

# ALBANY CHURCH

England & Wales · Charity number 1160921

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2015-03-16

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 521 Hertford Road  
Enfield  
EN3 5UA

**Phone** 07961 998151

**Email** [iansawyer166@gmail.com](mailto:iansawyer166@gmail.com)

**Website** <https://restorecc.org.uk/congregation/restore-albany/>

## Activities

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**Objects:** THE OBJECTS OF THE CIO FOR THE PUBLIC BENEFIT ARE TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS APPEARING IN THE SCHEDULE HERETO IN THE LONDON BOROUGH OF ENFIELD AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** THE CHURCH IS SET UP FOR THE BENEFIT OF MEMBERS OF THE CHURCH AND THE PUBLIC LIVING IN ENFIELD, NORTH LONDON IN ORDER TO PROMOTE AND EXPLORE THE CHRISTIAN FAITH. IN PARTICULAR, THOSE BENEFITING IN THE COMMUNITY WILL BE LOCAL FAMILIES, YOUNG PEOPLE AND SENIOR CITIZENS. THE CHURCH ALSO SUPPORTS VARIOUS CHRISTIAN ORGANISATIONS BOTH IN THE UK AND OVERSEAS.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Enfield

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£100	£5,558	-	-
2024-12-31	£100	£1,560	-	-
2023-12-31	£2,209	£10,769	-	-
2022-12-31	£15,358	£24,324	-	-
2021-12-31	£13,623	£18,546	-	-
2021-03-31	£14,981	£19,291	-	-

## Trustees

Name	Role	Appointed
IAN PETER SAWYER	Chair	2016-04-01
ALAN CHARLES GOLDRING		2023-04-04
DUNCAN GOULD		2025-04-08
MICHAEL EDWARD WEST		2016-04-01
Richard Canham		2016-04-01
SANDRA JOY WEST		2016-04-01

**ALBANY CHURCH**

England & Wales - Charity number 1160921

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# Accounts

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# **Albany Church**

Report and Accounts

Period ended 31 December 2025

**Albany Church**  
**Legal and Administrative Details**  
**For the period ended 31 December 2025**

Address for correspondence	521 Hertford Road Enfield Middlesex EN3 5UA
Governing Document	CIO Foundation registered 16 March 2015
Charity registration number	1160921
Trustees	Ian Sawyer Sandra West Michael West Richard Canham John Rawding Alan Goldring Duncan Gould
	from 8th April 2025
Bankers	HSBC Plc

**Albany Church**  
**Report of the Trustees**  
**For the period ended 31 December 2025**

**Objects of the charity**

The objects of the CIO for the public benefit are to advance the Christian faith in accordance with the statement of beliefs appearing in the governing document in the London borough of Enfield and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

Albany Church charity is set up for the benefit of members and the public living in and around Enfield, north London, to promote and explore the Christian faith. In particular to local families, young people and senior citizens.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

**Summary of the charity's main activities and achievements**

In furtherance of the above objects, the charity's main activities and achievements were as follows:

The congregation meeting on the premises ('Albany church') formally became part of Restore Community Church (RCC, charity reference 1086604) in September 2021. The name of the congregation is now Restore Community Church Albany and the changes to the financial and operational details of the charity were set out in the trustees report for the period ending 31 December 2022.

The trustee report for RCC charity will set out the activities across all the Restore congregations including Restore Albany. However, the Albany Church CIO Trustees feel that it is important to continue to set out the specific activities at Restore Community Church Albany to show how the objectives of Albany Church CIO continue to be met through the arrangement with Restore Community Church.

**Throughout 2025 the following activities and services for the community were held:**

**Sunday services** have provided worship and Biblical teaching on a wide range of subjects and themes relevant to daily life and provides a place of welcome, community, encouragement, and support for all who attend. The benefit from becoming a Restore Community Church (RCC) congregation continues to increase as we share resources and personnel across the various congregations.

**Messy Church** continued to be a major source of contact with the local community with many families in attendance throughout the year. Over the past year on average 30 children and adults have attended this monthly held activity. We held our last Messy Church in December and plan to move to providing a similar environment of welcome and opportunity to share God's love with our families by holding family services once a month during 2026.

**Rainbow Club** held weekly during term time, provided a place for toddlers to play and interact with each other, while mums, dads and carers can meet, chat and support one another. Help and support is also provided by the leaders as individuals have need. Attendance each week is at capacity and the sessions are much valued by all who attend.

**Busy Little Bees** was started in November 2024 and has been well established throughout 2025. It is a valued, quieter and calmer space for SEND children and their parents and carers to meet in. Parents and carers find support and children enjoy sensory play during these weekly sessions which are restricted in number to ensure a calm environment is maintained.

**Drop in open church café** is held one morning a week. This is an opportunity to invite local folk into the church where they receive a warm welcome, refreshments, a chance to chat and engage in activities. Pre-school children can play and engage in activities. During this time we have been able to offer practical help to a number of people struggling with various concerns and to signpost some to further help. We are registered as a warm space. This activity has formed a link between other activities such as Rainbow Club and Messy Church and our Sunday service. A small group Bible discussion group is also available during this time for those wishing to attend.

**GrowBaby** takes place alongside open church where we both collect and redistribute baby & toddler clothes and supplies to the local community. As parents use this facility they also find a space to chat to each other and a space for their children to play.

**Holiday Clubs** in the Easter, summer and Christmas holidays have taken place welcoming children from 4 to 11 years providing fun activities, games, Bible stories and a healthy lunch and snacks. We have been funded and inspected by the local authority to run these clubs.

**Foodbank collection and referral.** Throughout the year about 50kg of food each month was made available to the local food bank. We are also registered as a referral agency meaning we can refer those in need to the food bank to receive help.

**Alpha Groups.** As people connect with the church there is the opportunity to share life and faith with them. For those who seek to know more about faith we have been able to provide this group which, in a relaxed atmosphere, allows people to learn more and if desired come to faith in Jesus.

**Youth Group.** This group attracts 11 to 16 year olds once a month. They enjoy a variety of events and activities and explore the Christian faith together. A new Restore youth leader appointed this year gives the capacity for this group to develop further during 2026.

**Men's Breakfast.** This bi-monthly event gives an opportunity for members of the church and guests to meet together for breakfast, share life together, and watch & discuss inspirational videos on various topics particularly relevant to men.

**School Assemblies.** Our relationship with our local school, Ark John Keats, continues to grow. They have been keen to bring their children into the church for assemblies and we have been privileged to be able to organise these sessions as part of their Religious Education curriculum.

**Home Groups.** These are small groups meeting weekly where Bible study and discussion take place. Fellowship, teaching, encouragement and both spiritual and practical support are some of the benefits enjoyed by attendees.

**Enfield Together Fund.** Enfield Council set up this fund to empower local organisations to extend or continue providing crisis support to those most in need. As a trusted partner of the council we were one of 9 applicants to be approved to distribute help in the way of supermarket vouchers or making contributions to energy bills to those on benefits. We received £13.8k to distribute at the beginning of the year and another £15k in July. Our existing community activities meant we were in a good position to help those most in need.

Through all the above activities the leadership and wider church have been able to teach, encourage, befriend and support, in both spiritual and practical ways, both our own members and the general community.

