

THE COTTERIDGE CHURCH

ANNUAL REPORT AND ACCOUNTS 2024

The Cotteridge Church

Annual Report 2024

Year ended 31 December 2024

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The Cotteridge Church

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At the Church AGM in 2024, the updated Strategic Plan for 2024/2030 was presented and endorsed by the meeting. As part of that update, the Mission Statement remained unchanged, but the Vision statement was amended.

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.

Our Vision Statement

The Cotteridge Church builds a welcoming, vibrant and inclusive community for Christian worship, fellowship and service. Immersed in our local community, we are responsive to wider world challenges.

Our Values:

- Inclusive - We nurture and build an inclusive community and inclusive theology
- Ecumenical¹ - We are an ecumenical space that respects individual church traditions and celebrates what unites us
- Active - We take action to bring about God's Kingdom
- Sustainable - We act in ways that reflect an ethical and sustainable approach to people, planet and finance
- Community-focused - We see community as central to achieving our vision and supporting each other
- Collectively pastoral – We look out for each other and provide support through organised and informal means.

Trustees who served during the year

Ex officio

Rev. Michael Claridge (Anglican Minister), until 31st October 2024

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

Co-opted

Neil Walters (Churchwarden)

Mike Meadows (Methodist Steward)

Dorothy Audley (URC Elder), Chair of JCC and Joint Treasurer

Philip Adams (From September 2024)

Elected

Neil Walters

Stephen Audley, Joint Treasurer

Jane Stephens

Chris Pascal

Sandra Walton

Pam Waddell

Alison Sprackling from May 2024

Michael Ravenhill from May 2024

Non-trustees

Rev. Cleopas Sibanda (Methodist Superintendent)

Marjorie Roper (Methodist Circuit Steward)

Introduction

Welcome to the Annual Reports and Accounts as they relate to 2024. This document represents the hard work of a large number of people and, in terms of the accounts, the generosity of all who support The Cotteridge Church financially.

Do take the time to read and examine the reports and accounts. During the Annual Meeting on Sunday 18th May (following the 10:30 am service) you will have the opportunity to ask questions and seek clarification. Please make an effort to attend worship that morning, and the meeting that follows. The meeting is an important opportunity for your voice to be heard as we seek God's guidance in serving the community of Cotteridge in appropriate ways.

This report relates to the activities of 2024.

At the heart of our church activities is the worshipping community that meets regularly each Sunday. In addition to having our services being led by Mike and Roger, we have welcomed a number of others, including: Barbara Calvert, John Cooper, Sue Spencer, Revd. Steve Faber, Revd. Melanie Smith, Revd. Gordon Steele, and the Birmingham Anglican Archdeacon Jenny Tomlinson to name just a few.

Mike wrote in the previous annual report that Worship must always be at the heart of the church's life. We continue to meet on Sunday mornings, Tuesday mornings for Holy Communion, and during the warmer months on the first Sunday evening of the month. We hold Lent Groups and have materials available for Advent.

The church building is open every day and our hospitality plays a huge and important role in the life and ministry of The Cotteridge Church. The Café is a vital and visual expression of our mission in the local community.

The Cotteridge Church serves the community in many ways, some are mentioned in the following pages. The church seeks to live out its calling to respond to God's love in Christ and to live out our discipleship in worship and mission.

Chair of the Joint Church Council.

Safeguarding

Safeguarding is the responsibility of everyone. In The Cotteridge Church a number of members have undertaken the Leadership Safeguarding training to help lead the church on Safeguarding matters. We continue to use the Church of England Safeguarding resources and their training courses.

Training is undertaken regularly and certificates kept up to date. DBS checks are carried out as they are required.

There was one concern raised during the year. This was referred to the Diocese in accordance with procedure, and the issue was resolved.

Membership

The number of members, as reported to the Church Council on 31st December 2024, was 109 (2023 - 118).

During the preceding twelve months one member, Hazel N sadly died, six were removed and five moved from the area.

We welcomed three new members, Sheila M, Israel and Leelal S. .

The current membership is 71.

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 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.

Congregational Meeting

The meeting is chaired by the minister 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/May 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.

Joint Church Council

The legal responsibility for The Cotteridge Church rests with the Joint Church Council (JCC), which consists of members as stipulated in the Church Constitution 2020. The Stipendiary minister, and non-stipendiary ministers are ex-officio, co-opted members, (the C of E Churchwarden, the Methodist Steward, the URC Elder), serve until the next AGM, and elected members 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 the Treasurer. Currently, the Trustees have appointed joint Treasurers, who, together with the Administrator, keep the accountancy records which are used to ascertain the financial position of the Church. 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.

The 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.

The JCC meets a minimum of six times a year, should it be necessary, extraordinary meetings are called when specific issues arise.

A summary of the minutes of meetings are made available for members, these are placed on the small notice board near the church office shortly after each meeting, in addition, the summary is printed in the Roundabout magazine.

