

THE COTTERIDGE CHURCH

ANNUAL REPORT AND ACCOUNTS 2019

The Cotteridge Church

Annual Report 2019

Year ended 31 December 2019

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Our Mission Statement 2019

The Cotteridge Church aims to be:

A place of reconciliation

- where hurts are healed, and barriers broken down

A place of proclamation

- where beliefs are respected, and dialogue encouraged

A place of service

- where community needs are met

A place of celebration

- where the good things of life are celebrated

Our vision

Striving to be a vibrant, challenging Christian community celebrating and sharing in the life of God's kingdom.

Inclusive

Welcoming all: ourselves, our community, and the worldwide community

Intentional

Living the gospel in word and deed

Inviting

Offering the opportunity to explore the Christian faith

Interactive

Enabling all to find and celebrate their place in the life of the Church

The Cotteridge Church

24 Pershore Road South, Kings Norton, Birmingham B30 3EJ

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www.thecotteridgechurch.org.uk

Trustees who served during the year

Ex officio

Rev. Michael Claridge (Anglican Minister) from March 2017

Rev. Roger Collins (Non-stipendiary Anglican Minister and vice chair of PCC)

Rev. Neil Johnson (Methodist Superintendant)

Laurie Brown (Treasurer)

Co-opted

Laurie Brown (Church Warden) from April 2019

Trevor Jones (Methodist Steward) from April 2019

Dorothy Audley (URC Elder) from April 2019

Jean Morgan from April 2019

Carole Allen from April 2019

Elected

Clare Naughton 2016 to April 2019

Pam Waddell 2016 to April 2019

Susan Claridge 2017

Jane Stephens 2017

Neil Walters 2017

Peter Rookes 2018 to October 2019

Evelyn Bhajan 2018

Stephen Audley 2018

Church Administrator

David Pycock

Membership

At 31/12/19 there were 163 Church members (2018 179).

Introduction

Welcome to the Annual Report on activities and groups at The Cotteridge Church during 2019.

Within these pages you will read of a wide range of activities and events. Some will be affirming, some challenging, and some both. Thank you to everyone who has contributed to the life and witness of The Cotteridge Church during the twelve months represented by this report.

For all of these things to happen, and for them to continue happening, they need resourcing. Resourcing is threefold. It needs people, it needs prayer, and it needs money. All of these are important, if one is weak then the others can't function.

Money drives our activities. It contributes to the life of our three denominations (the first call on our finances), it maintains our place to meet (the church building), it enables us to employ staff to service vital areas of our ministry, and it keeps us warm and illuminated! There are many other calls on our finances and the accounts are included here. Please read them and ask any questions you might have. But above all else please review what you are able to give and think and pray about increasing it. We are a growing church in many ways, and we need to increase our financial resources to support that.

Prayer is vital as a Christian community. We pray for individuals, our corporate life, and for wider world. We do that in our worship times together, but also as individuals and groups. In the church building I have made sure that there are some prayer resources in the Chapel. We have a copy of annual prayer handbooks from The Methodist Church and The United Reformed Church and also the quarterly prayer diary that The Church of England - Birmingham produces. These are excellent resources and I commend them to you. There is another prayer resource though too. It's the weekly notice sheet. Take it away with you and pray, not just for the names on the prayer lists, but also the events and activities shown.

People are what it's all about. We need people as volunteers, and we are called to serve and minister to people. Of course, some of these are the same people. Those who volunteer are also those cared for and ministered to and with. Please think and pray about volunteering in some of the many areas we need help in. Above all else make it known to all people that 'All are Welcome' at The Cotteridge Church.

A few of good news items to finish with. The life and work of The Cotteridge Church Café continues to grow with new hours and fare in 2019. Messy Church continues to be a growth area of our worship life and is very much becoming a congregation in a real sense. Youth Café and Safe Space, which started in October, sees around two dozen or more 14-16 year olds enjoying the café and Youth Room. This latter is an addition to the already excellent youth work of Boys Brigade and Guiding groups that takes place here.

Revd. Mike Claridge
Minister of The Cotteridge Church

Structure, Governance and Management

The Cotteridge Church is a Local Ecumenical Partnership between the Church of England, the Methodist Church and the United Reformed Church. Its premises are subject to a sharing agreement between the three denominations and its structure, governance and management is ordered by an updated constitution to be adopted at the 2020 AGM in April 2020.

Throughout the year the Trustees pay due regard to the Charity Commissions guidance on Public Benefit and in particular the specific guidance provided to charities involved in the advancement of religion.

Joint Church Council

The legal responsibility for the Cotteridge Church rests with the Joint Church Council (JCC), which is elected on denominational lines as defined in the Sharing Agreement. The Stipendiary minister and some denominational representatives are ex-officio, co-opted members serve until the next AGM, and elected members serve for three years retiring in rotation. The JCC as also the body of Trustees and membership is as per the list at the beginning of this report.

The JCC is responsible for the Church finances, its management and control, including the appointment of a Treasurer. The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy, and enable them to ascertain the financial position of the Church, while ensuring that the financial statements comply as follows:

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

JCC is responsible for safeguarding Church assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. Due to the level of income of the Charity, JCC is required to have the financial statements independently examined prior to publication.

Congregational Meeting

The meeting is chaired by the chair of JCC and is a vehicle for consulting with the congregation about all aspects of Church life, and for communicating the decisions of JCC to the wider Church congregation.

The annual meeting usually taking place around April is not only the Church AGM but also the time when the three denominational AGMs are held. It is at this meeting when the Annual report and Accounts are received.

Financial Review

The start of 2019 saw a healthy bank balance following the very generous legacy from Primrose Taylor masking an expected budget deficit for the year. During the year we lost the revenue from CGL, a council funded resource and faced a turbulent year with falling income. By the end of the year, CGL had returned, albeit for possibly the short term and lettings were looking more buoyant.

As expected, expenditure outstripped income for the year as we took the opportunity of purchasing large capital goods and also carrying out one off repairs.

During the year we purchased an expensive potato peeler costing over £3,000, Picotech electrical monitoring equipment £478, racking £165, carpet cleaner £250, a fire pit £215, hand dryers £1,872, Wi-Fi £2,264, mobile book case £215, balcony barrier £230, scaffold tower £600, together with many small purchases. We also carried out extensive repairs, Tower repairs net £3,900 (having received a similar amount in a grant), Formula networks £2,263, Jericho Electrical £1,842, Churches Fire £1,061, repairs to front steps £1,700, plumbing £3,315, electrics £1,032, asbestos survey £216. The youth room was refurbished with the aid of a grant of £9,273 and we made the major purchase of new seating throughout the Church costing £15,896.

Income continues to decline as a couple of major contributors moved away from the area and we also lost some income through the death of members.

Catering, usually a source of income, reinvested its profits into modernising the coffee bar and purchasing much needed new equipment with an eye on the future. However, despite interest rates being so low, our investments have continued to outperform and were higher than budgeted.

Expenditure has been tightly controlled with a loyal hardworking party carrying out much of the repair work under the guidance of David our administrator who continues to save us thousands of pounds with his ever practical and knowledgeable leadership.

Our major expenditure as ever is the payment we make to the three denominations totalling £71,440. Whilst the aim is to cover this from congregational giving, this fell short by £4,758.