Throughout the year the charity has been able to continue to fulfil the objects of advancing the Christian faith and supporting our local community.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## Trustees

Duncan Gould was added to the trusteeship on 8th April 2025..

## Reserves policy

As the CIO has no material outgoings or costs since RCC has taken on the responsibility for all the maintenance and associated expenses of the premises, congregation, operational work and activities, the trustees have decided to maintain the reserves policy of holding no less than £5,000 as set out in the 2022 report.

Accordingly, the trustees have supported RCC in growing the congregation at Restore Community Church Albany by gradually reducing the reserves from just over £20,000 at the end of 2022, down to a level of no less than £5,000 by the end of 2024, with payments to RCC (allowable under 4(j) of the CIO constitution). Payments of £6,000 were made in December 2022, a further £6,000 made in December 2023 and a final payment of £5,523 was made in January this year.

## Financial review

During the year income was £100 being the agreed tenancy fee from RCC. Expenditure was £5,558 being the final payment to RCC as mentioned above and £35 of bank charges. As a result the cash held by the charity decreased by £5,458 to £4,965 all of which is unrestricted and can be used for any charitable purpose. This amount is slightly less than the £5,000 reserves amount agreed but is expected to return above this amount when the next tenancy fee is paid.

The trustees view is that the charity's finances are healthy and sufficient for the foreseeable expenditure for the coming year and beyond.

## Key Risks

The Trustees meet regularly to check the financial position of the CIO, approve decisions, and monitor the risks of the CIO.

It is important to understand that Restore Albany, part of Restore Community Church, overseen by the Restore Albany Leadership Team, is responsible for oversight and of implementation of Restore's policies, in respect of the people and day-to-day activities of Restore Albany.

The CIO Trustees have reviewed the risks to which the CIO, operating with no employees, is exposed. The key risks are:

- **The sufficiency of the financial reserves to cover future anticipated costs** (with a level of prudence for unexpected costs).

The CIO Trustees consider the reserves to be healthy given that the ongoing costs which might ordinarily be incurred by the CIO are being picked up by Restore Community Church; the Tenancy Agreement sets out the cost liability to RCC.

The CIO Trustees continue to have insurance cover in their own name to cover key risks e.g. buildings insurance and trustee insurance (even though the premium is paid by RCC, as set out in the Tenancy Agreement).

- **The sustainability of the relationship with Restore Community Church**

The relationship is considered to be mutually beneficial to each charity with no known problems.

## **Responsibilities of Trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose at anytime, the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## **Approval**

This report was approved by the Trustees on 21st April 2026 and signed on their behalf by :

Signature:   
(Ian Sawyer - Chair of Trustees)

**Albany Church**  
**Receipts and Payments Account**  
**For the period ended 31 December 2025**

	Notes	Unrestricted Fund (£)	Restricted Fund (£)	Total 2025 (£)	Total 2024 (£)
<b>Receipts</b>					
Donations		-		-	-
Gift aid receipts		-		-	-
Charitable activities		100		100	100
Interest income		-		-	-
<b>Total receipts</b>		<b>100</b>	<b>-</b>	<b>100</b>	<b>100</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2&3	5,558		5,558	1,560
		-		-	-
<b>Total payments</b>		<b>5,558</b>	<b>-</b>	<b>5,558</b>	<b>1,560</b>
Net receipts / (payments)		- 5,458	- -	5,458 -	1,460
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>		<b>- 5,458</b>	<b>- -</b>	<b>5,458 -</b>	<b>1,460</b>
Cash funds at last year end		<b>10,423</b>	-	<b>10,423</b>	<b>11,883</b>
<b>Cash funds at this year end</b>	A	<b>4,965</b>	-	<b>4,965</b>	<b>10,423</b>



**Albany Church**  
**Notes to the Accounts**  
**For the period ended 31 December 2025**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. These receipts and payments accounts have not been prepared in accordance with any accounting standards and are not intended to present a 'true and fair' view of the charity's financial activities or financial position.

Unrestricted funds are those which are available for use at the Trustees discretion for the furtherance of the charity's objects. Restricted funds are those which are to be used by the Trustees according to the specific purposes imposed by the donor.

<b>2 Payments in relation to charitable activities undertaken directly</b>	<b>Unrestricted Fund (£)</b>	<b>Restricted Fund (£)</b>	<b>Total 2025 (£)</b>	<b>Total 2024 (£)</b>
Governance & legal fees*	35	-	35	60
Repairs & Maintenance	-	-	-	1,500
	<b>35</b>	<b>-</b>	<b>35</b>	<b>1,560</b>

\* amounts shown are bank charges

**3 Grants and gifts paid to others**

Organisations > £1000				
Restore Community Church	5,523	-	5,523	8,109
	<b>5,523</b>	<b>-</b>	<b>5,523</b>	<b>8,109</b>

**4 Movement in funds**

	<b>Balance at 31Dec24</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Balance at 31Dec25</b>
Unrestricted funds	10,423	100	(5,558.00)	-	4,965
	10,423	100	(5,558.00)	-	4,965
Restricted funds	-	-	0.00	-	-
	-	-	0.00	-	-
Total funds	10,423	100	(5,558.00)	-	4,965

**5 Related party transactions**

There were no related party transactions in the period.

**6 Employees**

There were no employees in the period.

**ALBANY CHURCH**

England & Wales - Charity number 1160921

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# Accounts

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# **Albany Church**

Report and Accounts

Period ended 31 December 2024

**Albany Church**  
**Legal and Administrative Details**  
**For the period ended 31 December 2024**

Address for correspondence	521 Hertford Road Enfield Middlesex EN3 5UA
Governing Document	CIO Foundation registered 16 March 2015
Charity registration number	1160921
Trustees	Ian Sawyer Sandra West Michael West Richard Canham John Rawding Alan Goldring
Bankers	HSBC Plc

**Albany Church**  
**Report of the Trustees**  
**For the period ended 31 December 2024**

**Objects of the charity**

The objects of the CIO for the public benefit are to advance the Christian faith in accordance with the statement of beliefs appearing in the governing document in the London borough of Enfield and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

Albany Church charity is set up for the benefit of members and the public living in and around Enfield, north London, to promote and explore the Christian faith. In particular to local families, young people and senior citizens.

**Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

**Summary of the charity's main activities and achievements**

In furtherance of the above objects, the charity's main activities and achievements were as follows:

The congregation meeting on the premises ('Albany church') formally became part of Restore Community Church (RCC, charity reference 1086604) in September 2021. The name of the congregation is now Restore Community Church Albany and the changes to the financial and operational details of the charity were set out in the trustees report for the period ending 31 December 2022.

The trustee report for RCC charity will set out the activities across all the Restore congregations including Restore Albany. However, the Albany Church CIO Trustees feel that it is important to continue to set out the specific activities at Restore Community Church Albany to show how the objectives of Albany Church CIO continue to be met through the arrangement with Restore Community Church.

Throughout 2024 all activities and services for the community continued. These include Sunday and midweek services, a drop-in open church/café providing a warm space and support services for those in need, GrowBaby providing good quality second hand baby clothes and supplies free of charge to those in need, holiday clubs for those children receiving benefit based free school meals, operating as a Foodbank collection point and referral agency, Alpha groups to help those interested to explore the Christian faith in greater depth, Rainbow Club Parent & Toddler group, Afternoon Fellowship for senior citizens, Messy Church which is for all ages but particularly popular with young families. This year we added 'Busy Little Bees', a toddler group for SEND children, to our weekly activities. We have also added a Men's Breakfast during the year which meets every other month.

