

THE COTTERIDGE CHURCH

ANNUAL REPORT AND ACCOUNTS 2018

The Cotteridge Church

Annual Report 2018

Year ended 31 December 2018

Contents

Part 1

Page 3	Mission Statement
Page 4	Trustee details
Page 5	Introduction - Chair of JCC
Page 6	Organisation structure
Page 7 & 8	Annual Finance Review Risks and Reserves
Page 9 to 21	Reports of Church Committees and related Activities

Part 2

Page 22 to 23	Financial Statements
Page 24 to 36	Notes to accounts 2018
Page 37	Independent Examiners Report to JCC

Our Mission Statement 2018*

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

*** Note the mission Statement was revised in February 2019**

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

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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

Doreen Hancox (Church Secretary)

Suzanne Bunn (Church Warden)

Trevor Jones (Methodist Steward)

Dorothy Audley (URC Elder)

Elected

Clare Naughton 2016

Pam Waddell 2016

Susan Claridge 2017

Jane Stephens 2017

Neil Walters 2017

Peter Rookes 2018

Evelyn Bhajan 2018

Stephen Audley 2018

Church Administrator

David Pycock

Membership

At 31/12/18 there were 179 Church members (2017 183) .

Introduction to The Cotteridge Church 2018 Annual Report

Welcome to our Annual Report for 2018.

Here you will find brief summaries of different aspects of church life and witness. The reports reflect the vast amount of work that has been carried out by a lot of people in the last twelve months. On behalf of The Cotteridge Church I thank everyone for their devotion and hard work.

All that we do seeks to carry out the intent of our 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*

We need to remind ourselves of this regularly. In the first part of the mission statement we are called to respond to God's love, already given to us in Jesus Christ unreservedly and undeservedly. Sometimes we fail to reflect that love in the way we deal with each other even in the church community. A pause before speaking is never amiss, or a prayer before acting or deciding. There have been times in the last twelve months where I have found events and situations very difficult and even soul destroying. I am sure I am not alone. Let us seek to reflect the love of Christ more in the next twelve months.

The latter part of the mission statement is lived out in our worship and also in our mission. In respect of mission we have added a Mission and Action Group who will have oversight of mission initiatives and activities. It is, however, a task that each of us is called to in our daily lives.

Enjoy the reports that follow. Let them challenge you, inspire you and inform you in equal measure. Above all else remember that in all we say and do we seek to Glorify God and proclaim Christ in transforming the lives of those we minister with and among.

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 a constitution adopted in October 2018.

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 ministers and some denominational representatives are ex-officio or co-opted members, and others are elected to serve for three years retiring in rotation. The JCC is 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 meeting in April 2019 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.

Annual Finance review , risks and reserves policies

Treasurer's Report

2018 has seen a positive move in the financial health of The Cotteridge Church. Last year I emphasised the need to balance recurring income to recurring expenditure, that is the general day to day income we receive against the usual running costs excluding large "one off" receipts or payments.

This was achieved partly through a very successful Stewardship campaign where most members were able to increase their weekly giving and cutting our expenditure by covering many maintenance jobs in house.

This year we were just able once again to cover our Denominational Assessments from our congregational giving, something we failed to do for the last two years. For 2019, our assessments have increased by 3% requiring a further measured increase in our giving if we are to match this achievement.

This increased giving also had the positive effect of increasing our Gift Aid recovered, most welcome help and support from the Tax Man.

David, our Administrator has been fundamental in cutting our expenditure costs with practical DIY instead of paying to "get a man in" and has overseen a dedicated small team who regularly can be seen carrying out routine repairs and maintenance.

Our income total has been vastly inflated with the very generous legacy from Primrose of £92,500, much of which is being designated towards purchasing capital goods or improving the building. Increased investment income from the CCLA has also helped in achieving our small surplus.

Most expenditure has been managed within budget with a few exceptions such as utility bills which continue to increase year on year.

Following much hard work from the catering team, their efforts have been rewarded with an improvement in their finances allowing a transfer to be made to Church funds of £2500.

Thank you to all of you who have helped contribute to this improved state in our finances, whether by increased giving or help in cutting our expenditure costs. This puts us in a good position to carry on with the Church's work in the local community over the coming years.

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.

Reports of Church Committees

The Church is supported by a limited number of groups and committees:

Worship and Spiritual Growth

The last twelve months have seen the introduction of a new monthly act of worship, opportunities to join in prayer and devotional activities provided by our three denominations and the maintenance of our Sunday pattern of worship and Tuesday morning Holy Communion.

The introduction in November 2018 of a new Saturday afternoon time of worship, under the Messy Church banner, has been successful. At the time of writing (late January) we have just held our third service. These take place on the afternoon of the third Saturday of the month, from 4pm to 6pm and include worship, crafts and a shared meal. Attendances have been good with typically around twenty adults and eighteen children. The majority of these are people who don't attend any other services and, although they include people who come to Saplings etc, some are families we haven't had any previous contact with at all. The other factor is that some are different people each time so we are in touch with more people than monthly attendance figures indicate.

Prior to Messy Church, at the end of October, we also held a 'Light Party' on All Hallows Eve - a Messy Church in all but name - which again was well attended.