Whilst, at first glance, the excess of expenditure over income shows a worrying deficit of £43,492, once the non-recurring items are excluded as listed above the figure reduces to a more manageable loss of £3,107.

Laurie Brown Treasurer

Reserves Policy

The policy remains as follows: -

To hold net realisable unrestricted and undesignated reserves (net current assets) equivalent to between 6- and 12-months' spending.

To maintain realisable unrestricted and undesignated reserves at the policy level by setting an annual budget that achieves the policy and by monitoring the budget throughout the year, taking any action as appropriate.

Reserves for this purpose includes accumulated unrestricted income, but excludes restricted funds, designated funds and funds that could only be realised by selling assets held for the use of the JCC.

The Reserves policy continues to provide a clear financial framework for the JCC and its sub committees and commissions to support decision-making and flags potential financial difficulties at an early stage.

Risk Management

The Joint Church Council recognises the need for appropriate policies and procedures to manage risk (including Health & Safety), across all areas of activity for which it is responsible, including its buildings and facilities, as well as a wide range of activities and events. Subject to policies agreed by the JCC, each Commission and Committee has responsibility for the effective day to day implementation of the relevant agreed risk management processes covering the areas of activity for which they are responsible.

The Church's exposure to risk is being managed and monitored through the Risk Register agreed by the JCC in 2014 and covers five major areas:

1. Strategic and Reputational Risk
2. Financial Risk
3. Compliance Ongoing Risk
4. Operational Risk
5. Property/premises

The major risks to which the JCC is exposed are identified in the above-mentioned document and the JCC are ultimately responsible to ensure that there are procedures established to reduce and manage those risks.

It is the intention of the JCC to review this Risk Register on a regular basis.

Church Committees

The Church is supported by a limited number of Committees and Working Groups:

Worship and Pastoral Committee

Worship and prayer are at the heart of The Cotteridge Church.. It is through this that we seek to be inspired, upheld and strengthened by God. It is our gatherings on Sundays and other times that drive our mission as servants of Christ.

The Cotteridge Church does not exist as an island. We are part of three other denominations and, through Churches Together in B30, the wider Christian Community too. We enjoy a variety of worship and preaching. When preparing the 'plan' I try to ensure that our three denominations are represented. That isn't always possible but, at the time of writing, I have visiting preachers from The Methodist Church, The Church of England and The United Reformed Church lined up with dates agreed.

We are part of the wider Church too. On some occasions we can join with other congregations as we have many years with acts such as the Good Friday Procession of Witness. In our life as part of The Methodist Church we are in the 'Orange Ministry Team' giving opportunities to meet, such as the Ash Wednesday service at Hall Green United Church. Together with all our sisters and brothers we are the Body of Christ.

One area of worship is Messy Church. You might expect to see 'Messy' as part of the Young Persons Forum report! But Messy Church is worship. Across the denominations the numbers of those at Messy Church are counted within the statistics of those attending worship. It is very different, but it is worship, and fellowship. It is a Fresh Expressions of Church that our denominations encourage. Come and try it.

Worship is led and enhanced by music. In 2019 John Tesh decided to step down as our regular, week-by-week, organist. He is still part of our 'Music Plan', and I thank all those who are enhancing our worship with their musical gifts. I also thank all those others who assist with worship and it's setting up. We have a devoted team of vestry and communion stewards, readers, communion assistants, intercessors and sound desk operators. But we need more. Please give thought to volunteering in these roles.

Spiritual Growth is ongoing, and we seek to provide this through sermons, courses, articles and opportunities. Other groups meet that help with this; Fellowship, SPARK, Café Church and events offered by our three denominations. Remember to look out for details.

Pastoral Care is also intrinsic to our being as Christians. Here I would like to thank our pastoral links team for their oversight of those entrusted to their care. It is a great gift to be Minister of a church with a pastoral team sharing in the ministry of care. Again, we need more people to be pastoral links so please give this your prayers.

On the theme of prayer, although it extends to other areas of church life too, may I please make a plea. If you need a name or situation including on the prayer list or need me to know or act about something else, please jot it down on a piece of paper or an email. I am prone to forgetting verbal messages!

Pastoral care is also given informally at The Cotteridge Church and the care of those who frequent the Pennine Way is much appreciated too. I know that many find it a place of support and friendship.

Revd. Mike Claridge

Finance and Management Committee

F & P meet monthly apart from August. David Pycock (administrator) plays a big role in the day to day upkeep and modernisation of the building. Church volunteers work with him to undertake practical jobs on a regular basis.

Sample of in-house jobs 2019/20: higher balustrade fitted to the Malvern room balcony; the Cotswold room fluorescent ceiling lighting replaced with LED; Cotswold & Clent rooms partially redecorated; the former boiler room emptied & converted into a secondary store.

Significant Exterior work: Facing bricks replaced on spiral steps.

Procedures / Policies: David / volunteers have a rolling program of procedures covering testing of legionella, fire alarm call-points, and emergency lighting.

Continuing Bredon Room upgrade: Installations ongoing for a sink and a TV.

Purchases: Primrose Taylor's legacy was used to buy new chairs; a scaffolding tower enables volunteers to safely reach new heights; a replacement carpet cleaner; purchase and installation of a new potato peeler that required connection to a mains sewer pipe. Volunteers had to dig up an extensive area of the garden.

Repairs: Projector power supply changed.

Catering: Both the kitchen & the coffee bar introduced new menus to meet new demand. Equipment was modernised to replace older units.

Methodist Circuit: Attendance / representation at Circuit meetings continued.

Name Change: Finance & Property will add 'Management' to their brief.

Outstanding: An upgrade to the A / V system. Carbon neutral church.

My thanks to all members & volunteers of F & P for cheerfully putting in many hours of their time and expertise. Note that many who serve on the F & P also serve on the JCC. There is an urgent need to broaden membership on both committees. All church members are invited to serve.

Peter Childs

(Chair)

Building Steering Group

Under JCC's authority from 2017, the BSG oversees redevelopment of site and buildings.

The Group recognises our buildings have small architectural merit but sit prominently between the former Barclays bank and the 1930 Fire Station (statutorily protected, Grade II). Any external change to our site must thus respect this “group value” as we evolve to honour our tradition and fulfil our mission.

Until July, BSG continued to work with architects APEC to consider three outline designs following a brief developed by us consulting groups within and outside the church. Responses marginally favoured Option 1 (the low height “shoebox”, = greatest extra space per £, but arguably the least attractive). Informally, the Council’s Principal Planning Officer supports this Option, including turning the main church entrance toward Watford Road provided new build did not project beyond the tower. The Victorian Society (a statutory consultee later in the process) hoped the window over the balcony and stone dressings would remain unobscured. They encouraged modest, single-height extension, lightly connected to the existing façade.

Funding for an initial phase (“The Garden Project”) was to come from Veolia (£68k/90k), balanced by The Methodist Church. Plans included a new external doorway through the NW corner of the Malvern Room, a kinked ramp down, and an external chair lift so all user groups could access an enhanced space to the north. Planning permission was obtained.