**Sunday services** have provided worship and Biblical teaching on a wide range of subjects and themes relevant to daily life and provides a place of welcome, community, encouragement, and support for all who attend. There continues to be increased numbers attending this service, a continuing benefit from becoming a Restore Community Church (RCC) congregation, benefitting from their resources and personnel.

**Messy Church** continues to be a major source of contact with the local community with many families in attendance throughout the year. Over the past year on average 30 children and adults have attended this monthly held activity. Providing much needed community/family time with activities, the chance to sit down to a meal together and the opportunity to share the love of God are key objectives of this popular activity.

**Rainbow Club** held weekly during term time, provided a place for toddlers to play and interact with each other, while mums, dads and carers can meet, chat and support one another. Help and support is also provided by the leaders as individuals have need. Attendance each week is at capacity and the need in the area for extra provision, has led to 'Busy Little Bees' being set up.

**Drop in open church café** is held one morning a week. This is an opportunity to invite local folk into the church where they receive a warm welcome, refreshments, a chance to chat and engage in activities such as board games and basic craft. During this time we have been able to offer practical help to a number of people struggling with various concerns and to signpost some to further help. We are registered as a warm space. This activity has formed a link between other activities such as Rainbow Club and Messy Church and our Sunday service.

**GrowBaby** takes place alongside open church where the leaders has been able to both collect and redistribute baby & toddler clothes and supplies to the local community. As parents use this facility they also find a space to chat to each other and a space for their children to play.

**Holiday Clubs** in the Easter, summer and Christmas holidays have taken place welcoming children from 4 to 11 years providing fun activities, games, Bible stories and a healthy lunch and snacks. We have been funded and inspected by the local authority to run these clubs.

**Foodbank collection and referral.** Throughout the year about 50kg of food each month was made available to the local food bank. We are also registered as a referral agency meaning we can refer those in need to the food bank to receive help.

**Alpha Groups.** As people connect with the church there is the opportunity to share life and faith with them. For those who seek to know more about faith we have been able to provide this group which, in a relaxed atmosphere, allows people to learn more and if desired come to faith in Jesus.

**Youth Group.** This is now well established attracting 11 to 16 year olds once a month. They enjoy a variety of events and activities and explore the Christian faith together. There are plans to increase the frequency of the club to twice a month during 2025.

**Men's Breakfast.** This bi-monthly event gives an opportunity for members of the church and guests to meet together for breakfast, share life together, and watch & discuss inspirational videos on various topics particularly relevant to men.

**School Assemblies.** Throughout the year our relationship with our local school, Ark John Keats, has grown. They have been keen to bring their children into the church for assemblies and we have been privileged to be able to organise these sessions as part of their Religious Education curriculum.

**Home Groups.** These are small groups meeting weekly where Bible study and discussion take place. Fellowship, teaching, encouragement and both spiritual and practical support are some of the benefits enjoyed by attendees. Throughout the year a group has met each Monday and a Thursday group is planned to start early next year.

Through the above activities the leadership and some participants have been able to teach, encourage, befriend and support, in both spiritual and practical ways, both members and the general community. Throughout the year the charity has been able to continue to fulfil the objects of advancing the Christian faith and supporting our local community.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

## **Trustees**

There were no changes to the Trustees during the year.

## Reserves policy

As the CIO has no material outgoings or costs since RCC has taken on the responsibility for all the maintenance and associated expenses of the premises, congregation, operational work and activities, the trustees have decided to maintain the reserves policy of holding no less than £5,000 as set out in the 2022 report.

Accordingly, the trustees have supported RCC in growing the congregation at Restore Community Church Albany by gradually reducing the reserves from just over £20,000 at the end of 2022, down to a level of no less than £5,000 by the end of 2024, with payments to RCC (allowable under 4(j) of the CIO constitution). Payments of £6,000 were made in December 2022, a further £6,000 made in December 2023 and a final payment of £5,523 which will be reflected in the following year-end accounts.

## Financial review

During the year income decreased to £100 being the agreed tenancy fee to Restore Church. Expenditure also decreased to £1500. As a result the cash held by the charity decreased by £1,460 to £10,423 all of which is unrestricted and can be used for any charitable purpose.

The trustees view is that the charity's finances are healthy and sufficient for the foreseeable expenditure for the coming year and beyond.

## Key Risks

The Trustees meet regularly to check the financial position of the CIO, approve decisions, and monitor the risks of the CIO.

It is important to understand that Restore Albany, part of Restore Community Church, overseen by the Restore Albany Leadership Team, is responsible for oversight and of implementation of Restore's policies, in respect of the people and day-to-day activities of Restore Albany.

The CIO Trustees have reviewed the risks to which the CIO, operating with no employees, is exposed.

The key risks are:

- **The sufficiency of the financial reserves to cover future anticipated costs** (with a level of prudence for unexpected costs).

The CIO Trustees consider the reserves to be healthy given that the ongoing costs which might ordinarily be incurred by the CIO are being picked up by Restore Community Church; the Tenancy Agreement sets out the cost liability to RCC.

The CIO Trustees continue to have insurance cover in their own name to cover key risks e.g. buildings insurance and trustee insurance (even though the premium is paid by RCC, as set out in the Tenancy Agreement).

- **The sustainability of the relationship with Restore Community Church**

The relationship is considered to be mutually beneficial to each charity with no known problems.

## Responsibilities of Trustees

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose at anytime, the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## Approval

This report was approved by the Trustees on 8th April 2025 and signed on their behalf by :

Signature:   
(Ian Sawyer - Chair of Trustees)

**Albany Church**  
**Receipts and Payments Account**  
**For the period ended 31 December 2024**

	Notes	Unrestricted Fund (£)	Restricted Fund (£)	Total 2024 (£)	Total 2023 (£)
<b>Receipts</b>					
Donations		-		-	-
Gift aid receipts		-		-	2,109
Charitable activities		100		100	100
Interest income		-		-	-
<b>Total receipts</b>		<b>100</b>	<b>-</b>	<b>100</b>	<b>2,209</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2	1,560		1,560	2,660
<b>Total payments</b>		<b>1,560</b>	<b>-</b>	<b>1,560</b>	<b>2,660</b>
Net receipts / (payments)		- 1,460	- -	1,460 -	10,669
Transfers between funds		-	-	-	-
<b>Net movement in funds</b>		<b>- 1,460</b>	<b>- -</b>	<b>1,460 -</b>	<b>10,669</b>
Cash funds at last year end		<b>11,883</b>	-	<b>11,883</b>	<b>20,443</b>
<b>Cash funds at this year end</b>	A	<b>10,423</b>	-	<b>10,423</b>	<b>11,883</b>



**Albany Church**  
**Notes to the Accounts**  
**For the period ended 31 December 2024**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. These receipts and payments accounts have not been prepared in accordance with any accounting standards and are not intended to present a 'true and fair' view of the charity's financial activities or financial position.

Unrestricted funds are those which are available for use at the Trustees discretion for the furtherance of the charity's objects. Restricted funds are those which are to be used by the Trustees according to the specific purposes imposed by the donor.