Sunday worship has again been varied and we have welcomed, and enjoyed listening to, a variety of preachers from our varied traditions. By the time you read this we will have welcomed both Bishop Anne Hollinghurst (Church of England) and Revd Steve Faber (URC West Midlands Moderator) to lead worship. Parade Services continue on the first Sunday of most months and the presence of the Boys Brigade at these is greatly valued and appreciated. When there is a fifth Sunday in the month worship is led by the 'Life and Soul' group who offer both challenging and rewarding worship in a variety of ways. Sunday 9.00am and 6.30, and Tuesday 10.00am, congregations remain small but are very loyal and these times offer a quieter and reflective opportunity to worship. Once a month Café Church has allowed discussion around a number of theme including belief and unbelief, and grieving. Quarterly we have also hosted Political Night Prayer on a variety of themes, an event well supported from across south-west Birmingham and indeed wider afield.

The Lent Course in 2018 was based on the film 'I, Daniel Blake'. This year we are exploring themes arising from the book (and drama and musical versions) 'Les Miserables'. I have to say though that, despite hearing pleas that we need more 'spiritual growth' opportunities, the attendances at the study groups has been disappointing. The more support we get, the more we can provide.

On the run up to Christmas we again held two carol services and the midweek evening one continued to increase in numbers with attendees including those who don't usually attend. This time we had a good turn out from the Guides and from Beaumont Park among others.

Prayer and other materials are always available, such as the 100 Days of Prayer prior to the centenary of the Armistice and regular prayer diaries from our churches. If you can't find them please ask.

Mike Claridge (Minister of The Cotteridge Church)

Pastoral

The Pastoral Consultation group has met on several occasions in the last year. It has kept track of changes in membership, and of pastoral news about individuals where it was appropriate to do so.

Communication is always important, but especially so with pastoral matters. It shouldn't need saying but ministers and pastoral links need to be informed if someone needs a visit or wants us to know that they are in hospital. Amazingly there's still a belief among some people that hospitals notify clergy of members being in hospital.

A big step forward has been to make it possible for church members to visit people in their own homes officially as part of the church's pastoral team. We have added currently two pastoral visitors and now need some people for them to visit! Again let us know.

Membership has remained broadly level. People come and people go. In the latter case this is for a variety of reasons. The Joint Church Council thought that it would be a good idea to have a questionnaire for 'leavers'. It's always good to know what people think of a church, what it does well and what it could do better. I compiled the questionnaire and, with a covering letter, it can be sent to anyone who moves on. There is a process in place to consider responses and carry forward any actions that are necessary.

It is important in the life of a church that, although it is true that you can't please all people all of the time, the pastoral well being of individuals remains at the forefront of our life and witness. We are called to challenge people but also to love them, both in the model of Jesus' ministry.

Revd Mike Claridge (Minister of The Cotteridge Church)

Mission through Action Group

This new group was established at the end of 2018 under the chairmanship of Peter Rookes

Governance 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, which was presented to and approved by both the Congregational meeting and the Joint Church Council, following many months of detailed work by the Governance Group. It is now with the three denominations before being sent to the Charities Commission for them to approve.

Every sub-group of the Joint Church Council has Articles of Commission under which they operate. This year the Governance Group worked with two new Church groups, the Worship, Pastoral Care and Spiritual Growth Group and Cotteridge Mission Action Group (CoMAG) to prepare their Articles of Commission, which have now been accepted by Joint Church Council. They have also initiated the process of reviewing, with the relevant groups, all Articles of Commission that have not been considered for two years or more.

A significant piece of work has been undertaken this year to order all the policies of the Cotteridge Church by the Governance Group and, with particular thanks to Dorothy Audley, current policies are now all held in paper copy in one file in the Church Office, and electronically on the Church computer. Governance Group is now overseeing the review of all policies, the majority of which have not been reviewed for many years, by the Joint Church Council or the relevant sub-groups.

Pam Waddell, Chair of Governance Group

Finance and Property Committee

This committee is responsible for the Church finances: setting the annual budget and monitoring progress throughout the year; and maintaining the fabric of the church building.

This was the first complete year that Lin and Laurie Brown have set the budget and managed the finances. It is a great relief to me that at the end of the year the finances were in a healthier state than at the beginning of the year. There were 3 factors which enabled this: the work of Laurie & Lin; increased income as a result of the Stewardship Campaign; and the turnaround of the Catering finances as a result of the enormous efforts of the Catering Services team, especially Alex Woodhouse.

Steve Audley and Peter Childs joined the committee this year and they, Dorothy, Laurie and David (Pycock) formed a team to tackle the many maintenance jobs which need doing. By doing this they are saving the church thousands of pounds. Steve and Peter are now sharing the duties of the Property Steward role.

At the end of 2018 Jane Jones stepped down because she felt her energies were best focused on other areas in the church, her contribution especially with the heating was considerable. Anne Bober also stepped down after 3 years as secretary of the committee, she also made a significant contribution to the committee. Thank you to both Jane and Anne.

Peter Childs will be chairing this committee from January 2019.

Jane Stephens Chair

Catering Services Committee

Catering Services at the Cotteridge Church includes the Kitchen Services and the Coffee Bar. Throughout 2018 a Catering Strategy Group (Chaired by Graham Jones) has been meeting, and regularly reporting to Joint Church Council (JCC) and the Catering Services Group. It produced an outline Strategy which has been shared with staff and volunteers, who were supportive of the proposals, and is now being worked into a full strategy document for discussion at JCC in March 2019. The underlying principles of the developing strategy are that:

- *Catering Services is central to fulfilling the mission of The Cotteridge Church in its wider community*
- *Catering Services should be financially viable, with a goal to increase revenue by at least 50%*

A number of new initiatives have been implemented during the year that are in keeping with the developing strategy and where resources are available. Much of this has been made possible by the ongoing, mutually supportive relationship with Communicate 2U, the positive attitude of the kitchen staff and the ambition and vision of Clare Naughton (Catering Services Chair till October 2018) and Alex Woodhouse (Catering Treasurer). Of particular note are the following developments:

- Since spring, coffee Bar opens on Tuesday evenings in term-time, when Rainbows, Brownies and Guides meet, with Guides volunteering alongside church members and the minister.
- Since September, Coffee Bar opens for breakfast on Fridays from 08.30 during term-time, staffed by C2U volunteers and staff, particularly catering for Saplins families.
- Additions are gradually being made to vary the menu and make it attractive to our wider customer base, including more child-friendly options.