However, the Group are not convinced this project remains value. We thus halted professional input to consider [1] reconfiguring the Beaumont Park end, perhaps to include a neighbouring strip of grass verge or a rectangle of back garden (if affordable) and [2] internal reordering, with a modest, largely glazed single-storey extension for café (and small meetings) toward the street, taking in the sub-gallery space and retaining an axial entrance. Other internal reordering MIGHT include [a] levelling and extending the balcony into the existing first floor; [b] a lift in the tower; [c] moving chapel to existing administrator’s office; [d] secure, ramped access past Reception/office ; [e] frosted retractable screens between Malvern and Cotswold Rooms; [f] kitchenette in vestry corner of Cotswold Room, serving existing garden now provided [g] with chairlift access.

BSG visited developments at Cambridge Road Methodist Church (completed 2017) and St Stephen, Selly Park (2014), meeting key local personnel from both schemes (in December, and just after Christmas). Next steps are to pay a second informal visit to architects’ offices, or invite their first visit, to “assess feel” (of the site, structure, and personalities). Cost will not be a determiner, but local conviction will. So BSG will strive even harder to elicit what it is that the adherents to our site see as necessary, as well as to engage the local community. No further spending will occur until then.

Relevant images: https://1drv.ms/u/s!AnWDjyILK9yWiMs9_-ZHb_BgC0VR0A?e=3V4bbc

Tim Clayton

(Chair)

Fundraising Working Group

The Fundraising Group was disbanded in July 2019. Major fundraising activities are managed by individual Working Groups.

The main fundraising events are the Christmas Fair, and the sale of books which raised £1,548.

In addition, £3,263 was raised for Christian Aid, jointly with Cotteridge Quakers.

Governance Working Group

The role of the Governance Group is to review and formalise the governance practices of the Cotteridge Church in pursuit of providing the Cotteridge Church Local Ecumenical Partnership with a simple, clear and flexible method of governance. The overarching governance document is the constitution for The Cotteridge Church an updated version of which will be tabled at the AGM for adoption.

Every sub-group of the Joint Church Council has Articles of Commission under which they operate. The Group has reviewed, with the relevant groups, all Articles of Commission, and is now initiating the review of all policies, the majority of which have not been reviewed for many years.

Community Services Committee

Catering Services Function

A new Catering Strategy was approved by JCC in March 2019, with the aim of both increasing income and enhancing the Cotteridge Church's visibility and mission in the community. Excellent progress has been made in implementing the actions; nine months in, 75% (42 of 56) of short-term actions (1st year) are complete; 31% of medium term (1-3 years) are complete; 7% of long term (3+ years) are complete. In all cases actions are underway to address further objectives. In particular areas of focus progress in 2019 have been:

- Provision of food for worship and mission activities, including Messy Church
- Development of menu, including breakfast and children's menus
- Increase in opening hours, including from 08.30 weekdays, Tuesday evenings for Guides and Wednesday afternoons for Youth Café
- Recruitment and training (hygiene and safeguarding) of volunteers
- Improvement of kitchen and coffee bar facilities to support improvements in menu, hygiene and efficiency
- Increase in funds raised and used for food ministry, including Holiday Club and Messy Church.

Following a six-month period of transition, during which the Strategy Group worked alongside Catering Services Committee, the latter has now assumed responsibility for delivering the strategy on an ongoing basis. As well as the Committee, and of course the kitchen staff, there are several catering roles which have evolved or changed hands this year. Alex Whitehouse now has two defined roles, of Catering Manager, leading on implementation of many aspects

of the strategy, and Treasurer. Linda Mann stepped down at the end of the year after 17 years as Weekday Volunteer Coordinator; we are hugely grateful for her tireless service. We are delighted that Phil Adams has taken on most of this role, supported by Dorothy Audley and Pam Waddell on volunteer recruitment. Doris Collins and Linda both finished their term on Catering Services Committee, again, thanks are extended to both.

In 2019 Catering Services had small deficit, despite increased coffee bar sales of almost 18%. There are a number of contributing factors, but most significant are a reduction in Day Centre meal income (negotiations are underway around increasing prices and quality of the menu, and reducing wastage to increase margins) and equipment spend across the kitchen and coffee bar (part of the investment needed to deliver the strategy and increase sales and improve hygiene and efficiency/ reduce wastage). Equipment spend should slow in 2020 and sales should further increase, so we should be back in surplus, as well as fulfilling more of the objectives of the Catering Strategy.

Pam Waddell
Chair of Catering Services

Older Adults Working Group

The work of the Older Adults Working Group is to oversee the many activities that are happening for that part of our membership. This is a wide ranging brief covering the Day Centre, Pennine Way trips, Tai Chi, Fellowship groups. Each of these groups exist independently but there is some crossover of participants.

The Working Group has met infrequently in 2019 and is seeking some redirection and 'repurposing'. Ideas some years ago were for an Older Adult Worker but these were shelved for the time being a while ago. Do we need to reexamine that role? What would the role be? Would it be paid or voluntary? These are questions that need attention in the next twelve months.

Revd. Mike Claridge

Young People Forum Working Group

The Young People Forum oversees all young people services provided by the Church. We recognize this work at our 'Celebrate Youth' service each September. Both our **Children's & Family work** (0–11s) and **Youth Work** (11–18s) are flourishing, with significantly more children attending worship, with their families, either on Saturdays at **Messy Church**, or on Sunday mornings. *Sue Clayton (YPF Chair)*

Bumps & Babies began as an opportunity for expectant and new parents to meet and chat over a cuppa or a workshop, as well as providing links to Saplings and Messy Church. This was very successful, helping 56 families in just over a year. Sadly, we had to close the group in October, due to a lack of volunteers. *Sue Clayton (B&B Coordinator)*

Saplings Stay & Play group offers friendship and support to carers and their pre-school children, with both secular and Christian themes. There are 145 children on the register, with around 33 children and 30 adults attending each week. A new layout has attracted more parents with babies. Parents have revealed how the group helps them with depression, learning English, relieving boredom and loneliness and finding somewhere welcoming to go with children with additional needs. Saplings once again teamed up with the B30 Foodbank, to run **Holiday Events** in August, reaching yet more families.

Sue Clayton (Saplings Coordinator)

Young Church changed significantly during 2019, due to a lack of volunteers. It now runs just once a month on 4th Sundays, with nine children in two groups: Pathways (4–11s) and Horizons (11–18s). These are run by two leaders and three helpers, but there is no coordinator. The leaders provided kits for the Christingle service and activities during the carol service. They also maintain the worship busy bags.

Alison Sprackling (Young Church leader)

Boys' Brigade continues to flourish with our usual annual activities and about 30 boys on the books. We've had an increase of boys in the Anchors and Company sections although we would like a few more in Juniors. Two boys have nearly qualified for their Presidents award. We are now planning for summer camp, Peckwood weekend, Family outing and our annual general knowledge quiz which takes place on Friday 17th April. *Bob Hotchkiss (Captain)*

Following concerns locally that a large number of secondary school pupils were 'hanging around' Cotteridge at the end of the school day, we entered into discussions with Youth Work Europe and decided to do something. **Youth Café and Safe Space** was the result. On Wednesday afternoons (3.15–5.15) we currently host up to 25 pupils from various local schools, most aged 14–16. We offer free toast and hot chocolate plus space to 'hang out' (Pennine Way) or engage in activities (Youth Room).

