the Membership to appoint as her assistant. However, we are optimistic that some progress can be made, and training can be given prior to Tory being unavailable for two extended periods in 2023.

*Accounts:* Following discussion, the Trustees decided this year to approach a professional accountant to complete the independent examination of our accounts. This was placed in the hands of Luke Howson, a Christian accountant, who recommended a few changes to their presentation which can be followed in coming years. There was a fee for this work.

*Fire Officer:* Ian fully covered this responsibility during the year until his resignation in December due to moving away. He carried out the weekly and monthly fire checks and kept track of any other related matters. Negotiations are in hand to cover this area of responsibility from the new year.

*Safeguarding:* The safeguarding training on 20<sup>th</sup> July led by Jenny (a registered nurse) was excellent. We are grateful to her and Russell for working together to revise the Safeguarding Policy to make it simpler for members to follow. This policy needs final agreement by the Trustees before it can be formally adopted.

*Covid-19:* We continued to follow regulations until they were lifted, postponing our annual pancake party in order to avoid the additional burden these would have created.



*Other written policies:* Our Health and Safety policy has been redrafted and duly signed, and is available (along with others) for Members and visitors to view and familiarise themselves with as necessary. We also adopted a revised Data Protection and Privacy Policy, and have added a relevant privacy statement on the website and to email footers. Training was given to the Trustees in May by Chloe Whittall, a professional trainer, who also led the redrafting.



*Buildings:* Still no major progress has been made on alterations, as we all recovered from the impact of the pandemic. However, plans were drawn up for the redesign of the kitchen and it is anticipated that quotations will be obtained prior to our AGM in 2023. A small working committee has identified suitable kitchen equipment to be purchased and fitted when the building work is completed. We were also grateful to George W who investigated the long crack in the kitchen wall. A registered surveyor

concluded that it was not subsidence and could be remedied with mastic and using lime mortar rather than cement in future.

*General maintenance:* The purchase and fitting of a new carpet has totally transformed the School Room. We are grateful to Members who gave their time and expertise to paint the skirting boards and window frames prior to the carpet being fitted. Our consultation with Shropshire Council to install a wheelie-bin container outside resulted in the surprising news that the area belongs to the church, so their authority is not required! Additionally, a local map of the area surrounding the church supplied by the Council, revealed that the footpath at the side is also church property. Work on the container is due to start in the Spring. A revised list of tasks now needs to be made, so work can proceed when volunteers are able.

We are aware that this report only covers the bare bones of what has transpired during the year. I am grateful to God for the unstinted support of Russell and my fellow Trustees, and for the many hidden hours they spent during the year ensuring that we could continue in a safe and legal manner. We trust that the good foundations that have been laid will result in continued growth and that God will be glorified through His Church in the coming days.

*Roy Whittall*

*Chair (now retired, October 2022)*

# **YOUTH & CHILDREN'S WORK**

## ***LITTLE GEMS***

Mum's, dad's and grandparents within our local community again have really appreciated our Little Gems toddler group. We continue to meet Thursday mornings and this year, most weeks we've seen between 12-18 families - but a couple of weeks we've had up to 26 families!

We have a regular team of volunteers from the church - Tory, Roy, Rebekah, Eric, Sue and myself. Plus another lady from a local church, Sandra, who helps most weeks. The teamwork to provide a warm welcome, facilitate free play, ensure drinks and snacks are ready and deliver a Bible story and song time. Alongside the practical running of the group we aim to get alongside and support the families. We thank God for all the relationships made. A few of the mums and families have attended Super Sunday's and 3 Bibles have been given out.

## ***FRIDAY YOUTH GROUP***

FYG provides a safe space for years 7-11 to meet with friends, doing sports, crafts or board games. Each week we give a short talk time based on either Bible teachings or Christian ethics.

The group is mainly lads from the local neighbourhood, with a few girls, usually around 12-15 attending most weeks. Although behaviour has been an issue in the past a strict banning policy for misbehaviour has proven successful this year. Not only has

this improved the general atmosphere but it has also allowed time to nurture relationships and build trust within the group.

We now have a regular group of volunteers Jenny, Gill and myself (and Anne Marie for the first part of the year) Also additional helpers, Phil, Stefan and Chris on a rotational basis. Again, continuity of staff has played a big part in maintaining good behaviour and building relationships with the young people.