- Volunteer vacancies have been advertised on the Church and some Charity websites, with some positive response.
- Efforts have been made to rationalise sourcing of food and other catering requirements, resulting in significant savings.
- Cake sales and making and selling of chutney and other produce with C2U have contributed to the Food Ministry Funds, which support the Summer Holiday Clubs amongst other things.

In addition to continuing to serve our loyal customers and newer users of the Church, Catering Services was able to contribute £2,500 back to Church Funds in 2018, which is the highest figure for six years. Thanks are extended to all Coffee Bar Volunteers, Catering Staff and the Catering Services and Catering Strategy Group. We look forward to what 2019 will bring!

Pam Waddell, acting Chair of Catering Services

Building Steering Group

The role of the **Building Steering Group** is to oversee all processes to redevelop The Cotteridge Church, its buildings and workings and to liaise closely with the chosen architects.

Following on from the feasibility study the BSG has been working with APEC Architects to develop plans to present to the Local Authority (LA) for their consideration or approval.

We are delighted that the Church has received LA Planning Permission for alterations to improve access to the garden. This includes new doorways to the garden, an access ramp and an external chair lift. There will also be improvements to safety within the garden and additional facilities. The aim is to provide access for all to a safe and welcoming space, with facilities for a wide range of user groups. We are now seeking funds for this project with support from the Methodist Church Birmingham.

The Church also submitted a pre planning application enquiry to the LA for development to the frontage. The Conservation Office for Birmingham made a site visit and although our building is not listed, has designated our building to be a heritage asset. The stone frontage is of particular interest and we have been advised that nothing should be attached. Following this decision APEC Architects have put forward a proposal for a further phase of work to develop designs and plans to fulfil the outcomes of the feasibility study. This is under consideration by the JCC.

In July the BSG ran a church stall at the local festival Cocomad, in Cotteridge Park. The aims were to engage with our community, raise awareness of the Church and in what we have to offer. This was done through a game and a quiz. The event was hugely successful and the JCC have agreed to have a presence at Cocomad 2019.

The BSG continue to work towards developing a ‘master’ plan for our building to enable improvements and alterations to be made in a planned and considered manner.

Jane Jones – Chair, Building Steering Group

Fundraising Committee

Background

The Cotteridge Church Fund Raising Team was formed in April 2017 and has continued to meet throughout 2018 in order to:

1. Control and record incoming funds from activities and events, with a clear audit trail.
2. Be a central reference point for fund raising activities, in order to avoid clashes of priorities and potential duplication of effort.
3. Encourage and celebrate the efforts of volunteers.

The Team comprises representatives from each operation within the church, as follows :

Brian Pearson (chair) supported by Celia Lester (facilitator), Jane Jones, Mike Claridge, Sue Clayton, Clare Naughton, Chris Pascal, Linda Woodhouse, Bob Hotchkiss, and Alex Woodhouse.

We were hoping to have a representation from the Foodbank during 2018, but no-one has come forward. We remain hopeful that a relationship with the Foodbank can be established during 2019.

Fund Raising Achievements in 2018 :

During the year, all the fund-raising activities of the Church (excluding the Foodbank fund raising team) have realised a total of £ 9,284 vs. £15,168 in 2017. This downturn is entirely due to lower Christian Aid collections (£8,603 in 2017) and nil donation for the CoCmad event (£1,000 in 2017).

The main sources of income were:

	£
Christian Aid	3500
Book sales	1505
Christmas Fair	1142
BB week	704
Bake sales	504

The main beneficiaries were:

Church funds	2360
Day Centre	817
BB	704
Christian Aid	3500

Communication of the team's work is important, and its progress is published in "Roundabout".

Outlook for 2019:

Once again the efforts of the few (myself excluded) have delivered some amazing results and, whilst their dedication to the work of the church is recognised and appreciated, the team's effectiveness is limited by a lack of volunteers/helpers. We would welcome any newcomers onto the team to ensure this valuable work and source of income continues.

Brian Pearson

Church Office

Having been in post for just over a year. I have now experienced the cycle of events at The Cotteridge Church. If you wonder how your administrator fills 25 hours week. The tasks could not be more varied. It is more than handling payments in and out, the booking of rooms and producing the Newsletter. I also deal with the concerns of people who drop in, or more specifically are dropped off at the station from rehabilitation centres or just arrive. I also pass on enquiries related to the Foodbank and Fuel vouchers. I check that rooms are in order, attend to heating issues, verify the ID of people making DBS submissions. One of the big challenges is dealing with the car park. I would appreciate everyone's help with this. Please only use the car park if you must, do not use the disabled space inappropriately and please do not park in the ambulance bay. Some weeks attending to the car park takes up 2-3 hours of my time. I also deal with getting contractors in, asking the team of maintenance people to undertake jobs and do some maintenance jobs myself as we no longer have a caretaker. I try to secure the best deals for the church (lowest price for good quality products and services). This has resulted in substantial savings. There is a great deal of plain administration to do alongside all this. I enjoy the variety and multitasking but I have not yet mastered being in two places at once or performing several tasks simultaneously, please bear with me on this one. 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 that I am about to do. I hope that with time I will become more efficient. Thank you for your support.