We are starting to have some useful conversations about life and faith. The event is run by trained Youth Workers (usually three) with church input from volunteers (we need more!). We need funding and several streams are being explored, as are more opportunities to work with 'non-uniformed' youth.

Rev Mike Claridge (Youth Café & Safe Spaces)

Foodbank Function

The B30 Foodbank is sponsored by the Churches Together in B30 network and operates out of The Cotteridge Church with warehousing at Kings Norton Business Park. It is open on Tuesday and Friday afternoons and is staffed by a team of over 100 volunteers.



Clients

During 2019 the B30 Foodbank feed 10786 people (6609 adults and 4177 children) on 5277 vouchers. Last year 2018 the B30 Foodbank fed 9443 people (5647 adults and 3796 children) on 4319 vouchers. This is a 22% rise in the number of vouchers from 2018 to 2019.

Every client who comes to the B30 Foodbank must have a voucher issued by a frontline professional e.g. a social worker, doctor, school, church or other professional organisation. The Foodbank now has over 250 agencies working with us to identify those in need. The agency giving out most vouchers is Northfield Neighbourhood Office followed closely by the DWP at Longbridge, Selly Oak and Kings Heath. Edgbaston, Hall Green, Northfield and Selly Oak parliamentary constituencies have returned 84% of the vouchers, Northfield and Selly Oak have returned 74% of vouchers. The B30 Foodbank is focusing on local need.

Benefit delays and benefit changes, together with low income are the reasons why 75% of our clients come to the Foodbank, with debt another significant factor. Universal Credit is also forcing people to use Foodbanks with clients unable to receive benefits for at least 5 weeks when they change systems.

During 2019 we have received in donations 109543 kgs. of food (2018- 84,795 kgs. of food) and we have given out 96833kgs. of food 2018 (82,509 kgs. of food).

Donations have come from churches 30%, education, 19%, individuals, 26% Business, 15%, purchased 7% and On Line 3%.

Food Drives at supermarkets and collection bins in stores with customers donating Tesco 31%, Sainsbury 22, Coop 20%, Asda 16% Farm Foods and Morrisons 6%

Just over 50% was given by religious communities, schools, universities, and firms. About 40% comes from food that has been donated by the public at supermarkets. The local Co-op has placed permanent collection bins in Stirchley, Cotteridge, Vicarage Road and Dad's Lane, and now Kings Norton Green. Since Stirchley Co-op has closed the Co-op have advised they want to place a bin at the Co-op travel agency which is still open. We now have a permanent collection bin in Tesco, Sheldon. Sainsbury at Kings Heath and Longbridge and Asda, Barnes Hill. The 7% that has been purchased by the Foodbank when we have significant shortages, funded by monthly standing order donations. Donations vary from £5 a month to £100 a month donated, although the vast majority are around £10 a month.

Warehouse

During the year we decided to move onto Kings Norton Business and use a warehouse which is now open at the same time as the Foodbank distribution centre. Parking is a lot easier here to receive donations and means we can improve stock rotation. However, donations in December were phenomenal reaching 25513kgs of food meant that we urgently had to find alternative storage. Fortunately, the warehouse opposite our present one was available and most of the Christmas donations went there and are still being sorted.

During the year the Foodbank held a strategic review, the outcome being that we would concentrate on that which we felt was a priority 'providing food for people in crisis'. Although the provision of emergency food is the priority we continue to work in partnership with various

community groups and agencies. There was a successful application to the Trussell Trust for the Asda grant to provide an advice worker who works with us on Tuesday and Friday. Representatives of the local churches in B30 are on the Steering Committee helping to develop the work of the Foodbank. A Severn Trent Water employee has now made several visits to the Foodbank advising clients, and local solicitors Davisons have also been available to clients. In the Summer there was a Stay & Play scheme. We are active on media, via Facebook and Twitter.

At the end of the year the decision was taken to stop issuing fuel vouchers which had proved to compromise our primary aim of providing emergency food to local people in crisis. In December one of the founder members of the Foodbank Helen Gale decided to leave the Foodbank which resulted in management changes

Our 5th Dedication occurred during October - the date was moved from September to the 1st Sunday in October and is the day when the Cotteridge Church celebrates its Harvest. An interesting contrast between the haves and have nots!

In July 2019 we received a Quality Assurance visit from The Trussell Trust which reported the management team continue to do an excellent job in their oversight of the Foodbank, particularly as they are all volunteers and managing most aspects of the Foodbank. There are lots of areas that the Foodbank are particularly strong in, in particular: Warehousing, Health and Safety, Volunteer Management, PR, Signposting and the Foodbank centre experience. It is good to see that the Management team are now looking at how they can sustain the Foodbank into the medium to long- term so that they can continue to give volunteers and people who use the Foodbank the best experience possible.

Feb 2019 B30 Foodbank Team.
[www. b30.foodbank.org.uk](http://www.b30.foodbank.org.uk)

For further info:

Mission Through Action Working Group

Mission Statement - *The calling of The Cotteridge Church is to respond to the Gospel of God's love in Christ and to live out its discipleship in worship and mission.*

Inspiring Worship - The Cotteridge Church seeks to be a place where God can be encountered and worshipped. We will endeavour to ensure that our worship is inviting to all and inspires us in our faith and the action it calls us towards.

Radical Compassion - The Cotteridge Church seeks to be a place of compassion where all may encounter love, regardless of race, faith, age, gender, sexuality, background or ability. We will seek to ensure that our work and our building are welcoming, inclusive, safe and empowering and are suitably designed to meet the needs of our local area.

Social Justice - The Cotteridge Church believes that all people are created in God's image and reveal something of God's nature. We will seek to be a prophetic voice to proclaim in word and deed the dignity of all.

Our key activity during the year was our Mission service on 19th May, at which our congregation, working in groups, identified the mission activities we currently undertake, and what we could be doing as follows: -

Individual Local Charity giving, Helping neighbours, D of E, Carers, Choir, Recorder group, Support family with health problems, Gardening, Jobs around church, Baking, Café church, Pastoral links/visiting, Chaplaincy, Committee/Circuit member, Chiropody, Photo competition, Roundabout, Cycling witness, Pray, Support for Family and Friends, Garden open day, Talks in other churches Talking in shops, Allotments

Church Local Foodbank, Food ministry fundraising, St Basils donations, Coffee bar, Messy church, Saplings, Bumps and Babes, Brownies, Guides, Beavers, Boys Brigade, Day Centre, Tuesday Guild, Book/Cake sale, Help women with PND, School helper, Rotary/Round Table, Sunday lunch groups, Welcoming to people who enter building, Transportation, Open books, Counselling

Individual National Charity giving, Sponsored events, Non-uniform school days, Methodist Homes, Support National charities, RSPB, Deaf charities, Funding – Children in Need, Red Cross, Water Aid, Help for Heroes, PTSD, Fun runs, HSBC Brezee, NHS visitors, Pray, Praying for political situations, Action for children, Church Urban Fund

Church National Youth group pilgrimage – Iona, Election hustings, Fellowship fundraising for charities, Christian Aid, Retired members education, Attending C of E training, NHS.