<b>2 Payments in relation to charitable activities undertaken directly</b>	<b>Unrestricted Fund (£)</b>	<b>Restricted Fund (£)</b>	<b>Total 2024 (£)</b>	<b>Total 2023 (£)</b>
Governance & legal fees*	60	-	60	60
Repairs & Maintenance	1,500	-	1,500	2,600
	<b>1560</b>	<b>-</b>	<b>1,560</b>	<b>2,660</b>

\* amounts shown are bank charges

**3 Grants and gifts paid to others**

Organisations > £1000				
Restore Community Church	-	-	-	8,109
	<b>0</b>	<b>-</b>	<b>0</b>	<b>8,109</b>

**4 Movement in funds**

	<b>Balance at 31Dec23</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Balance at 31Dec24</b>
Unrestricted funds	11,883	100	(1,560.00)	-	10,423
	11,883	100	(1,560.00)	-	10,423
Restricted funds	-	-	0.00	-	-
	-	-	0.00	-	-
Total funds	11,883	100	(1,560.00)	-	10,423

**5 Related party transactions**

There were no related party transactions in the period.

**6 Employees**

There were no employees in the period.

**ALBANY CHURCH**

England & Wales - Charity number 1160921

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# Accounts

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**Albany Church**  
**Legal and Administrative Details**  
**For the period ended 31 December 2023**

Address for correspondence	521 Hertford Road Enfield Middlesex EN3 5UA
Governing Document	CIO Foundation registered 16 March 2015
Charity registration number	1160921
Trustees	Ian Sawyer Sandra West Michael West Richard Canham John Rawding (appointed 4/4/23) Alan Goldring (appointed 4/4/23)
Bankers	HSBC Plc

# **Albany Church**

Report and Accounts

Period ended 31 December 2023

**Albany Church**  
**Report of the Trustees**  
**For the period ended 31 December 2023**

**Objects of the charity**

The objects of the CIO for the public benefit are to advance the Christian faith in accordance with the statement of beliefs appearing in the governing document in the London borough of Enfield and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

Albany Church charity is set up for the benefit of members and the public living in and around Enfield, north London, to promote and explore the Christian faith. In particular to local families, young people and senior citizens.

**Summary of the charity's main activities and achievements**

In furtherance of the above objects, the charity's main activities and achievements were as follows:

The congregation meeting on the premises ('Albany church') formally became part of Restore Community Church (RCC, charity reference 1086604) in September 2021. The name of the congregation is now Restore Albany and the changes to the financial and operational details of the charity were set out in the trustees report for the period ending 31 December 2022.

The trustee report for RCC charity will set out the activities across all the Restore congregations including Restore Albany. However, the Albany Church CIO Trustees feel that it is important to continue to set out the specific activities at Restore Albany to show how the objectives of Albany Church CIO continue to be met through the arrangement with Restore.

Throughout 2023 all activities and services for the community continued. These include Sunday and midweek services, a drop-in open church/café providing a warm space and support services for those in need, GrowBaby providing good quality second hand baby clothes and supplies free of charge to those in need, holiday clubs for those children receiving benefit based free school meals, operating as a Foodbank collection point and referral agency, Alpha groups to help those interested to explore the Christian faith in greater depth. Rainbow Club Parent & Toddler group, Afternoon Fellowship for senior citizens, Messy Church which is for all ages but particularly popular with young families.

**Sunday services** have provided Biblical teaching on a wide range of subjects and themes relevant to daily life and provides a place of welcome, community, encouragement, and support for all who attend. There continues to be increased numbers attending this service, a continuing benefit from becoming a Restore Community Church (RCC) congregation, benefitting from their resources and personnel.

**Messy Church** continues to be a major source of contact with the local community with many families in attendance throughout the year. Over the past year on average 40 – 50 children and adults have attended this monthly held activity. Providing much needed community/family time with activities, the chance to sit down to a meal together and the opportunity to share the love of God are key objectives of this popular activity.

**Rainbow Club** held weekly during term time provided a place for toddlers to play and interact with each other, while mums, dads and carers can meet, chat and support one another. Help and support is also provided by the leaders as individuals have need. Attendance each week is at capacity and a second weekly session is being considered.

**Drop in open church café** held one morning a week this is an opportunity to invite local folk into the church where they receive a warm welcome, refreshments, a chance to chat and engage in activities such as board games and basic craft. The congregation has been able to offer practical help to a number of people struggling with benefit issues and to signpost some to further help. Since the energy crisis the premises were registered as a warm space. This activity has formed a link between other activities such as Rainbow Club and Messy Church and our Sunday service.

**GrowBaby** takes place alongside open church where the leaders has been able to both collect and redistribute baby & toddler clothes and supplies to the local community. As parents use this facility they also find a space to chat to each other and a space for their children to play.

**Holiday Clubs.** Easter, summer and Christmas holiday clubs have taken place welcoming children from 4 to 11 years providing fun activities, games, Bible stories and a healthy lunch and snacks. We have been funded and inspected by the local authority to run these clubs.

**Foodbank collection and referral.** Throughout the year about 50kg of food each month was made available to the local food bank. We are also registered as a referral agency meaning we can refer those in need to the food bank to receive help.

**Alpha Groups.** As people connect with the church there is the opportunity to share life and faith with them. For those who seek to know more about faith we have been able to provide this group which in a relaxed atmosphere allows people to learn more and if desired come to faith in Jesus.

Our new ventures this year have included:

- A youth group providing activities and an introduction to the Christian faith for teenagers. This has been held once a month since September 2023 and attracts between 12 and 17 youth who are mostly unchurched. The plan is to increase the frequency of these evenings.
- We have hosted the Enfield Church Leaders Prayer Breakfast and increased our connections with other churches in the area looking to work together for the benefit of the local community.
- Throughout the year the congregation have increasingly benefitted from being able to host and attend events bringing together all Restore congregations.

Through the above activities the leadership and some participants have been able to teach, encourage, befriend and support, in both spiritual and practical ways, both members and the general community. Throughout the year the charity has been able to continue to fulfil the objects of advancing the Christian faith and supporting our local community.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Changes during 2023**

During the year Alan Goldring and John Rawding were appointed as CIO trustees.

Further to the details given in last year's report concerning the Albany Church congregation formally becoming part of Restore Community Church (RCC), the trustees continued to work with RCC during 2023 to formally consolidate the changes in a 5-year Tenancy Agreement between the two charities, signed in March 2023 by the trustees of both charities.

An Expression of Wishes document was signed by all trustees on 19 February 2023 stating their wishes in the event that RCC no longer require the premises for the purposes of the trust. This document is held by Church Growth Trust (CGT) and shows the wishes to be:

That the premises be transferred to CGT to hold under their own trust with the purpose of finding a Christian community to continue using the premises. Failing that, the premises to be sold with all proceeds being used for the furtherance of the Gospel in a defined area of Enfield in close proximity to the existing premises.

## **Financial review**

During the year income decreased to £2,209, and expenditure also decreased to £10,769. As a result the cash held by the charity decreased by £8,560 to £11,883, all of which is unrestricted and can be used for any charitable purpose.

The trustees view is that the charity's finances are sufficient for all foreseeable expenditure for the coming year and beyond.

## **Reserves policy**

As the CIO has no material outgoings or costs since RCC has taken on the responsibility for all the maintenance and associated expenses of the premises, congregation, operational work and activities, the trustees have decided to maintain the reserves policy of holding no less than £5,000 as set out in last year's report.