David Pyecock Administrator

Foodbank



B30 Foodbank Annual Report 2018



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.

During 2018 the B30 Foodbank fed 9443 people (5647 adults and 3796 children) on 4319 vouchers. Last year (2017) the B30 Foodbank fed 7501 people (4350 adults and 3151 children) on 3247 vouchers. This is about a 26% increase from 2017 to 2018. Despite this, about 65% of clients still only come once.

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 225 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 94% of the vouchers, Northfield and Selly Oak have returned 76% 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. Of great concern are clients who have no recourse to public funds, the consequences of which are frightening. The advent of Universal Credit in our area is a matter of concern, with clients unable to receive benefits for at least 5 weeks when they change systems.

During 2018 we have received in 84,795 kgs of food (2017 – 63,513kgs of food) and we have given out 82,509 kgs of food (2017 61190kgs). 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 Kings Norton Green has been promised, when it opens. We now have a permanent collection bin in Tesco, Sheldon. Sainsbury at Kings Heath and Longbridge and Asda Barnes Hill. The remaining 10% 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.

During the year we decided to move onto Kings Norton Business Park 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. so overwhelming before Christmas we had to temporarily go back to Selly Oak for extra storage.

More than food continues to take on greater importance. Asda and Trussell are now working together providing funds for the Foodbank network. We have successfully bid for 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 are also sitting in on sessions offering advice. N Power continue to help with fuel poverty. In the Summer there was a Stay & Play scheme. We are active on social media, via Facebook and Twitter.

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 2018 we received a Quality Assurance visit from The Trussell Trust which reported, B30 is an extremely well managed Foodbank, with four dedicated managers who have clearly defined roles and responsibilities. Their efforts are clear to see when observing at the Foodbank, through its efficiency and the atmosphere that they have created.

Feb 2018

B30 Foodbank Team.

For further info: www.b30.foodbank.org.uk

Bookcentre

The Cotteridge Church Book Centre, which sells Christian books, Traidcraft and greeting cards, had sales totalling just over £8,500 during 2018. At the end of the year £1 500 was transferred to the Church Account. Total sales, whether by cash payment, card machine or bank transfers, continued to fall due to the extended period of austerity this country is suffering. Austerity and the value of the pound continuing to fall meant that after producing one of the best catalogues we have seen, Traidcraft announced they were in a very difficult financial position and were likely to cease trading at the end of 2018. Gradually during the last few months the company has drastically slimmed down its workforce and ended contracts with many very long standing producer partners, Traidcraft will continue to trade but with a different way of working, we all await with baited breath to see what the new catalogue will look like at the end of March. Hopefully the best sellers will not be allowed to go out of stock in the future, and we will be able to continue to supply our customers with fairly traded goods for a long time to come.

Roger and Jane

Flowers in the Cotteridge Church

2018 proved to be a challenging year for us flower arrangers as we are a very small team now which is getting smaller. A big Thank You goes to those one off arrangers, who are gaining confidence and enjoying doing their own arrangements. I hope you liked the arrangements we did do especially at Easter, Harvest, Remembrance Sunday and Christmas with sadly, less donations. £548 ... over £120 less than 2017 and that did include two very generous larger donations. Gift Aid is claimed on what is eligible and spent on accessories such as Oasis. We spent £540 during the year on arrangements. Flowers, I think play a large part in the life and worship of our Church and if we are asked specifically to do floral tributes Sandra and I will endeavour to arrange them. Should you 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 speak to either Sandra or me we would be very happy to guide you.

Lin Brown

Church activities

The Cotteridge Church is open seven days a week, and the activities, whether they be fellowship or social, reflect the needs and involvement of the community as well as Church members:

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

Pennine Way activities

The trips, once again, have been very popular. Our Coach Company, Den Caney, and our driver Norman, have been a great help and support.

The programme has been varied with some "old favourites" and some new additions. Boundary Mills, the Upton boat trip with cream tea, and the early Christmas shopping trip, followed by a two course meal at the Lake at Barston are regular dates.

New for 2018 were the Falconry Centre at West Hagley, Whichford Pottery at Shipston on Stour, and a very interesting day trip to the Royal Mint near Cardiff.

The programme for 2019 is underway, starting with our annual trip to the Clearance Sale at Boundary Mills near Walsall.

Hopefully the trips continue to provide interest, friendship, and value for money.

Rita Sutton

Work with Young People and Families

In April 2016, we carried out a review of our Children, Family & Youth work and presented the outcome at the Annual General Meeting. This culminated in a three year plan, which has now come to fruition. **The Young People Forum** oversees all young people services provided by the Cotteridge Church. We recognize this work at our 'Celebrate Youth' service each September, when we thank our young people and volunteers, re-commission our children & youth work and bless those young people going to new schools or leaving education.

Young Church continues to meet most weeks for worship and activities for children up to age 14 in two groups. There are currently 21 children on the register. We continually respond to the needs of our Young Church families by reviewing our groups, planning and resources. During 2018, we also organised events for families, including the Easter Happening, Light Party and Christmas Unwrapped. On the first Sunday of each month, the children participate in **all age worship**, where Worship Busy Bags are provided for children up to the age of 11, to help keep them engaged during the service.

Boys Brigade continues to meet on Friday nights for boys aged 5 to 18. There are around 30 boys attending, supported by 8 officers and 6 helpers. The annual camp took place during August at Dyffryn, Wales and the boys had a successful weekend at Peckwood. They also enjoyed a family day trip to Barry Island. The annual General Knowledge quiz raised a total of over £300 shared between St. Mary's Hospice and The Cotteridge Church.

