

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

Albany Church
Statement of Assets and Liabilities
For the period ended 31 December 2025

	Unrestricted Fund (£)	Restricted Fund (£)	Total 2025 (£)	Total 2024 (£)
A Cash funds				
Current account	4,965	-	4,965	10,423
	<u>4,965</u>	<u>-</u>	<u>4,965</u>	<u>10,423</u>

B Assets retained for charity's own use


	Dec-25	Dec-24
Freehold building	1,728,564	1,728,564
Contents and equipment	19,945	19,945
	<u>1,748,509</u>	<u>1,748,509</u>

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

C 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: 21st April 2026
 (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 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.

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

* amounts shown are bank charges

3 Grants and gifts paid to others

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

4 Movement in funds

	Balance at 31Dec24	Receipts	Payments	Transfers	Balance at 31Dec25
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.