Accordingly, the trustees have supported RCC in growing the congregation at Restore Albany by gradually reducing the reserves from just over £20,000 at the end of 2022, potentially down to a level of no less than £5,000 by the end of 2024, with payments to RCC (allowable under 4(j) of the CIO constitution) at the end of 2022, 2023 and 2024. A payment of £6,000 had already been made in December 2022 and a further £6,000 was made in December 2023 which is reflected in the 2023 year-end accounts. RCC's trustees agreed to receive payments given the costs of Restore Albany were higher than the giving income received from Restore Albany.

## **Key Risks**

The Trustees meet regularly to check the financial position of the CIO, approve decisions, and monitor the risks of the CIO.

It is important to understand that Restore Albany, part of Restore Community Church, overseen by the Restore Albany Leadership Team, is responsible for oversight and of implementation of Restore's policies, in respect of the people and day-to-day activities of Restore Albany.

The CIO Trustees have reviewed the risks to which the CIO, operating with no employees, is exposed.

The key risks are:

- The sufficiency of the financial reserves to cover future anticipated costs (with a level of prudence for unexpected costs).

The CIO Trustees consider the reserves to be healthy given that the ongoing costs which might ordinarily be incurred by the CIO are being picked up by Restore Community Church; the Tenancy Agreement sets out the cost liability to RCC.

The CIO Trustees continue to have insurance cover in their own name to cover key risks e.g. buildings insurance and trustee insurance (even though the premium is paid by RCC, as set out in the Tenancy Agreement).

- The sustainability of the relationship with Restore Community Church

The relationship is considered to be mutually beneficial to each charity with no known problems.

## **Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

**Responsibilities of Trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose at anytime, the the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the Trustees on 10/4/2024 and signed on their behalf by :



Signature: \_\_\_\_\_

(Chair of Trustees)

Date: 10/4/2024

**Albany Church**  
**Receipts and Payments Account**  
**For the period ended 31 December 2023**

	Notes	Unrestricted Fund (£)	Restricted Fund (£)	Total 2023 (£)	Total 2022 (£)
<b>Receipts</b>					
Donations		-		-	12,064
Gift aid receipts		2,109		2,109	1,450
Charitable activities		100		100	1,800
Interest income		-		-	44
<b>Total receipts</b>		<b>2,209</b>	<b>-</b>	<b>2,209</b>	<b>15,358</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2	2,660		2,660	10,585
Grants paid in relation to charitable activities undertaken by others	3	7,834	275	8,109	13,739
<b>Total payments</b>		<b>10,494</b>	<b>275.00</b>	<b>10,769</b>	<b>24,324</b>
Net receipts / (payments)		(8,285.40) -	275.00	(8,560.40)	(8,965.81)
Transfers between funds	4	-	-	-	-
<b>Net movement in funds</b>		<b>(8,285.40) -</b>	<b>275.00</b>	<b>(8,560.40)</b>	<b>(8,965.81)</b>
Cash funds at last year end		<b>20,168</b>	<b>275.00</b>	<b>20,443</b>	<b>29,409</b>
<b>Cash funds at this year end</b>	A	<b>11,883</b>	<b>-</b>	<b>11,883</b>	<b>20,443</b>

**Albany Church**  
**Statement of Assets and Liabilities**  
**For the period ended 31 December 2023**

	Unrestricted Fund (£)	Restricted Fund (£)	Total 2023 (£)	Total 2022 (£)
<b>A Cash funds</b>				
Current account	11,883	-	11,883	20,443
Deposit account	-	-	-	0
Petty cash	-	-	-	0
	<u>11,883</u>	<u>-</u>	<u>11,883</u>	<u>20,443</u>
<b>B Other monetary assets</b>				
Gift aid due to charity	-	-	-	2,109
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,109</u>

**C Assets retained for charity's own use**

	Dec-23	Dec-22
Freehold building	1,630,720	1,511,704
Contents and equipment	18,816	82,853
	<u>1,649,536</u>	<u>1,594,557</u>

The Trustees have not formally revalued the assets and the values stated are for insurance purposes only.

**D Guarantees and secured debts**

The charity has not given any guarantees nor has it provided its assets as security against any liabilities.

The accounts have been approved by the Trustees and signed on their behalf by :

Name: **Ian Sawyer** Signature:  Date: 10/04/2024  
 (Chair of Trustees)

The notes on page 8 form part of these accounts.

**Albany Church**  
**Notes to the Accounts**  
**For the period ended 31 December 2023**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. These receipts and payments accounts have not been prepared in accordance with any accounting standards and are not intended to present a 'true and fair' view of the charity's financial activities or financial position.

Unrestricted funds are those which are available for use at the Trustees discretion for the furtherance of the charity's objects. Restricted funds are those which are to be used by the Trustees according to the specific purposes imposed by the donor.

	Unrestricted Fund (£)	Restricted Fund (£)	Total 2023 (£)	Total 2022 (£)
<b>2 Payments in relation to charitable activities undertaken directly</b>				
Governance & legal fees*	60	-	60	435
Insurance	-	-	-	30
Printing Postage & Stationery	-	-	-	102
Repairs & Maintenance	2,600	-	2,600	6,787
Special events	-	-	-	200
Subscriptions	-	-	-	436
Utilities	-	-	-	2,524
Website	-	-	-	72
	<b>2660</b>	<b>-</b>	<b>2,660</b>	<b>10,585</b>

\* amounts shown are bank charges

**3 Grants and gifts paid to others**

Organisations > £1000				
Restore Community Church	8109	-	8109	9,119
Echoes International	-	-	-	1,000
Organisations <£1000	-	-	-	2,625
Individuals	-	-	-	995
	<b>8109</b>	<b>-</b>	<b>8109</b>	<b>13739</b>

**4 Movement in funds**

	Balance at 31Dec22	Receipts	Payments	Transfers	Balance at 31Dec23
Unrestricted funds	20,168	2,209	(10,494.15)	-	11,883
	<b>20,168</b>	<b>2,209</b>	<b>(10,494.15)</b>	<b>-</b>	<b>11,883</b>
Restricted funds	275	-	(275.00)	-	-
	<b>275</b>	<b>-</b>	<b>(275.00)</b>	<b>-</b>	<b>-</b>
Total funds	<b>20,443</b>	<b>2,209</b>	<b>(10,769.15)</b>	<b>-</b>	<b>11,883</b>

**5 Related party transactions**

There were no related party transactions in the period.

**6 Employees**

There were no employees in the period.

**ALBANY CHURCH**

England & Wales - Charity number 1160921

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# Accounts

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# **Albany Church**

Report and Accounts

Period ended 31 December 2022

**Albany Church**  
**Legal and Administrative Details**  
**For the period ended 31 December 2022**

Address for correspondence	521 Hertford Road Enfield Middlesex EN3 5UA
Governing Document	CIO Foundation registered 16 March 2015
Charity registration number	1160921
Trustees	Ian Sawyer Robert Bailey (Resigned 8th November 2022) Sandra West Michael West Roger O'Connor (Resigned 8th November 2022) Richard Canham
Bankers	HSBC Plc CAF Bank Ltd

**Albany Church**  
**Report of the Trustees**  
**For the period ended 31 December 2022**

**Objects of the charity**

The objects of the CIO for the public benefit are to advance the Christian faith in accordance with the statement of beliefs appearing in the governing document in the London borough of Enfield and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

Albany Church charity is set up for the benefit of members and the public living in and around Enfield, north London, to promote and explore the Christian faith. In particular to local families, young people and senior citizens.