In the summer, Young Church and Boys Brigade joined with a number of local Methodist Churches to run a **Fun Day** in Barnt Green. We organised craft and games, whilst the other churches organised the food and worship. This was a very enjoyable day, well attended by families from Cotteridge.

The Saplings Stay & Play group began two years ago, offering a warm welcome, friendship and support to carers and their children. Our activity themes are both secular and Christian. This group has grown rapidly, so in September, we moved rooms, to accommodate the larger numbers and provide more suitable activities for the older children. Since then, we have welcomed 79 families,

with 108 adults and 103 children. Saplings once again teamed up with the B30 Foodbank in August, to run **Holiday Events** for families on four Wednesdays, reaching out to yet more families.

During the year, we noticed a need for another group, specifically for parents with young babies, so **Bumps and Babies** began in September. We are receiving support in this new venture from the National Childbirth Trust. In addition, Thrive Birmingham has teamed up with the Pre-school Learning Alliance to provide Community Network Officers who are also supporting our work by providing networking, workshops and talks for parents/carers and their children. There are currently 21 families registered, including 3 bumps and 18 babies.

Saplings, Bumps & Babies and Holiday Events have given us the opportunity to welcome local families and build relationships, so that they feel comfortable to take part in other Church activities. Having established Saplings two years ago, the next step was to start **Messy Church** in November. This takes place on the third Saturday afternoon of each month. This is a new form of worship for all and numbers have already grown to 35 adults and 38 children, who first came to our church for Saplings, Holiday Events, the Light Party or are new to our church altogether.

The local Girl guiding groups also meet on the premises. Our **Tuesday evening cafe** began on Shrove Tuesday, with Pancakes. This is now open every week during term time, to cater for the parents of the Rainbows and Brownies. The cafe is run by church volunteers and Guides.

Following a successful bid for funding, we are now working on refurbishing and equipping a room dedicated to **youth**. We are developing ideas for engaging and assisting more youth in the local area with the help of Emma Sargeant (from Growing Younger Youth at the Diocese of Birmingham) and Tim Evans (CEO of Worth Unlimited) *Sue Clayton – Chair of Young People Forum*

Work with Older People

The Cotteridge Church has continued its work with older people in a variety of ways.

Foremost among these, in terms of participation, is the work of the Day Centre. As is the case with the church building, the Day Centre is also celebrating its 30th Anniversary. Our thanks and appreciation go to the staff and volunteers, and the members, of the Day Centre. Also to all those who have come in to lead entertainment, crafts and activities.

The Cotteridge Church Café continues to provide a safe, warm and friendly environment in which people can gather. Its main hours of operation - 10am - 2pm - mean that the majority of users are elderly. Those who gather enjoy a social and refreshing time.

Among the other activities, although not exclusive to elderly, are the Coach Trips, thanks to Rita for organising, and Sunday lunch trips, thanks to Roger.

The constitution and governance of The Cotteridge Church has an 'Older Adults Forum'. I have to admit that it has struggled at times this year to 'find its place'. While it provides a useful place to exchange news, it has struggled this year in attendance and, with a lack of participants, vision. As a result, the discussions that we started regarding a Older Adult Worker, have floundered somewhat and need to be refocused.

Revd Mike Claridge (Minister of The Cotteridge Church)

Safeguarding

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.

During the past 12 months there have been both new National policies and guidance from C of E Birmingham. We are now in the process of writing a new policy for The Cotteridge Church that takes all of this into account. Copies of 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 on line and there is also a training session being held at Cotteridge during March.

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.

Laurie Brown has now stepped down as a PSC. I would also like to thank Sue Clayton who will be stepping down as a PSC in February. The tasks have been made manageable by Sue, with her organisational skills and her ability to set up of systems. Thank you, Sue, for all her hard work and commitment.

Jane Jones

Parish Safeguarding Coordinator

Roundabout

Roundabout is the Church magazine produced every two months. It 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 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

Volunteering

As Volunteer Promotion and Recruitment Coordinator I have continued to liaise with coordinators of various areas of the Church's work to identify and fill gaps, as well as regularly writing articles to encourage people to volunteer for vacancies.

We are very ambitious as a Church in what we do and the services we provide to the local community, but that does make it constantly challenging to find enough people to fulfil all the voluntary activities we undertake. There are at least 82 different ways to volunteer at The Cotteridge Church, and (as counted in December 2018) we have 268 volunteers appointed to 559 voluntary positions (including committees, but not including one off activities like helping at events). Of the 268 volunteers, 85 are from the Church congregation and 183 from the wider community (Foodbank, Daycentre, Coffee Bar). It is worth noting that amongst the 268 volunteers there are about 8 members of the congregation who are undertaking over 10 roles each.

If you read this and think there you might wish to undertake a new volunteering role, please contact pam_waddell@thecotteridgechurch.org.uk.

Pam Waddell, Volunteer Promotion and Recruitment Coordinator

Sunday Forum

The Cotteridge Church Local Ecumenical Partnership Charity Board of Trustees, informally known as the Joint Church Council is appointed by the trustees of the said charity, the congregation, to run the business of the charity on their behalf. As such the members of the JCC are the representatives of the congregation in conducting the charity's business. As in all representative democracies the members of the JCC are elected to use their best judgment when making decision on behalf of the congregation, but an understanding of the congregation's wishes should inform those decisions.

In May 2018 a new JCC formed, as the membership changes year on year at the AGM of The Cotteridge Church, and a worry that many of the members had was a lack of communications between the trustees and the member of the trust. To this end Claire Naughton and Peter Rookes suggested setting up an informal meeting to take place on Sundays after the morning service were members of the congregation could bring their concerns to a small number of JCC members. This suggestion was adopted by the trustees as called The Sunday Forum.