Individual Global Non-uniform school days, Comic Relief, Christian Aid, Amnesty, Sponsoring children, VSO, Charity giving, Prayer group, Supporting individual people, Financial Support – Palestinian, Blind School, Israel/Palestine, Pray, World Day of Prayer, Mission organisations, Volunteering, Shoe boxes, Sponsored walks

Church Global Traidcraft, Christian Aid, Disaster appeals – red buckets/DEC, Toilet twinning, Fairtrade, Oxfam, Twinning – Romania, Sponsored walk around Jerusalem, Mission organisations, World day of prayer, Shoe boxes

What we could be doing Music ministry in church, More around Christmas – tree outside church, bring and share meals, Assisting with housing - helping with refurbishing, Raise money for an overseas project, e.g. Sri Lanka, Twinning with another church, Men's interest groups, Study groups, Prayer groups, Agape meals with other churches, Passover meal

Cotteridge Church makes a very significant contribution both collectively and individually, towards supporting communities locally, nationally and globally. We have approximately 125 volunteer roles in our church

We have been in discussion with Rev Alison Richards, who led our service on 16th June, about the possibility of renewing our relationship with Villa Road Methodist Church. Alison is currently on sabbatical leave. On her return we will invite their Church members to Cotteridge for a Life and Soul service, followed by a meal.

Mahmooda Qureshi joined us at café church for a discussion on Islam and how their beliefs affect the lives of Muslims. This was good preparation for a group of us to attend Clifton Road Mosque for a family fortunes evening during National Interfaith Week in November. We are hoping that we may develop a closer relationship with the mosque to foster mutual understanding.

Dr Peter Rookes

Coordinator Cotteridge Mission through Action Group (CoMAG)

Bookcentre and Traidcraft Function

Traidcraft re-launched with a much-reduced stock range which it has maintained over the last 12 months. The Bookcentre aims to stock most of the product ranges, but we find our stock turnover is much less than it once was and there are times when we struggle to sell our stock before the Sell By dates catch up with us.

In December we had hoped to staff the Bookcentre on Saturdays, but health challenges among our volunteers prevented this.

A recent flurry of book orders is encouraging so we hope this keeps going. We do stock and can order in all types of book (not just religious ones) so please consider that when you are thinking of buying books.

We hope our range of Easter cards and Easter eggs will encourage further sales.

Jane Stephens & Roger Collins

Other Church Activities

Safeguarding Function

Statement of safeguarding principles:

We are committed to the safeguarding, care and nurture of everyone within our community.

The Church of England will:

- Promote a safer environment and culture
- Safely recruit and support all those with any responsibility related to children and vulnerable adults within the Church
- Respond promptly to every safeguarding concern or allegation
- Care pastorally for victims/survivors of abuse and other affected persons
- Care pastorally for those who are the subject of concerns or allegations of abuse and other affected persons
- Respond to those that may pose a present risk to others

The Cotteridge Church is required to take leadership for Safeguarding and Safer Recruitment from one of its 3 denominations and opted for the C of E in 2016.

Copies of our policies can be found on display in the Pennine Way and on our website.

We are continuing to roll out training where required with the aim of developing a safer environment and culture. Many have completed training online and there is also face to face training available around the diocese.

The Cotteridge Church has a large number of volunteers up to 300. There is a constant stream of new volunteers being recruited and renewals of DBS checks. Although this creates a lot of work, it is a positive reflection of a church community that wants to make a difference in B30.

We would like to thank all those that have completed training, recruitment or renewed their DBS check. All of this is part of us developing a safer environment and raising awareness, so we are better able to care for and nurture all in our community.

Dorothy Audley continues to monitor, and coordinate training and recruitment and her work is very much appreciated. Without this safeguarding role, The Cotteridge Church would be unable to carry out any role involving children or vulnerable adults.

Laurie Brown.

Safeguarding coordinator.

Church Office

One might expect one year to be much like another in administration but that is not the case. I have dealt with many different issues in my second year. Attending to the maintenance of the church fabric has been a bigger issue in the last 12 months than in the year before. Handling clashes when contractors turn up at a different time to that agreed can require creativity. Handling DBS ID verification can still be an “interesting” experience. Sometimes I find myself on duty at the barrier in the car park, moving janitorial supplies and putting supplies in toilets. We lost a major booking last summer, but they have just returned, and we have gained another regular booking, but they are now moving on. There is a great deal of change. I continue to enjoy the variety and multitasking, but I have still not mastered being in two places at once or performing several tasks simultaneously! It is good to see so many activities happening and to be part of a group of friendly and enthusiastic people. If at times I seem pre-occupied I might well be thinking about tasks other than the task that I am about to do. Please also understand that at times there are urgent tasks that must be done and that I cannot always instantly respond to assist or provide information. I still hope that with time I will become more efficient. Thank you for your support.

David Pycock

Administrator

The Tuesday Fellowship

This is the new name for the amalgamation of the two groups, the Tuesday Women's Guild and the Tuesday Women's Fellowship (formerly known as the Women's Evening Fellowship). We hope that the new name will open up the membership to men as well as women. Given that the number of members attending these groups has diminished over the past few years and as we have similar interests, we decided to merge the two groups into one. Most of our members are retired and we meet for fellowship on the 2nd and 4th Tuesday in the month. We have speakers coming to talk on a range of topics usually travel related, but we also have music afternoons when we listen to favourite CDs or poetry afternoons when we read our favourite poems. We have quizzes and games afternoons but mostly we enjoy each others' company. Our subscription is £1.50p payable at each meeting attended which includes a cup of tea or coffee at the beginning of each meeting. We would be pleased to welcome new members.

For further information please contact Linda Mann or Hazel Nash

Flowers in the Cotteridge Church

Despite fewer donations in 2019 than ever in the ten years I have been organising and arranging the flowers (just short of £475) and fewer folk coming forward to help on the flower rota, displays at Easter, Remembrance Sunday and Christmas continue to play a large part in the life and worship of our Church and if we are asked to specifically do floral tributes we will always arrange them. A huge Thank You on behalf of us all to the ladies who have helped arrange and to all who have donated towards the displays, your generous gifts of time and money play an enormous and important part. Should anyone wish to have a specific tribute or make a donation (generally £20 covers both the pedestal and the chapel flowers) the list is on the notice board in the Pennine Way by the entrance to the Malvern Room. If you feel you might like to have a go yourself with or without help, please speak to either Sandra Walton or me, we would be very happy to guide you.

Lin Brown

Pennine Way activities

Pennine Way Trips have had another interesting year with 8 half day trips and 1 full day trip.

Among the afternoon trips, Guide Dog Puppy Breeding in Leamington was a real favourite. We were treated to very informative talks, views through glass of the cutest puppies, and a lovely tea. We were asked to try out the Sensory Tunnel where we wore masks and had to cope with rough textures underfoot and on both sides. It was quite disconcerting!

The visit to Elgar's birthplace near Worcester took place on a beautiful day. So not only did we learn about Elgar and hear some of his music, but for many people, sitting in the pretty gardens with views of the Malvern Hills was a real relaxing treat.

At the British Ironwork Centre near Oswestry, we saw spectacular metal sculptures including the Knife Angel and a huge gorilla made entirely from spoons.

Shopping and eating are always part of the programme. The year started at Boundary Mills and ended at Melbicks at Coleshill for an early Christmas shop. This was followed by our traditional meal at the Lake at Barston.