**Summary of the charity's main activities and achievements**

In furtherance of the above objects, the charity's main activities and achievements were as follows:

The congregation meeting on the premises ('Albany church') formally became part of Restore Community Church (RCC, charity reference 1086604) in September 2021. The name of the new congregation is Restore Albany, and the financial and operational details to this change and how it affects Albany Church charity are set out in more detail later in this report.

However, the Albany Church CIO Trustees feel that it is important to set out the specific activities at Restore Albany to show how the objectives of Albany Church CIO continue to be met through the arrangement with Restore.

At the beginning of 2022 activities and services re-opened after the coronavirus lockdown at the end of 2021, and throughout the year activities and services for the community continued. These included Sunday and midweek services, Rainbow Club Parent & Toddler group, Afternoon Fellowship for senior citizens, Messy Church which is for all ages but particularly popular with young families.

New ventures that have been well established over the year have been a drop in open church/café, GrowBaby (this provides good quality second hand baby clothes and supplies free of charge to those in need). We also have a developing relationship with our local school and have been able to run holiday clubs for those children receiving benefit based free school meals. We have also become a Foodbank collection point and referral agency. Towards the end of the year we began an Alpha group to help those interested to explore the Christian faith in greater depth.

Sunday services have provided Biblical teaching on a wide range of subjects and themes relevant to daily life and provides a place of welcome, community, encouragement and support for all who attend. There have been increased numbers since reopening after Covid, this in no small measure down to the congregation becoming a Restore Community Church (RCC) congregation, benefitting from their resources and personnel.

Messy Church continues to be a major source of contact with the local community with many families in attendance throughout the year. Over the past year on average 40 – 50 children and adults have attended this monthly held activity. Providing much needed community/family time with activities, the chance to sit down to a meal together and the opportunity to share the love of God are key objectives of this popular activity.

Rainbow Club held weekly during term time provides a place for toddlers to play and interact with each other, while mums, dads and carers can meet, chat and support one another. Help and support is also provided by the leaders as individuals have need. Attendance each week is at capacity and if possible we would like to expand sessions to twice a week.

In September the annual Community Day was held, opening up the church building and grounds to the local community, providing food and entertainment throughout the day. This was a great success with well over 100 local people enjoying the day.

Our new ventures this year have been:

- Drop in open church café – Held one morning a week this is an opportunity to invite local folk into the church where they receive a warm welcome, refreshments, a chance to chat and engage in activities such as board games and basic craft. The congregation has been able to offer practical help to a number of people struggling with benefit issues and have been able to signpost some to further help. Since the energy crisis the premises was registered as a warm space. This activity has formed a link between other activities such as Rainbow Club and Messy Church and our Sunday service.

- GrowBaby – This takes place alongside open church where leaders have been able to both collect and redistribute baby & toddler clothes and supplies to the local community. As parents use this facility they also find a space to chat to each other and a space for their children to play.

- Holiday Clubs – Easter, summer and Christmas holiday clubs have taken place welcoming children from 7 to 12 years providing fun activities, games, Bible stories and a healthy lunch and snacks. We have been funded and inspected by the local authority to run these clubs.

- Foodbank collection and referral – Throughout the year about 50kg of food each month was made to the local food bank. We are also registered as a referral agency meaning we can refer those in need to the food bank to receive help.

- Alpha Group – As people connect with the church there is the opportunity to share life and faith with them. For those who seek to know more about faith we have been able to provide this group which in a relaxed atmosphere allows people to learn more and if desired come to faith in Jesus.

Through the above activities we have been able to teach, encourage, befriend and support, in both spiritual and practical ways, both our members and the general community we have contact with. Throughout the year the charity has been able to continue to fulfil the objects of advancing the Christian faith and supporting our local community.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Changes during 2022**

As a result of the congregation formally becoming part of Restore Community Church (RCC) in September 2021, the trustees worked with RCC during 2022 to implement the operational and financial intentions that both charities had previously verbally agreed.

At an organisational level, the Leadership Team (now the Restore Albany Leadership Team) remained responsible for the people and day-to-day activities of Restore Albany, under the leadership of the Location Leader.

The following financial and operational changes happened:

- RCC took on responsibility, together with the associated costs, for the maintenance and upkeep of the premises (except only for the cost of removal of the very large tree) and ensuring the premises comply with all legal requirements (fire regulations, gas safety, electricity safety etc)

- RCC took on full responsibility for all the expenses of Restore Albany; including the costs of the activities, the support of missionaries, and other costs including employment costs
- RCC took on responsibilities for administration, policy development (H&S, Safeguarding etc) and for financial matters such as the preparation of the CIO annual accounts and insurance, notwithstanding that RCC would be answerable to the CIO trustees for some of these matters (such as the accounts and insurance where the CIO remains ultimately responsible)
- all members of the congregation redirected their giving to RCC

Some of the above changes were formally consolidated in a 5-year Tenancy Agreement between the two charities, signed in March 2023 by the trustees of both charities.

### **Financial review**

During the year income increased by £1,735, to £15,358, and expenditure also increased by £5778, to £24,324. As a result the cash held by the charity decreased by £8,966, to £20,443, of which £20,168 is unrestricted and can be used for any charitable purpose.

The trustees view is that the charity's finances are healthy and sufficient for all foreseeable expenditure for the coming year and beyond.

The CIO agreed to use some of its reserves to remove the very large tree in 2023/2024 at an anticipated cost of about £5,000. This money is expected to be spent in 2023/24.

The immediate implication of all of the above financial and operational changes was that Albany Church CIO continued in its responsibilities for the premises under the 1898 trust, but has no material outgo or costs (other than for the tree removal), since RCC has taken on the responsibility for all the maintenance and associated expenses of the premises, congregation, operational work and the many activities.

### **Reserves policy**

As a result of the above, the CIO trustees have decided to alter their reserves policy, with the aim of holding no less than £5,000 (excluding the cost of the tree removal) going forward (previously £20,000). Accordingly, the trustees decided that they could support RCC in growing the congregation at Restore Albany by gradually reducing the reserves from just over £20,000 at the end of 2022, potentially down to a level of no less than £5,000 by the end of 2024, with payments to RCC (allowable under 4(j) of the CIO constitution) at the end of 2022, 2023 and 2024. A payment of £6,000 was made in December 2022 and is reflected in the 2022 year-end accounts. RCC's trustees agreed to receive payments given the costs of Restore Albany were higher than the giving income received from Restore Albany.

### **Key Risks**

The Trustees meet regularly to check the financial position of the CIO, approve decisions, and monitor the risks of the CIO.

It is important to understand that Restore Albany, part of Restore Community Church, overseen by the Restore Albany Leadership Team, is responsible for oversight and of implementation of Restore's policies, in respect of the people and day-to-day activities of Restore Albany.

The CIO Trustees have reviewed the risks to which the CIO, operating with no employees, is exposed. The key risks are:

- The sufficiency of the financial reserves to cover future anticipated costs (with a level of prudence for unexpected costs).