## **HOLIDAY CLUB**

Our theme this year was “King’s Club”, exploring the Bible from the angle of God as King of the Universe and Jesus as His chosen King. It ran from Monday 25 July for five afternoons, culminating in a SuperSunday service at the weekend. Daily attendance varied between 20 and 30 children.

Highlights included the children throwing sponges at Chester the Jester in the stocks, and producing a large “Jesus is King” collage which still hangs on the wall inside the church now! There was a lot of positive feedback from parents and children.

It was great to have three new junior leaders this year, who were able to help young children with crafts, show actions to songs, and assist with preparing and clearing up. The team as a whole also feels well-gelled, with each person confident and familiar with their role.

Although we are still not seeing our Sunday school grow as a result of holiday clubs, we believe we are sowing seeds into their lives, and that in time God will produce a harvest for His Kingdom among them.

# MISSION SECRETARY'S REPORT

On the first Sunday evening of each month, we have held a prayer meeting 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. An average of ten to 13 people attend each month.

At the end of May, Richard Wilson, local representative for SAT-7 took the morning meeting. He spoke on "you have the words of eternal life," how we begin eternal life at the moment of our conversion and we have eternal life within us. Richard showed us a video of a Syrian refugee family who had taken their family to Beirut so that their young son could receive cancer treatment. A group from SAT-7 went to interview them and to take birthday presents for the 3 children. There was also a video of Afghanistan and several children praying for young girls who are culturally forced to marry at a young age

In October, Malcolm Egner, CEO of DFN UK, led the SuperSunday service with Russell. His talk was based on Mark 1:40-45 when Jesus healed the leper. Malcolm shared how communities feel about lepers whose disease was contagious, often living away from their town/village so that they wouldn't contaminate others. He used this account to talk about the Dalits and how Indian society views them in the same way that lepers would be viewed. Through education, Dalit children can have dreams to be a doctor, a teacher etc and DFN's schools can help them work towards and to achieve their dreams.

Also in October 2022, news reached us from Rachel in the DRC that the Restawhile carpenter, Isazu, and his family, had been targeted by bandits. They had broken into the house, had physically attacked Isazu along with his lodger, they had stolen £100, the family's mobile phones and other items, and had ripped the electrical circuit box from the wall of the house. A few individuals from the church responded to this sad news by donating financial gifts to help Isazu repair some of the damage to his home and to replace some of the stolen possessions.

Last year at our AGM, Sunday 13th March, our treasurer, Tory Bell, was able to report that God has not only wonderfully supplied all our needs for another year as a Church, but He has enabled us to increase our annual giving to the 5 missions that we support together to £872.00 each!

Prayer meetings for Jane Webber and The Schools' Christian Worker Project are held on Zoom on the first Saturday morning in the month. 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, topical articles. As a church we contribute an article to each edition of Mosaic about current events at Albert Road.

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.

*Sue H*

# OUTREACH

Our mission is to hold out Jesus' love to those around us, and particularly to the local neighbourhood. So we continue to seek to share the gospel of Christ practically, verbally, but always personally.

We decided this year to make our SuperSunday guest services monthly, so that everyone would know when the next one would be. A few new people have been more than once - particularly families from our toddler group. It has also been good to have Phil on board as a regular co-leader to share the delivery of these sessions and the creativity they need. They tend to focus on stories from the Gospels - although we invited reps from DFN to the October one to share about their work with Dalits in India, for a bit of a change.

As the cost-of-living crisis deepened, I spoke with representatives from the Foodbank and the OsNosh community cafe about how this might affect local people, as many in our neighbourhood are on benefits or low incomes. The upshot was that we decided to open our own "warm space" all day Thursdays and on Friday mornings. We registered with a national initiative and were added to a Shropshire Council directory, both named "Warm Welcome". I also went to three or four meetings in the autumn which sought to coordinate efforts across town between voluntary groups, churches and the Town Council. This seemed quite ground-breaking in its approach.

Despite the strong support online for the project (our most viewed and shared Facebook post yet!), there was very little interest. We decided as we began 2023 to close Thursday but retain the

Friday morning session (as it was an expansion of the existing coffee morning). If the demand is there, we can look at re-opening on Thursdays. It leaves us asking questions about where people are finding energy support, what barriers might have prevented them from trying out the warm space, and whether it is simply better for us to break out and be part of other existing projects in future.