Den Caney supported us well with very competitive prices. Our regular driver, Norman, took great care of us, and joined us for our end of year meal.

Rita Sutton.

Roundabout

Roundabout is the Church magazine produced every two months. Its records activities and developments in the Church, advertises Church functions, as well as publishing articles of general interest. As editor I would like to thank everyone who contributed. The magazine is only as good as the articles printed, and we strive to achieve a high standard. If you have suggestions for improvement or would like to submit articles for publication, please do so via roundabout@thecotteridgechurch.org.uk.

I hope you continue to enjoy the magazine.

Celia Lester

The Cotteridge Church
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2019

		Unrestricted Funds 2019	Restricted Funds 2019	Endowment Funds 2019	Total Funds 2019	Total Funds 2018
	<u>Notes</u>	£	£	£	£	£
Incoming Resources						
Voluntary Income	2.1	92,140	117,123	-	209,263	312,324
Investment income	2.2	8,301	39	-	8,340	5,121
Trading Activities	2.3	31,257	-	-	31,257	41,537
Charitable Activities	2.4	63,522	133,082	-	196,604	168,187
Other Income	2.5	4,604	1,753	-	6,357	6,877
Total Income		199,824	251,997	-	451,821	534,046
Resources Expended						
Charitable Activities	3	242,715	249,036	-	491,751	413,097
Raising Funds		1,500	948	-	2,448	7,686
Total Expenditure		244,215	249,984	-	494,199	420,783
Gains on Investment Assets	7	19,158	-	-	19,158	(1,242)
Net (Expenditure)/Income		(25,233)	2,013	-	(23,220)	112,021
Total funds brought forward		352,695	138,133	1,726	492,554	380,533
Total funds carried forward		327,462	140,146	1,726	469,334	492,554

There were no recognised gains or losses for 2019 or 2018 other than those included in the Statement of Financial Activities

** See note 16 for full comparatives for 2018

The Cotteridge Church
BALANCE SHEET
As at 31 December 2019

	Notes	2019		2018	
		£	£	£	£
Fixed Assets					
Tangible assets					
Fixed assets	6	17,997		11,314	
Investments	7	<u>225,289</u>	243,286	<u>146,131</u>	157,445
Current Assets					
Stocks	8	4,586		4,146	
Debtors	9	35,859		35,246	
Cash at bank and in hand	10	<u>201,960</u>		<u>299,430</u>	
		242,405		338,822	
Creditors : Amounts falling due in less than one year	11	(16,357)		(3,713)	
Net Current Assets			226,048		335,109
Total Assets less Current Liabilities			<u><u>469,334</u></u>		<u><u>492,554</u></u>
Capital					
Restricted Funds	13		140,146		138,133
Endowment Funds	13		1,726		1,726
Unrestricted Funds	13		327,462		352,695
Total			<u><u>469,334</u></u>		<u><u>492,554</u></u>

.....*Jane Stephens*.....

Signed and approved on the behalf of the JCC on *10th October* 2020

Name of signatory*JANE STEPHENS*.....

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

1. Accounting Policies

Basis of accounting

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011 the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared on a going concern basis under the historical cost convention modified to include certain items at fair value.

No changes have been made to the financial statements for previous years unless otherwise stated within the notes as a prior year adjustment.

Reserves Policy

Church Council has agreed that Reserves should be maintained at a level that enables the Church to meet its future liabilities, and maintain the value of the Church assets. The level of Reserves is reviewed annually by Church Council to ensure they are sufficient but not excessive.

Investment Policy

The Church aims to maximise the return from invested funds, consistent with an acceptable level of risk.

Details of the year-end balances are shown in section 7

The holding in the C of E CBF Investment Fund is a long-term investment designed to give a good return. The balance in the High Interest Cheque Account is kept to the minimum necessary to fund the day to day transactions. All other funds are invested in the C of E CBF.

Risk Management

Risk management is an important control to ensure the continuing viability of Church activities. Church Council has reviewed and agreed the register of risks to which the Church is exposed, along with systems and procedures to mitigate those risks. The register of risks was formally reviewed and updated in 2015.

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

1. Accounting Policies (cont)

Funds

The funds held by the church fall into four categories

Endowment funds

Endowment funds are restricted funds which must be held permanently and the capital maintained while the income is restricted.

Restricted Funds

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Unrestricted Funds

Unrestricted funds are general funds available for the general objectives of the Church.

Designated Funds

These are unrestricted funds that have been assigned to specific purposes.

Income Recognition

All incoming resources are included in the Statement of Financial Activities when the Church is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the charity is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Charitable Trading

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the Church. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement had occurred.

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

1. Accounting Policies (cont.)

Voluntary help

The Church is fortunate to be able to call on a large number of unpaid volunteers who are involved in all aspects of the Church's work. Without these gifts of both time and talents the Church would not be in a position to fulfil its mission to the local community.

B30 Foodbank

The Church through the Food Bank collected 105,943kg of stock notionally valued at £185,400
96,683kg of food was distributed notionally valued at £169,195

The non realisable stock value is £45,792, (£29,589 2018)

Resources Expended

Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Grants

It is the policy of the Church to donate agreed lump sums to charities in the UK and overseas.

In 2018, Church Council agreed charitable donations to the value of £1,750 (£1,750 in 2018), to be funded from the Church General Account to Overseas, Home, Local and Denominational charities. None of the individual donations was for >£500.

In addition, there were donations made by individual branches.

Tangible Fixed Assets

Assets are capitalised if they cost over £1,000 and are depreciated at the following rates

Equipment used within the Church Premises	Straight line over 3 years
Solar Panels	Straight line over 25 years
Day Centre Refurbishment	Straight line over 3 years

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year to 31 December 2019

2. Analysis of Incoming Resources

	2019										2018
	Unrestricted Funds					Restricted Funds					2018
	Church		Ancillary Activities		Total	Church		Ancillary Activities		Total	2018
	£	£	£	£	£	£	£	£	£	£	£
2.1 Voluntary Income											
Congregational Giving	66,682	-	-	-	66,682	-	-	-	-	-	66,682
Gift Aid Recovered Tax	16,660	-	-	-	16,660	-	-	-	-	4,820	21,480
Legacy	-	-	-	-	-	-	-	-	-	-	-
Donations	8,798	-	-	269	8,798	269	12,492	39,938	59,604	112,303	121,101
Gifts in Kind	-	-	-	-	-	-	-	-	-	-	-
	92,140	-	-	269	92,140	269	12,492	39,938	64,424	117,123	209,263
2.2 Investment income											
Bank Interest	8,301	-	-	-	8,301	-	-	17	22	39	8,340
	8,301	-	-	-	8,301	-	-	17	22	39	8,340
2.3 Trading Activities											
Room Hire	31,257	-	-	-	31,257	-	-	-	-	-	31,257
	31,257	-	-	-	31,257	-	-	-	-	-	31,257
2.4 Incoming Resources from charitable activities											
Grants	-	-	-	12,229	-	-	-	-	22,315	34,544	34,544
Partner Church Contributions	-	-	-	-	-	-	-	-	-	-	-
Day Centre attendance and transport	-	-	-	-	-	-	-	96,538	-	96,538	96,538
Catering Services	-	57,430	57,430	-	57,430	-	2,000	-	-	2,000	59,430
Book centre and Traidcraft	-	6,092	6,092	-	6,092	-	-	-	-	-	6,092
	-	63,522	63,522	12,229	63,522	12,229	2,000	96,538	22,315	133,082	196,604
2.5 Other Income											
Other Income	4,604	-	-	-	4,604	-	-	1,753	-	1,753	6,357
	4,604	-	-	-	4,604	-	-	1,753	-	1,753	6,357
TOTAL	136,302	63,522	199,824	12,498	199,824	12,498	14,492	138,246	86,761	251,997	451,821
											534,046