The Sunday Forum ran each month between May '18 and December '18 and during the first four months the meeting worked successfully with a number of concerns raised by members of the congregation and addressed by the JCC, including:

Concerns around the forms of worship and input from lay individuals, where a new meeting was commissioned, The Worship, Pastoral Care and Spiritual Growth, to develop the Church's worship with lay input.

Concerns around people leaving the congregation, where a standard questionnaire has been developed to ascertain information which can be feedback to the JCC to ensure any issues can be addressed.

The Sunday Forums in November '18 and December '18 were not well attended by the congregation and the JCC decided to close the forum down, to be replaced by a monthly suggestion from the pulpit on Sunday Morning that congregational members should speak to trustees directly with any concerns they have.

Neil Walters

Chair of Joint Church Council

The Cotteridge Church
STATEMENT OF FINANCIAL ACTIVITIES
Year ended 31 December 2018

	<u>Notes</u>	Unrestricted Funds 2018	Restricted Funds 2018	Endowment Funds 2018	Total Funds 2018	Total Funds 2017
		£	£	£	£	£
Incoming Resources						
Voluntary Income	2.1	187,452	124,872	-	312,324	197,604
Investment income	2.2	5,090	31	-	5,121	5,392
Trading Activities	2.3	41,537	-	-	41,537	51,491
Charitable Activities	2.4	66,684	101,503	-	168,187	147,979
Other Income	2.5	3,368	3,509	-	6,877	50,486
Total Income		304,131	229,915	-	534,046	452,952
Resources Expended						
Charitable Activities	3	210,702	202,395	-	413,097	396,121
Raising Funds		7,066	620	-	7,686	3,646
Total Expenditure		217,768	203,015	-	420,783	399,767
Gains on Investment Assets	7	(1,242)	-	-	(1,242)	11,531
Net (Expenditure)/Income		85,121	26,900	-	112,021	64,716
Total funds brought forward		267,574	111,233	1,726	380,533	315,817
Total funds carried forward		352,695	138,133	1,726	492,554	380,533

There were no recognised gains or losses for 2018 or 2017 other than those included in the Statement of Financial Activities

** See note 16 for full comparatives for 2017

The Cotteridge Church
BALANCE SHEET
As at 31 December 2018

	Notes	2018		2017	
		£	£	£	£
Fixed Assets					
Tangible assets					
Fixed assets	6	11,314		14,528	
Investments	7	<u>146,131</u>	157,445	<u>147,373</u>	161,901
Current Assets					
Stocks	8	4,146		4,146	
Debtors	9	35,246		25,060	
Cash at bank and in hand	10	<u>299,430</u>		<u>196,858</u>	
		338,822		226,064	
Creditors : Amounts falling due in less than one year	11	(3,713)		(7,432)	
Net Current Assets			335,109		218,632
Total Assets less Current Liabilities			<u>492,554</u>		<u>380,533</u>
Capital					
Restricted Funds	13		138,133		111,233
Endowment Funds	13		1,726		1,726
Unrestricted Funds	13		352,695		267,574
Total			<u>492,554</u>		<u>380,533</u>

.....
 Signed and approved on the behalf of the JCC on

2019.

Name of signatory

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

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 2018

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 2018

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 84,795kg of stock notionally valued at £148,391
82,509kg of food was distributed notionally valued at £144,391

The non realisable stock value is £29,589, (£25,587 2017)

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 2017), 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 2018

2. Analysis of Incoming Resources

	2018						2018		2017	
	Unrestricted Funds			Restricted Funds			Endowment Fund			
	Church	Ancillary Activities	Total	Church	Ancillary Activities	Day Centre	Foodbank	B30	Total	Total
£	£	£	£	£	£	£	£	£	£	£
2.1 Voluntary Income										
Congregational Giving	69,060	-	69,060	-	-	-	-	-	-	69,060
Gift Aid Recovered Tax	14,863	-	14,863	-	-	-	4,070	4,070	-	18,933
Legacy	92,671	-	92,671	-	-	-	-	-	-	92,671
Donations	10,858	-	10,858	-	7,937	65,299	46,956	120,202	-	131,060
Gifts in Kind	-	-	-	-	-	-	600	600	-	600
	187,452	-	187,452	-	7,937	65,299	51,636	124,872	-	312,324
2.2 Investment income										
Bank Interest	5,090	-	5,090	-	-	20	11	31	-	5,121
	5,090	-	5,090	-	-	20	11	31	-	5,121
2.3 Trading Activities										
Room Hire	41,537	-	41,537	-	-	-	-	-	-	41,537
	41,537	-	41,537	-	-	-	-	-	-	41,537
2.4 Incoming Resources from charitable activities										
Grants	-	-	-	-	-	-	-	2,620	2,620	2,620
Partner Church Contributions	4,000	-	4,000	-	-	-	-	-	-	4,000
Day Centre attendance and transport	-	-	-	-	-	98,883	-	-	98,883	98,883
Catering Services	-	54,116	54,116	-	-	-	-	-	-	54,116
Book centre and Traidcraft	-	8,568	8,568	-	-	-	-	-	-	8,568
	4,000	62,684	66,684	-	-	98,883	2,620	101,503	-	168,187
2.5 Other Income										
Other Income	3,368	-	3,368	-	-	3,509	-	3,509	-	6,877
	3,368	-	3,368	-	-	3,509	-	3,509	-	6,877
TOTAL	241,447	62,684	304,131	-	7,937	167,711	54,267	229,915	-	534,046
										452,952