During the year a new water boiler has been installed. Cotswold and Clee rooms have been decorated – at least the work has begun during the 2024 and will be completed in early 2025. The heating continues to be an ongoing issue, and work is in hand to make progress on fully understanding the current system. It is planned to insulate some of the exposed heating pipes to conserve heat and save on energy costs going forward.

The church was asked to take on the task of serving Strawberries and Cream at the Bournville Festival, this involved a number of volunteers giving their time before, during and after the event. Thanks must go to Sarah C., members of Catering, and the Boys' Brigade for their work to make the event a success.

Saplings re-opened in September in a new format and with a new team of willing volunteers to meet and greet parents/carers and the children. A big thank you to everyone involved in setting up and clearing the room each week.

The Sales Room has continued to bring in valuable income, and our thanks go to Linda W., for her sterling work on sorting and selling books and other donations on our behalf.

We held a successful Barn Dance at Harvest and held a Christmas Fair in December. These two events prove to be very popular and it is always pleasing to see new faces join us on such occasions.

We said farewell to our long-standing cook Shirley P., after 24 years' service. We welcomed a new church cleaner Peter G., in October and welcomed a new kitchen assistant Sonia G., in early December.

Whilst the Café continues to run at a financial loss, the Café and its volunteers are part of the local mission offering of the church and, on behalf of everyone, I wish to give a huge thank you to those involved in running the catering provision during the week, on Saturdays and after our Sunday services.

JCC have been involved in looking into the upgrading of the AV system, it is hoped the upgrade will be undertaken during the middle of 2025.

The end of October saw the church wishing Mike and Susan Claridge a fond farewell as they moved from the area to Pelsall. We thank them for their contribution to the life of The Cotteridge Church since their arrival in 2017 and wish them every happiness for their future.

Moving into the New Year we know life in The Cotteridge Church will be different in many ways. The denominational leaders are working out the Ministerial input we are to have going forward. The plan is for three ministers – one from each of the denominations, equivalent to one full-time minister to serve here.

The Church of England are to interview early in the New Year to fill their vacancy, the Methodists will seek to fill their vacancy in September 2025 when they next station ministers, and representatives of the URC are currently working on the needs of four churches in the new URC Pastorate (comprising of Weoley Hill URC, Weoley Castle Community Church, Carrs Lane LEP and ourselves, in preparation for a minister to be appointed. (Later: we are delighted that Revd. Tariro Mukoja has been appointed as Associate Priest).

Be assured JCC will keep members updated. Please remember to approach JCC members with any questions you may have on any subject relating to church structure and governance.

Should you have any issues you wish raised at meetings, please let me know. Dates of all JCC meetings are published in the summary of minutes, on the church website, and available from the church office. Contact information for all committees is available on the church website and from the church office.

Dorothy Audley

Chair of the Joint Church Council.

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 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.

The Risk Register is reviewed on a regular basis as determined by the Property and Management Committee and was last updated in 2022.

Financial Review

The Accounts show the year's income as being £229,755 an increase on the previous year (£219,804). This is due to a substantial legacy from the estate of Myra D., Upon reading through the figures you will notice the income for hirers was £55,688 an increase over the previous year (£41,728). Thanks must go to our Administrator for her work in securing regular and occasional users for our rooms.

We spent £204,320, as opposed to the previous year's total of £300,334. Whilst these figures appear to indicate good news, it must be noted that during 2024 the church has not incurred previous years costs in relation to the Day Centre, which in 2023 cost £60,062.

Church utility bills have increased significantly, and it is anticipated they will rise further going forward.

Our Reserves Policy determines the amount required to be kept in Reserves to enable the church to be financially viable. The church is currently able to meet the Reserves Policy,

though with little leeway for financing building projects on any large scale. Refurbishment of our facilities will continue to be carried out 'in-house' when members' skills permit. Work requiring external contractors will in the main require huge efforts in fundraising and / or grant applications to be submitted.

During the coming months the Audio-Visual system is to be upgraded, replacement windows for the Cotswold Room are to be sourced, and some refurbishment to the toilet facilities is being planned. These improvements come at a cost, one that is felt necessary to assist the church in meeting the Aims and Objectives in serving the Community in which we are placed.

We are very aware that income is never guaranteed, hirers can withdraw from their use of our rooms, and regular donors may, for a number of reasons, stop their donations. We anticipate that members will support the work of the church in the work that is being undertaken, so that The Cotteridge Church may continue the work began many years ago when the three denominations began working together as one.

In order to continue the work and mission of the church, finance will play a huge part. It is needed to support both the mission work of the church and to maintain the building to enable the church to thrive and grow. We also need the talents of our members, and we offer our thanks and gratitude to all those who give of their time, however small the task. We have very dedicated volunteers who regularly give of their time throughout the week: Consider the work that goes on here week by week: The Café, Saplings, Brigade, Maintenance, Gardening, Roundabout, the Notice sheet, preparing Communion, setting out the chairs, running the AV desk, Locking the building each night, the Crafters Group, Tuesday Fellowship, Tuesday Communion, Sales Room, Book Centre, Prayer Cards, attending Committee meetings, Meeting and greeting, Security. The list goes on, perhaps you are able to commit to helping in some way?