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

2.6 Voluntary Income

The voluntary Income included the following amounts £1,000 and over. All were received for the Day Centre

The Robert & Douglas Turner Trust	8,000
The DMF Ellis Charitable Trust	5,000
Grimmitt Trust	2,000
Lord Austin Trust	2,000
Avon Trust	2,000
GJW Turner Trust	2,000
E H Smith	1,500
CB and HH Taylor 1984 Trust	1,000
The Measures Trust	1,000
Alfre Haines Trust	1,000
Cole Charitable Trust	1,000
G M Cadbury Trust	1,000
Grimley Charity	1,000
We are all making a difference	1,000

2.7 Grants Received

Church

Awards for All - Youth Room	9,273
Anglican Church -Tower Repair	2,956

Catering

The Michael Marsh Charitable Trust	2,000
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B30 Foodbank

Grants towards Advice Woker	10,000
Grants towards Holiday Club	3,315
Grants towards Equipment	9,000

The Cotteridge Church

NOTES TO THE ACCOUNTS

Year ended 31 December 2019

3. Analysis Resources Expended

3. Analysis Resources Expended		2019				2019				2019	
		Unrestricted Funds		Restricted Funds		2019		2019			
Charitable activities	Direct Costs	Ancillary		Ancillary		B30		Total		Total	
		Church	Total	Church	Total	Foodbank	Day Centre	Foodbank	Total	Total	Total
		£	£	£	£	£	£	£	£	£	£
Charitable activities	Ministry Assessment	71,440	-	-	-	-	-	-	-	71,440	69,355
	Clergy Expenses	1,032	-	-	-	-	-	-	-	1,032	1,384
	Manse Expenses	305	-	-	-	-	-	-	-	305	-
	Salary Costs	8,126	28,218	-	-	-	114,134	-	114,134	150,478	133,862
	Charitable grants	1,757	-	-	-	-	-	-	269	2,026	2,230
	Cleaning and Hygiene	4,247	-	-	-	-	-	-	-	4,247	12,986
	Utility Costs	16,217	-	-	-	-	-	-	-	16,217	13,801
	Insurance	3,849	-	-	-	-	-	-	-	3,849	3,885
	Premises Costs	-	-	-	-	-	10,900	21,582	32,482	32,482	26,684
	Repairs Renewals and Maintenance	10,618	-	-	-	-	-	-	-	10,618	7,230
	Security costs plus salary	366	-	-	-	-	-	-	-	366	1,938
	Book Centre and Traideraft	-	4,998	-	-	-	-	-	-	4,998	9,719
	Catering Services Direct Costs	-	29,705	-	-	-	-	-	-	29,705	28,098
	Direct Costs	-	-	-	-	-	-	-	12,141	12,141	3,747
Equipment	2,121	-	-	-	-	-	3,918	8,159	12,077	14,198	
Promotion costs	-	-	-	-	-	-	-	1,485	1,485	1,531	
Admin Costs	-	-	-	-	-	-	-	2,696	2,696	3,779	
Transport costs	-	-	-	-	-	-	7,585	-	7,585	9,403	
Depreciation	1,302	-	-	-	-	-	-	1,629	1,629	2,931	
Food Distribution	-	-	-	-	-	-	-	3,591	3,591	3,944	
Planning	-	-	-	-	-	-	1,437	-	1,437	2,664	
General direct costs	6,765	-	-	-	12,151	-	13,910	10,531	36,592	43,357	32,504
Major items	28,156	12,229	2,000	4,919	-	-	-	-	19,148	47,304	-
Support Costs											
Printing and stationery	3,515	-	-	-	-	-	-	-	-	3,515	3,623
Telephone & Postage	1,716	-	-	-	-	613	-	262	875	2,591	2,379
Bank charges	313	-	-	-	-	-	-	-	-	313	351
Administration salary	14,729	-	-	-	-	-	-	-	-	14,729	15,159
General Admin Costs	520	-	-	-	-	2,245	-	-	2,245	2,765	2,299
Independent Examination	2,700	-	-	-	-	650	-	-	650	3,350	3,100
Total		179,794	62,921	12,498	242,715	14,151	160,311	62,076	249,036	491,751	413,097

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

3.1 Assessments

The Church makes an annual contribution to the Anglican Diocese, the Methodist Circuit and the URC District.

2019

3.2 Major Expense items

£

Church

Youth Room	9,273
Tower Repair	7,095
Network Installation	2,264
Electrical Work	1,032
Chairs	15,897
Potato Peeler	2,952
Hand Dryer	1,872

Catering

Dishwasher	2,000
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Day Centre

Rempod immersive virtual experience	4,919
	<u>47,304</u>

4. Staff costs

2019

£

Cotteridge Church Day Centre	114,134
Catering Services	28,218
Church Admin., Security, Cleaning	22,984
	<u>165,336</u>

The employers national insurance costs included were £10,541- reduced by the employment allowance

The employers pensions costs were £2,412

No employee earned more than £60,000 in the year

5. Church Council Declarations

No member of Church Council or person connected with the Council, has been paid or is payable,

No reimbursement of expenses incurred has been made to Church Officers.

No material transaction undertaken in the name of or on behalf of the Church Council, involved any

There was no cost to the Church Council of any policy of insurance against loss arising from the

No loan or guarantee was secured against any of the Council's assets.

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

6. Fixed Assets for use by the Church Council

	Day Centre Refurb	Church Equipment	Food Bank Vehicle	Food Bank Equipment	Solar Panels	Total
Cost	£	£	£	£	£	£
As at 1 January 2019	10,406	6,978	8,466	3,282	10,701	39,833
Additions	-	-	-	10,024	-	10,024
Disposals	-	-	-	778	-	778
As at 31 December 2019	10,406	6,978	8,466	12,528	10,701	49,079
Depreciation						
As at 1 January 2019	10,405	6,105	8,465	548	2,996	28,519
Charge for year	-	873	-	1,629	428	2,930
On Disposals	-	-	-	(367)	-	(367)
As at 31 December 2019	10,405	6,978	8,465	1,810	3,424	31,082
Net Book Value 31 December 2019	1	-	1	10,718	7,277	17,997

6.1 Freehold interest in land and buildings and moveable church furnishings

Consecrated and benefice property is not included from the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

No value is placed in the accounts on moveable church furnishings held on special trust, as the Church Council considers this to be inalienable property.

All expenditure on buildings and moveable church furnishings has been disclosed in the SOFA and written off.

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

7. Investment assets

The Cotteridge Church holds shares in the CBF of the Church of England.