The Queen's funeral in mid-September took everyone by surprise. We took the decision to screen coverage in church and invite anyone who wanted to watch. We had around half-a-dozen guests, none of whom were known to us previously, plus reporters from the Shropshire Star and BBC Radio Shropshire. One lady who attended came back the following Sunday and brought a friend, and they have been worshipping regularly with us ever since. Other contacts commented afterwards on the newspaper and radio interviews. Therefore we will need to consider screening the King's coronation next year.



# CHURCH PARTNERSHIPS

We continue to host and help Light to the Nations Church - the Bulgarian fellowship who meet every Sunday afternoon and Wednesday teatime. Their numbers continue to grow, with many young people joining in with worship. We have helped them to procure a roll-up banner for the platform as well as PA equipment of their own. I continue to join them once a month to share the Lord's Supper with them. And it was my privilege to be invited to give a prayer of blessing for the church and lay hands on people at their celebratory weekend in September.

We as a church have joined with them twice for worship - once at Pentecost (with the music planned and led by the Bulgarians) and again at Christmas (this time planned by us). Lessons we learned from the first were applied in the second. The differences of language and culture create a lot of work, but there is more to be done if we want everyone who comes to be able fully to join in the worship and teaching.

We were glad too that the Bulgarian fellowship joined in with Churches' Together's "Bailey Head Carols". This event was a new idea for sharing the gospel with the town at the market square one Sunday evening in December. A number of Albert Road members supported this, and despite the cold about 120 people in all came. Everything went very smoothly, with some passers-by and pub drinkers coming out to join in. We've set a date to repeat this next Christmas, with an earlier start time and fuller promotional work. We want the town to come to make this part of its own Christmas calendar.

I've been quite involved in steering Churches Together into its new identity this year - helping other planned outreach activities at Easter in the market and at the Oswestry Show in August to take place. We've also introduced a new termly prayer and news evening to replace the old formal meetings, which have proved popular. Again, Albert Road members have made a good showing, and I've been privileged to lead worship. One of our congregation has been able to share the work she and others do with supported living - enabling young people to transition from care into full independence. We look forward to seeing how God continues to renew our relationships and purposes as Churches Together in this area in the coming year.





**Accounts 1<sup>st</sup> January to 31<sup>st</sup> December 2022**  
**Profit and Loss: Cash Basis**

**INCOME**

<b>DONATIONS</b>	
Offering box cash (GASDS applicable)	6430.75
Offering box (not GASDS applicable CHQ or large cash)	5830.00
Covenanted giving to bank (Gift Aid applicable CHQ & direct)	27570.00
Covenanted giving to bank (not Gift Aid applicable)	2265.40
Miscellaneous giving (not Gift Aid applicable not via off. box)	10750.50
Coffee Morning	130.01
HMRC Gift Aid (Covenanted gifts)	7822.14
HMRC Gift Aid (GASDS)	1555.79
<b>FEES and SALES</b>	
Friday Youth Group	850.50
Little Gems group	407.25
Building Hire	450.00
<b>BANK INTEREST</b>	
Savings Account	183.81
<b>Total Income</b>	<b>64246.15</b>

**EXPENSES**

<b>Operational Costs</b>	
<b>Utilities</b>	<b>1,697.23</b>
Accounting Fees (payroll and auditing)	437.60
Insurance (this is reduced as from December'22 it is paid monthly)	142.13
Professional Fees (CCLI & Thirty One Eight)	565.89
Computer operational costs (website hosting, emails, software)	636.67
Training	47.00
Advertising and Promotion	68.74
Office supplies (including postage)	213.68
<b>Staffing Costs (Wages, Tax/NI, Pension, Travel)</b>	<b>31,717.05</b>

<b>Building</b> (repairs, fixtures, housekeeping, AV/PA system etc)	1,511.24
<b>Building Work Fund</b>	2,180.00
<b>Holding On to Jesus</b>	
Discipleship (inc. books/courses)	-----
Wider church fellowship (Churches Together, etc)	134.99
Ministry expenses (parking/wine)	100.97
Guest Speakers	219.01
<b>Holding Out His love</b>	
Ministry resources (books/courses/Super Sunday)	451.29
Children's Outreach (Christmas, Holiday bible club, Pancake party)	303.10
Little Gems group	109.81
FYG	528.95
Miscellaneous (Bulgarian Gift to DFN and poster)	610.00
Social & Welfare	28.50
Ian Young	160.00
<b>External Charity Gifting</b>	
Our 5 supported charities @ £872each)	4,360.00
Ukraine Appeal	455.31
Blytheswood	687.09
<b>Total Expenses</b>	47,366.25

## **SUMMARY**

Total Income	£ 64,246.15
Total Expenses	£ 47,366.25
<b>Net Income</b>	<b>£16,879.90</b>

## **Income and Expenditure levels for 2022:**

Income	£ 49,246.15	(Average £ 947.04 per week; Budget £840.54).
Expenditure	£ 47,366.25	(Average £ 910. 88 per week; Budget £777.54).