The CIO Trustees consider the reserves to be healthy given that the ongoing costs which might ordinarily be incurred by the CIO are being picked up by Restore Community Church; the Tenancy Agreement sets out the cost liability to RCC.



**Albany Church**  
**Receipts and Payments Account**  
**For the period ended 31 December 2022**

	Notes	Unrestricted Fund (£)	Restricted Fund (£)	Total 2022 (£)	Total 2021 (£)
<b>Receipts</b>					
Donations		12,064		12,064	11,223
Gift aid receipts		1,450		1,450	2,198
Charitable activities		1,800		1,800	200
Interest income		44		44	2
<b>Total receipts</b>		<b>15,358</b>	<b>0</b>	<b>15,358</b>	<b>13,623</b>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	2	10,585		10,585	12,231
Grants paid in relation to charitable activities undertaken by others	3	13,689	50	13,739	6,315
<b>Total payments</b>		<b>24,274</b>	<b>50</b>	<b>24,324</b>	<b>18,546</b>
Net receipts / (payments)		(8,915.81)	(50.00)	(8,965.81)	(4,923.00)
Transfers between funds	4	0	0	0	0
<b>Net movement in funds</b>		<b>(8,915.81)</b>	<b>(50.00)</b>	<b>(8,965.81)</b>	<b>(4,923.00)</b>
Cash funds at last year end		<b>29,084</b>	<b>325</b>	<b>29,409</b>	<b>34,332</b>
<b>Cash funds at this year end</b>	A	<b>20,168</b>	<b>275</b>	<b>20,443</b>	<b>29,409</b>

**Albany Church**  
**Statement of Assets and Liabilities**  
**For the period ended 31 December 2022**

	Unrestricted Fund (£)	Restricted Fund (£)	Total 2022 (£)	Total 2021 (£)
<b>A Cash funds</b>				
Current account	20,168	275	20,443	1,676
Deposit account	-	-	-	27,461
Petty cash	-	-	-	272
	20,168	275	20,443	29,409
<b>B Other monetary assets</b>				
Gift aid due to charity	2,109	-	2,109	1,450
	2,109	-	2,109	1,450

**C Assets retained for charity's own use**

	<b>Dec-22</b>
Freehold building	1,511,704
Contents and equipment	82,853
	1,594,557


The Trustees have not formally revalued the assets and the values stated are for insurance purposes only.

**D Guarantees and secured debts**

The charity has not given any guarantees nor has it provided its assets as security against any liabilities.

The accounts have been approved by the Trustees and signed on their behalf by :

Name: **Ian Sawyer**  
 (Chair of Trustees)

Signature: 

Date: 4/4/2023

The notes on page 8 form part of these accounts.

**Albany Church**  
**Notes to the Accounts**  
**For the period ended 31 December 2022**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. These receipts and payments accounts have not been prepared in accordance with any accounting standards and are not intended to present a 'true and fair' view of the charity's financial activities or financial position.

Unrestricted funds are those which are available for use at the Trustees discretion for the furtherance of the charity's objects. Restricted funds are those which are to be used by the Trustees according to the specific purposes imposed by the donor.

	Unrestricted Fund (£)	Restricted Fund (£)	Total 2022 (£)	Total 2021 (£)
<b>2 Payments in relation to charitable activities undertaken directly</b>				
Governance & legal fees	435	-	435	433
Insurance	30	-	30	-
Printing Postage & Stationery	102	-	102	190
Repairs & Maintenance	6787	-	6,787	8,207
Special events	200	-	200	568
Subscriptions	436	-	436	772
Utilities	2524	-	2,524	446
Ministry costs				852
Literature and study materials			-	147
Refreshments and catering				364
Music				79
Other				172
Website	72	-	72	-
	<b>10585</b>	<b>-</b>	<b>10,585</b>	<b>12,231</b>

**3 Grants and gifts paid to others**

Organisations > £1000				
Restore Community Church	9119	-	9119	2,250
Echoes International	1000	-	1000	750
Organisations <£1000	2575	50	2625	2,465
Individuals	995	-	995	850
	<b>13689</b>	<b>50</b>	<b>13739</b>	<b>6315</b>

**4 Movement in funds**

	Balance at 31Dec21	Receipts	Payments	Transfers	Balance at 31Dec22
Unrestricted funds	29,084	15,358	(24,274.00)	-	20,168
	29,084	15,358	(24,274.00)	-	20,168
Restricted funds	325	-	(50.00)	-	275
	325	-	(50.00)	-	275
Total funds	29,409	15,358	(24,324.00)	-	20,443

**5 Related party transactions**

There were no related party transactions in the period.

**6 Employees**

There were no employees in the period.

**ALBANY CHURCH**

England & Wales - Charity number 1160921

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# Accounts

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# Albany Church

Report and Accounts

Period ended 31 December 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**ALBANY CHURCH**  
**LEGAL AND ADMINISTRATIVE DETAILS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2021**

ADDRESS FOR CORRESPONDENCE	521 Hertford Road Enfield Middlesex EN3 5UA
GOVERNING DOCUMENT	CIO - Foundation Registered 16 March 2015
CHARITY REGISTRATION NUMBER	1160921
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Ian Sawyer Robert Bailey Sandra West Michael West Roger O'Connor Richard Canham
BANKERS	HSBC Plc CAF Bank Ltd
ACCOUNTANT	Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Pages 7-8	Notes to the Accounts

**ALBANY CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE PERIOD ENDED 31 DECEMBER 2021**

The Trustees have pleasure in submitting the Report and Accounts for the period ended 31 December 2021.

**Objects of the charity**

The objects of the CIO for the public benefit are to advance the Christian faith in accordance with the statement of beliefs appearing in the governing document in the London borough of Enfield and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

The church is set up for the benefit of members of the church and the public living in Enfield, north London in order to promote and explore the Christian faith. In particular, those benefiting in the community will be local families, young people and senior citizens. The church also supports various Christian organisations both in the UK and overseas.

**Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were as follows:

The Coronavirus pandemic has once again affected our ability to operate as we would normally wish to. As the second lockdown came to an end, we were able to resume a face to face Sunday service at the beginning of April with an Easter Sunday service which was appreciated by all attending despite mask wearing and no singing allowed. All other activities remained closed and opened up under strict Covid regulations as follows:

Rainbow Club parent & toddler group – June

Messy Church – outside event in September then inside from October.

Senior Citizens Afternoon Fellowship – October.

All face to face activities then ceased again as the Omicron variant hit towards the mid/end of December.

Throughout the shutdown periods, Church members were encouraged to join the Restore Community Church live-stream Sunday service and we continued throughout with Zoom (video conferencing) midweek prayer, ministry and communion services. Those without internet access (mainly more elderly members) were again kept in contact by phone and a weekly printed and delivered newsletter.

Throughout the whole period we were able to maintain our weekly open garden or open church mornings providing the church community and wider community the opportunity to keep connected and for needs to be met as they arose. A new venture was started during this period called 'Growbaby'. This seeks to provide good second-hand baby clothes, toys and supplies to those parents struggling to provide for their children.

Meals also continued to be distributed to those known to us as were most in need up until May when the scheme providing the meals closed.