Number of shares and year of purchase	Market value £	Additions for the year £	Change in value in year £	Value	
				2019 £	2018 £
Inv Fund 7760.77 (1998)	123,412		23,108	146,520	123,412
Prop Fund 16501.65 (2014) and 60000 (2019)	22,719	60,000	(3,950)	78,769	22,719
	<u>146,131</u>	<u>60,000</u>	<u>19,158</u>	<u>225,289</u>	<u>146,131</u>

Historical cost

At 31 December 2019

153,902

At 31 December 2018

93,302

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2019 £	Total 2018 £
8. Stock					
Book Centre	3,850	-	-	3,850	3,850
Catering	736	-	-	736	296
Total	<u>4,586</u>	<u>-</u>	<u>-</u>	<u>4,586</u>	<u>4,146</u>

9. Debtors

Gift Aid Tax due	14,645	4,806	-	19,451	18,600
Prepayments/Other	3,800	12,608	-	16,408	16,646
Total	<u>18,445</u>	<u>17,414</u>	<u>-</u>	<u>35,859</u>	<u>35,246</u>

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2019	Total 2018
	£	£	£	£	£
10. Cash at Hand and in Bank					
General Account					
CBF Deposit	51,698	-	-	51,698	68,398
Lloyds TSB Cheque	26,714	-	-	26,714	101,731
Total	<u>78,412</u>	<u>-</u>	<u>-</u>	<u>78,412</u>	<u>170,129</u>
Other Unrestricted					
Catering Services	5,790	-	-	5,790	6,724
Book Centre	3,072	-	-	3,072	1,978
Total	<u>8,862</u>	<u>-</u>	<u>-</u>	<u>8,862</u>	<u>8,702</u>
Total Unrestricted	<u>87,274</u>	<u>-</u>	<u>-</u>	<u>87,274</u>	<u>178,831</u>
Restricted					
Church Day Centre	-	53,840	-	53,840	74,411
Church Restricted	-	235	-	235	235
B30 Foodbank	-	52,161	-	52,161	37,844
Other Restricted	-	6,724	-	6,724	6,383
Total Restricted	<u>-</u>	<u>112,960</u>	<u>-</u>	<u>112,960</u>	<u>118,873</u>
Endowment Fund BB	<u>-</u>	<u>-</u>	<u>1,726</u>	<u>1,726</u>	<u>1,726</u>
Total Cash	<u>87,274</u>	<u>112,960</u>	<u>1,726</u>	<u>201,960</u>	<u>299,430</u>
11. Creditors due in less than one year					
Accruals	15,323	650	-	15,973	3,713
Other creditors	-	384	-	384	-
Total Liabilities	<u>15,323</u>	<u>1,034</u>	<u>-</u>	<u>16,357</u>	<u>3,713</u>

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2019	Total 2018
	£	£	£	£	£
12. Summary of Net Assets					
Fixed Assets	15,261	2,736	-	17,997	11,314
Investment assets	225,289	-	-	225,289	146,131
Current assets	110,305	130,374	1,726	242,405	338,822
Current Liabilities	(15,323)	(1,034)	-	(16,357)	(3,713)
Fund Balances	335,532	132,076	1,726	469,334	492,554
13. Fund Information					
	Opening £	Incoming £	Outgoing £	Transfers £	Total £
Unrestricted Funds					
Church	334,847	155,460	(181,294)	-	309,013
Catering Services	13,556	57,430	(57,923)	-	13,063
Book Centre	4,292	6,092	(4,998)	-	5,386
Total Unrestricted Funds	352,695	218,982	(244,215)	-	327,462
Restricted/Endowment Funds					
Church Note 13.1	235	12,498	(12,498)	-	235
Catering Services	-	2,000	(2,000)	-	-
Church Day Centre	79,987	138,246	(161,259)	-	56,974
B30 Foodbank	51,438	86,761	(62,076)	-	76,123
Boys Brigade	5,469	2,431	(2,334)	-	5,566
Boys Brigade endowment	1,726	-	-	-	1,726
Church Organisations Funds	1,004	10,061	(9,817)	-	1,248
Total Restricted Funds	139,859	251,997	(249,984)	-	141,872
Total Funds	492,554	470,979	(494,199)	-	469,334
13.1 Church Restricted funds					
Small funds	235	-	-	-	235
	235	-	-	-	235

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2019

14. Fund Descriptions

Church

These are specific funds held within the church for church activities

Church Day Centre

This is a day centre established by the church to meet the needs of older adults
Further details of these funds can be seen in the projects separately compiled accounts which are consolidated into the main body of the church accounts

B30 Foodbank

This is a foodbank set up by the B30 Churches Together network and operates from the church distributing packages as requested by the locality's Social Services

Boys Brigade

This is one of the biggest Christian Youth Organisations in the UK & Republic of Ireland.
It is committed to seeing lives enriched by supporting children and young people to reach their full potential by providing opportunities to meet together and engage in a range of fun and developmental activities and experiences.

Church Organisations Funds

These are funds held by groups operation within the church for fellowship, support and ministry. They are The Cotteridge Women's Guild, Women's Evening Fellowship, Flower fund and Outings Group.

15. Photocopier

The Church leases a photocopier and the lease cost is £636 pa. The lease was taken out January 2017 and ends January 2022.

The Cotteridge Church
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2019

16. SOFA Comparatives

		Unrestricted Funds 2018	Restricted Funds 2018	Endowment Funds 2018	Total Funds 2018
	<u>Notes</u>	£	£	£	£
Incoming Resources					
Voluntary Income	2.1	187,452	124,872	-	312,324
Investment income	2.2	5,090	31	-	5,121
Trading Activities	2.3	41,537	-	-	41,537
Charitable Activities	2.4	66,684	101,503	-	168,187
Other Income	2.5	3,368	3,509	-	6,877
Total Income		304,131	229,915	-	534,046
Resources Expended					
Charitable Activities	3	210,702	202,395	-	413,097
Raising Funds		7,066	620	-	7,686
Total Expenditure		217,768	203,015	-	420,783
Gains on Investment Assets	7	(1,242)	-	-	(1,242)
Net (Expenditure)/Income		85,121	26,900	-	112,021
Total funds brought forward		267,574	111,233	1,726	380,533
Total funds carried forward		352,695	138,133	1,726	492,554

Independent Examiner's Report to the Joint Church Council of Cotteridge Church

Year ended 31 December 2019

This report on the financial statements of the JCC for year ended 31 December 2019 set out on the previous pages is in respect of an examination carried out in accordance with the Church Accounting Regulations 2011 (the Regulations') and s 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of JCC and the examiner

As members you are responsible for the preparation of the financial statements; and consider that the audit requirement of section 144 (2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the 2011 Act, state on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5) (b) the 2011 Act, and state whether particular matters have come to my attention.

Since the Church's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I can confirm that I am qualified to undertake the examination because I am a member of The Institute Of Chartered Accountants for England and Wales

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions under section 145 (5) (b) of the Act and to be found in the Church guidance 2011 edition. That examination includes a review of accounting methods kept by the JCC and a comparison of the accounts presented with these 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 Act ; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act and regulations

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.



Gary Peter Brookes

Fellow of the Institute of Chartered Accountants and Association of Charity Independent Examiners

130 Wombourne Park

Wombourne

South Staffs

WV5 0LY

DATE *20th October 2020*