NB. Actual income adjusted above (reduced by £15,000) due to 2 large unexpected gifts.

## **YEAR END TOTALS**

<b>TSB Current Account</b>	<b>£4,439.32</b>
<b>TSB Savings Account</b>	<b>55,377.20</b>
<b>Total Cash and Bank</b>	<b>59,816.52</b>

## **Fund Management**

<b>Fund</b>	<b>Opening Balance</b>	<b>Credit</b>	<b>Debit</b>	<b>Current total</b>
Unallocated Funds	£15,708.06	£61,335.16	£41,987.60	£35,055.62
Building Work	£14,829.25	£240.51	£2,180.00	£ 12,889.76
Mavis Jones	£ 658.20	0	0	£ 658.20
Weekend away/ fellowship	£ 245.44	0	0	£ 245.44
Social & Welfare	£ 196.00	0	28.50	£ 167.50
Little Gems	0	£407.25	£407.25	*0
FYG	0	£850.50	£850.50	*0
Legal Reserve	£6,800.00			£6,800.00
Contingency Fund	4,000.00			£4,000.00
Short-term Restricted	£ 499.67	£1,412.73	£1,912.40	0
<b>TOTALS</b>	£42,936.62	£64,246.15	£47,366.25	£59,816.52

\* zero as year end net profit absorbed

### **One off funds**

Our five supported charities zero - paid in full in 2022

## **Looking forward to 2023**

Income for last year was £46,335.16 (£61,335.16 of unallocated funds minus £15,000 one off gifts) @ 10% = £ 4,633.51 split by 5 charities = £926.70. Therefore we will be giving £926.70 per charity in 2023. This will leave £1,500 of giving to other worthy causes for the church members to decide.

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

In September 2022 the Pastor's Stipend was increased by 7.5% as agreed by the Managing Trustees.

### **Budget for 2023**

Projected income (not including special collections) £48,530.00 (Average £933.27 p/w)

Projected expenditure £47,518.77 (Average £913.82 p/w)

This does not include FUND spends i.e. Building Work Project.

The Budget has been difficult to project as the inflation/deflation is unknown. Therefore the budgeting has been cautious and perhaps a little pessimistic but hopefully 2023 will prove me wrong.

Signed  
Trustee

Date

## **Report**

This year has seen a significant rise in both Income and Expenditure and has still given us a small surplus, for which we should be extremely thankful. These figures don't reflect the generous donations from church members too numerous to list but which include items from biscuits and cakes and of course, their time and hard work at events, cleaning and maintenance, etc. We should never underestimate these gifts

There have been several changes in the way we report in some areas following our audit for the Charities Commission last October and we hope this has simplified the accounting for everyone. As you will see on Page1, I have altered the Headings to differentiate Giving from other sources of Income. FYG and Little Gems are listed there and also listed separately under Expenditure The Little Gems and FYG have been reported as separate Funds in previous Accounts but in future they will not be treated as Funds but be included as another unallocated fund as they are zeroed at the end of each year and do not have a balance carried forward.

You will see from the table for Fund Management that it includes ALL our different Funds. This means that it is able to see at a glance how we have managed all our finances this year, and how much unallocated funds we hold.

The Budget for next year has been kept tight as with inflation at 10% commencing 2023 we have to be very cautious. Trying to budget in these circumstances is very hit and miss but we will keep a close eye on extra out goings. However there are various plans on going for which we have the funds set aside so we look forward to putting these into action.

Again I would like to give a big thank you to all who are able to Gift Aid and to all who give regularly.

We look forward to a good financial year and I thank you for your support.



**ALBERT ROAD EVANGELICAL CHURCH**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

I report on the accounts of the Trust for the year ended 31 December 2022.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

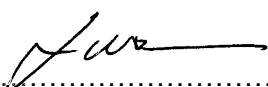
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



.....  
Luke Howson MAAT

Dated: .....12th October 2023.....

Finansure Ltd, 2 Sheppard Street, Brymbo, Wrexham, LL11 5FF