Throughout the period we have continued to grow our relationship with Restore Community Church (Restore) to explore ways they might help us in strengthening and expanding the objects of the charity as well as ensuring its long term future. In September we held a weekend celebration marking formally joining with Restore and we continue to work towards an amalgamation of the two charities. To assist this process, our reporting and accounting period was changed during the period to run from 1<sup>st</sup> January to 31<sup>st</sup> December, to bring it in line with Restore.

Although another challenging year, we feel the charity has been able to continue to fulfil the objects of advancing the Christian faith and supporting our local community.

In planning the activities, the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

During the year income decreased by £1,400, to £13,600, and expenditure decreased by £700, to £18,500. As a result the cash held by the charity decreased by £4,900, to £29,400, of which £29,100 is unrestricted and can be used for any charitable purpose.

The charity's finances are healthy and sufficient for all foreseeable expenditure for the coming year and beyond. We continue to give over 20% of our income to UK registered charities actively involved in poverty relief and the promotion of the Christian faith in the UK and overseas.

### **Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £20,000 (which equates to just over 12 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. This reflects in part the age of our building and the subsequent increasing and at times unforeseen maintenance and repairs required. At the year end, the charity held unrestricted cash of £29,100 and the charity is complying with its policy.

### **Risk statement**

The Trustees have reviewed the risks to which a small charity operating with no employees is exposed. They are either that: 1) financial reserves or, 2) volunteer personnel, fall to an unsustainable level to continue to operate as a church. These levels are regularly monitored throughout the year at Leadership Team meetings and at the Annual Trustee Meeting, therefore appropriate procedures are in place to identify, monitor and review these risks on a regular basis. At present both finances and volunteer levels remain healthy.

### **Governance**

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the charity. New trustees are recruited and appointed by the trustees.

### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

### **Approval**

This report was approved by the trustees and signed on their behalf by:

Ian Peter Sawyer (Chair of Trustees)

Date: 21 April 2022

## **ACCOUNTANT'S REPORT ON THE FINANCIAL STATEMENTS OF AN UNAUDITED CHARITY**

Accountant's Report to the Trustees on the Preparation of the Unaudited Statutory Accounts of Albany Church for the period ended 31 December 2021.

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the accounts of Albany Church for the period ended 31 December 2021 as set out on pages 5 to 8 from the accounting records and from information and explanations you have given us.

This report is made solely to the Trustees of the charity, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of the charity and state those matters that we have agreed to state to the Trustees of the charity. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its Trustees as a body for our work or for this report.

It is your duty to ensure that the charity has kept adequate records and to prepare statutory accounts that meet the requirements of the Charities Act 2011 for the charity. You consider that the charity is exempt from the statutory audit requirement for the year and is eligible to prepare 'Receipts and Payments' accounts.

We have not been instructed to carry out an audit or review of the accounts of the charity. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 03 May 2022

**ALBANY CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE PERIOD ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds		Restricted Funds	9m period to Dec2021	Year to Mar2021
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		10,308	-	915	11,223	10,727
Gift aid receipts		2,198	-	-	2,198	1,940
Legacies		-	-	-	-	2,000
Charitable activities		200	-	-	200	300
Interest		2	-	-	2	15
<b>Total receipts</b>		<b>12,708</b>	<b>-</b>	<b>915</b>	<b>13,623</b>	<b>14,981</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	12,231	-	-	12,231	6,042
Grants paid in relation to charitable activities undertaken by others	3	5,725	-	590	6,315	13,250
<b>Total payments</b>		<b>17,956</b>	<b>-</b>	<b>590</b>	<b>18,546</b>	<b>19,291</b>
Net of receipts / (payments) before transfers		(5,248)	-	325	(4,923)	(4,310)
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<b>(5,248)</b>	<b>-</b>	<b>325</b>	<b>(4,923)</b>	<b>(4,310)</b>
Cash funds as at last year end		34,332	-	-	34,332	38,642
<b>Cash funds at this year end</b>	A	<b>29,084</b>	<b>-</b>	<b>325</b>	<b>29,409</b>	<b>34,332</b>

The notes on pages 7 - 8 form part of these accounts.

**ALBANY CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE PERIOD ENDED 31 DECEMBER 2021**

	<u>Unrestricted Funds</u>		Restricted funds £	9m period to Dec2021 £	Year to Mar2021 £
	General funds £	Designated funds £			
<b>A Cash funds</b>					
Cash at bank - current	1,351	-	325	1,676	3,337
Cash at bank - deposit	27,461	-	-	27,461	30,754
Petty cash	272	-	-	272	241
	<u>29,084</u>	<u>-</u>	<u>325</u>	<u>29,409</u>	<u>34,332</u>
<b>B Other monetary assets</b>					
Gift aid due to charity	1,450	-	-	1,450	2,197
	<u>1,450</u>	<u>-</u>	<u>-</u>	<u>1,450</u>	<u>2,197</u>
<b>C Liabilities</b>					
<b>Falling due within one year:</b>					
Fee for accounts preparation	372	-	-	372	372
	<u>372</u>	<u>-</u>	<u>-</u>	<u>372</u>	<u>372</u>
<b>D Assets retained for charity's own use</b>					
				Value to Dec2021 £	
Freehold Building				1,511,704	
Contents and equipment				82,853	
				<u>1,594,557</u>	

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

**E Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Ian Peter Sawyer (Chair of Trustees) date 21 April 2022

The notes on pages 7 - 8 form part of these accounts.

**ALBANY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2021**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	9m period to Dec2021	Year to Mar2021
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Repairs, maintenance and equipment	8,207	-	-	8,207	464
Utilities	446	-	-	446	1,072
Ministry costs	852	-	-	852	320
Insurance	-	-	-	-	1,438
Printing, postage and stationery	190	-	-	190	341
Subscriptions and donations	772	-	-	772	404
Governance and legal fees	433	-	-	433	360
Literature and study materials	147	-	-	147	74
Refreshments and catering	364	-	-	364	-
Music	79	-	-	79	284
Special events	568	-	-	568	-
Website and internet	-	-	-	-	1,272
Other costs	172	-	-	172	14
	<u>12,231</u>	<u>-</u>	<u>-</u>	<u>12,231</u>	<u>6,042</u>

**3 Grants and gifts paid to others**

Organisations:					
Restore Community Church	2,250	-	-	2,250	6,780
Echoes of Service	750	-	-	750	1,020
Organisations < £1,000	1,875	-	590	2,465	2,700
Individuals	850	-	-	850	2,750
	<u>5,725</u>	<u>-</u>	<u>590</u>	<u>6,315</u>	<u>13,250</u>

**4 Transactions with related parties**

The charity has no employees.  
No amounts were paid or are payable to any trustee or to any person connected to them.

**ALBANY CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2021**

<b>5 Movement of funds</b>	Balance at 31Mar2021 £	Receipts £	Payments £	Transfers £	Balance at 31Dec2021 £
General funds	34,332	12,708	(17,956)	-	29,084
	<u>34,332</u>	<u>12,708</u>	<u>(17,956)</u>	<u>-</u>	<u>29,084</u>
Restricted funds					
Tear Fund Boxes	-	390	(390)	-	-
Benevolent fund	-	425	(150)	-	275
Other mission giving	-	100	(50)	-	50
	<u>-</u>	<u>915</u>	<u>(590)</u>	<u>-</u>	<u>325</u>
Total funds	<u>34,332</u>	<u>13,623</u>	<u>(18,546)</u>	<u>-</u>	<u>29,409</u>