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

2.6 Voluntary Income

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

Garfield Weston	30,000
Eveson Charitable Trust	8,000
Douglas Turner Trust	7,000
Grimmitt Trust	2,500
Beatrice Lang Trust	2,200
Lord Austin Trust	2,000
Syder Foundation	2,000
CB and HH Taylor 1984 Trust	1,000
The George Henry Collins Charitable Trust	1,000
W.E.D. Trust	1,000
Forte Trust	1,000
The Measures Trust	1,000
The Star	1,000

2.7 Grants Received

B30 Foodbank	
Grant towards Advice Woker	2,120
Grant towards Holiday Club	500

The Cotteridge Church
 NOTES TO THE ACCOUNTS
 Year ended 31 December 2018

3. Analysis Resources Expended

	2018												2017		
	Unrestricted Funds						Restricted Funds						Total	Total	
	Church Organisations		Ancillary		Total		Church Organisations		Ancillary		Total				
£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	
Charitable activities															
Direct Costs															
Ministry Assessment		Note 3.1	69,355	-	69,355	-	-	-	-	-	-	-	-	69,355	67,542
Clergy Expenses	1,384		1,384	-	1,384	-	-	-	-	-	-	-	-	1,384	644
Manse Expenses	-		-	-	-	-	-	-	-	-	-	-	-	-	2,297
Salary Costs			27,132	-	27,132	-	-	106,730	-	-	106,730	-	-	133,862	116,107
Charitable grants	2,230		-	-	2,230	-	-	-	-	-	-	-	-	2,230	3,465
Cleaning and Hygiene	12,986		-	-	12,986	-	-	-	-	-	-	-	-	12,986	8,397
Utility Costs	13,801		-	-	13,801	-	-	-	-	-	-	-	-	13,801	11,211
Insurance	3,885		-	-	3,885	-	-	-	-	-	-	-	-	3,885	4,034
Premises Costs	-		-	-	-	-	-	11,400	-	-	11,400	-	-	26,684	16,348
Repairs Renewals and Maintenance	5,011		-	-	5,011	-	-	2,219	-	-	2,219	-	-	7,230	19,219
Security costs plus salary	1,938		-	-	1,938	-	-	-	-	-	-	-	-	1,938	9,375
Book Centre and Traideraft	-		9,719	-	9,719	-	-	-	-	-	-	-	-	9,719	11,692
Catering Services Direct Costs	-		28,098	-	28,098	-	-	-	-	-	-	-	-	28,098	23,826
Direct Costs	-		-	-	-	-	-	-	-	-	-	-	-	-	1,361
Equipment	-		-	-	-	-	-	2,766	-	-	2,766	3,747	3,747	10,946	3,636
Promotion costs	-		-	-	-	-	-	-	-	-	-	1,531	1,531	1,531	1,195
Admin Costs	-		-	-	-	-	-	-	-	-	-	3,779	3,779	3,779	2,062
Transport costs	-		-	-	-	-	-	9,403	-	-	9,403	9,403	9,403	9,403	9,626
Depreciation	1,301		-	-	1,301	-	-	3,469	-	-	3,469	1,726	1,726	6,496	7,588
Food Distribution	-		-	-	-	-	-	-	-	-	-	3,944	3,944	3,944	6,865
Planning	2,664		-	-	2,664	-	-	-	-	-	-	-	-	2,664	12,317
General direct costs	6,712		-	-	6,712	-	-	17,715	-	-	17,715	-	-	32,504	28,344
Support Costs															
Printing and stationery	3,623		-	-	3,623	-	-	-	-	-	-	-	-	3,623	4,897
Telephone & Postage	1,343		-	-	1,343	-	-	782	-	-	782	254	1,036	2,379	2,319
Bank charges	351		-	-	351	-	-	-	-	-	-	-	-	351	843
Administration salary	15,159		-	-	15,159	-	-	-	-	-	-	-	-	15,159	17,069
General Admin Costs	1,510		-	-	1,510	-	-	789	-	-	789	-	-	2,299	1,092
Independent Examination	2,500		-	-	2,500	-	-	600	-	-	600	-	-	3,100	2,750
Total	145,753		64,949	-	210,702	-	8,077	155,873	38,445	202,395	413,097	396,121			

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

3.1 Assessments

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

4 Staff costs

	2018
	£
Cotteridge Church Day Centre	106,730
Catering Services	27,132
Church Admin., Security, Cleaning	23,954
	<u>157,816</u>

The employers national insurance costs included were £9,169- reduced by the employment allowance

The employers pensions costs were £1,306

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, remuneration or other benefits from the funds of the Council.

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 person connected with the Church Council.

There was no cost to the Church Council of any policy of insurance against loss arising from the neglect or fault of any Council members.

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

The Cotteridge Church
 NOTES TO THE ACCOUNTS
 Year ended 31 December 2018

6 Fixed Assets for use by the Church Council

	Day Centre	Church	Food Bank	Food Bank	Solar Panels	Total
	Refurb	Equipment	Vehicle	Equipment		
	£	£	£	£	£	£
Cost						
As at 1 January 2018	10,406	6,978	8,466	-	10,701	36,551
Additions	-	-	-	3,282	-	3,282
Disposals	-	-	-	-	-	-
As at 31 December 2018	10,406	6,978	8,466	3,282	10,701	39,833
Depreciation						
As at 1 January 2018	6,936	5,232	7,287	-	2,568	22,023
Charge for year	3,469	873	1,178	548	428	6,496
On Disposals	-	-	-	-	-	-
As at 31 December 2018	10,405	6,105	8,465	548	2,996	28,519
Net Book Value 31 December 2018	1	873	1	2,734	7,705	11,314

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 2018

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	Change in value in year	Value	
			2018	2017
	£	£	£	£
7760.77 (1998)	125,282	(1,870)	123,412	125,282
16501.65 (2014)	22,091	628	22,719	22,091
	<u>147,373</u>	<u>(1,242)</u>	<u>146,131</u>	<u>147,373</u>

Historical cost

At 31 December 2018	93,302	93,302
At 31 December 2017	93,302	93,302

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2017
	£	£	£	£	£
8 Stock					
Book Centre	3,850	-	-	3,850	3,850
Catering	296	-	-	296	296
Total	<u>4,146</u>	<u>-</u>	<u>-</u>	<u>4,146</u>	<u>4,146</u>

9. Debtors

Gift Aid Tax due	14,530	4,070	-	18,600	17,504
Prepayments/Other	3,591	13,055	-	16,646	7,556
Total	<u>18,121</u>	<u>17,125</u>	<u>-</u>	<u>35,246</u>	<u>25,060</u>

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2017
	£	£	£	£	£
10. Cash at Hand and in Bank					
General Account					
CBF Deposit	68,398	-	-	68,398	63,308
Lloyds TSB Cheque	101,731	-	-	101,731	18,002
Total	<u>170,129</u>	<u>-</u>	<u>-</u>	<u>170,129</u>	<u>81,310</u>
Other Unrestricted					
Catering Services	6,724	-	-	6,724	7,839
Book Centre	1,978	-	-	1,978	3,129
Total	<u>8,702</u>	<u>-</u>	<u>-</u>	<u>8,702</u>	<u>10,968</u>
Total Unrestricted	<u><u>178,831</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>178,831</u></u>	<u><u>92,278</u></u>
Restricted					
Church Day Centre	-	74,411	-	74,411	67,893
Church Restricted	-	235	-	235	235
B30 Foodbank	-	37,844	-	37,844	28,203
Other Restricted	-	6,383	-	6,383	6,523
Total restricted	<u>-</u>	<u>118,873</u>	<u>-</u>	<u>118,873</u>	<u>102,854</u>
Endowment Fund BB	<u>-</u>	<u>-</u>	<u>1,726</u>	<u>1,726</u>	<u>1,726</u>
Total Cash	<u><u>178,831</u></u>	<u><u>118,873</u></u>	<u><u>1,726</u></u>	<u><u>299,430</u></u>	<u><u>196,858</u></u>
11. Creditors due in less than one year					
Inland Revenue	-	-	-	-	3,436
Accruals	3,113	600	-	3,713	3,450
Other creditors	-	-	-	-	546
Total Liabilities	<u><u>3,113</u></u>	<u><u>600</u></u>	<u><u>-</u></u>	<u><u>3,713</u></u>	<u><u>7,432</u></u>

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2018	Total 2017
	£	£	£	£	£
12. Summary of Net Assets					
Fixed Assets	8,578	2,736	-	11,314	14,528
Investment assets	146,131	-	-	146,131	147,373
Current assets	201,098	135,998	1,726	338,822	226,064
Current Liabilities	(3,113)	(600)	-	(3,713)	(7,432)
Fund Balances	352,694	138,134	1,726	492,554	380,533
13. Fund Information					
	Opening £	Incoming £	Outgoing £	Transfers £	Total £
Unrestricted Funds					
Church	247,461	240,205	(152,819)	-	334,847
Catering Services	14,670	54,116	(55,230)	-	13,556
Book Centre	5,443	8,568	(9,719)	-	4,292
Total Unrestricted Funds	267,574	302,889	(217,768)	-	352,695
Restricted/Endowment Funds					
Church Note 13.1	235	-	-	-	235
Church Day Centre	68,769	167,711	(156,493)	-	79,987
B30 Foodbank	35,616	54,267	(38,445)	-	51,438
Boys Brigade	5,220	2,176	(1,927)	-	5,469
Boys Brigade endowment	1,726	-	-	-	1,726
Church Organisations Funds	1,393	5,761	(6,150)	-	1,004
Total Restricted Funds	112,959	229,915	(203,015)	-	139,859
Total Funds	380,533	532,804	(420,783)	-	492,554
13.1 Church Restricted funds					
Small funds	235	-	-	-	235
	235	-	-	-	235

The Cotteridge Church
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

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
NOTES TO THE ACCOUNTS
Year ended 31 December 2018

16. SOFA Comparatives

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds
	2017			
	£	£	£	£
Incoming Resources				
Voluntary Income	101,488	96,116	-	197,604
Investment income	5,331	60	1	5,392
Trading Activities	51,491	-	-	51,491
Charitable Activities	64,913	83,066	-	147,979
Other Income	46,046	4,440	-	50,486
Total Income	<u>269,269</u>	<u>183,682</u>	<u>1</u>	<u>452,952</u>
Resources Expended				
Charitable Activities	213,323	182,798	-	396,121
Raising Funds	2,743	903	-	3,646
Total Expenditure	<u>216,066</u>	<u>183,701</u>	<u>-</u>	<u>399,767</u>
Gains on Investment Assets	11,531	-	-	11,531
Net (Expenditure)/Income	<u>64,734</u>	<u>(19)</u>	<u>1</u>	<u>64,716</u>
Total funds brought forward	202,840	111,252	1,725	315,817
Total funds carried forward	<u>267,574</u>	<u>111,233</u>	<u>1,726</u>	<u>380,533</u>

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

Year ended 31 December 2018

This report on the financial statements of the JCC for year ended 31 December 2018 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.

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

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DATE *31st March 2019*