Without the support and commitment of those who have taken on the above roles, (and continue to do them each week), the church could not continue to be an active Christian presence in Cotteridge.

Finance can be an emotive subject to discuss, our building is a huge drain on resources. It is

large, old, and difficult to insulate. Working as we need to, with what we have, plans are in hand to lag the old heating pipes to both conserve heat and to reduce utility costs – this will be costly, though hopefully well worth the effort in the long-term.

Everyone is asked to look at ways for reducing costs - switching off those unnecessary lights, remembering to turn off that dripping tap, closing that door etc.

D.J. and S.P. Audley

Reserves Policy

The Reserves Policy of The Cotteridge Church was reviewed at the March 2025 meeting of JCC.

The reserves are calculated as follows:

“Six to Twelve Months Average Monthly Expenditure, plus the evaluated 5-year forecast of property expenditure, plus any restricted or designated funds, plus five percent of annual income for mission projects”.

Administrator’s Report

2024 saw a further increase on room hire revenue which was recorded as £55,688. This is a 22% increment on 2023 which saw figures of circa £45k invoiced.

In 2024 we saw some big staffing changes as Shirely Payton left the church after 24 years. Whilst this was a massive change for us as a church, it has been such a positive step. We have employed Pete as our cleaner who is doing such a fantastic job and has fitted in brilliantly and Sonia as our catering assistant to work alongside Tina.

Although we have not seen the financial savings we would have ideally liked immediately, we have seen an increase in productivity and we are receiving such lovely comments about the cleanliness of the building and the food that is being served. The café is getting busier and I think that we will see further benefits in another 6-12 months.

We managed to improve and upgrade some rooms within the church over the last 12 months and this will have such a positive impact on room hire potential moving forward.

I would like to upgrade the Clent room but this will be a much larger project and require a significant investment of around £6,000.00 in order to reinstate the parquet flooring and

paint the room; however, I'm confident that with a wooden floor we'd be able to hire the space out to dance groups and exercise clubs as well as it being an attractive party space.

Over the last year we have seen some successful fundraising activities take place such as raffles within the coffee bar, the harvest barn dance, the Christmas Fair and the recently introduced Fellowship luncheon which are all raising vital funds and improving community links.

This year we have been joined by Sharon Staples of Birmingham City Council who attends the church on Tuesdays and is able to assist people with financial enquiries, form filling and applications.

People often visit the church looking for assistance and whilst I am happy to help if I can, I'm not always able to which is frustrating. Sharon has been an asset to us and invaluable to members of the community who have benefited from her knowledge and skillset.

The Samaritans have agreed to provide a service within the church building once a month. There will be 2 members of the Samaritans team on site providing a presence for those in need. This is really positive and another fantastic asset for us and our community links.

Sarah Canning

Church Committees and Working Groups

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

Worship and Pastoral Committee

At the start of 2024 the committee's focus was on restarting regular (twice a year) Pastoral Links meetings and planning for Lent and Easter. In March the Pastoral Links meeting updated the Pastoral List dividing it into Active (regularly attending worship or contributing financially or previously active now unable to attend) and Community Roll (all others). This provides a more

realistic membership for assessing financial contributions to our parent denominations.

Christian Aid material 'Act on Poverty' was used for the two Lent Courses. In Holy Week the Good Friday service was followed by the Walk of Witness from Cotteridge to Bournville. Sadly attendance at the Maundy Thursday service and the Easter Eve services has dropped significantly.

From May the Strategy Action Plan became a guide for the agenda alongside planning and review of worship and pastoral care:

- Increasing congregational involvement in worship resulted in Roger mentoring 3 people to lead intercessions in Sunday morning services.
- The upgrade of the Audio-Visual equipment to provide better sound throughout the Malvern Room and more flexible and easier to use equipment has been a long running project which is close to becoming a reality.

September's Pastoral Links meeting focused on reviewing the role of a Pastoral Link and on what support is and could be available for members who are unable to attend worship.

Following Mike Claridge's retirement at the end of October we hosted a 'Coming together for Coffee and Cake' on a Saturday morning in November, it was an opportunity for anyone to come in to chat, ask questions and reflect on where the Cotteridge Church had been and where it is going. These thoughts fed back into future planning including future Coming Together sessions. The monthly evening services were suspended once the clocks changed and will be reviewed when we have new clergy.

Barbara led a midweek carol service and Roger led the Sunday Carol service and the Christmas morning communion service.

Jane Stephens.

Property and Management Committee

Property & Management (P & M) have met every two months since the last AGM. Membership comprises Peter Childs (chair), Dorothy & Steve A, Sandra W and Mike R. The church administrator Sarah C may also attend or provide reports.

Eco Group, led by Sandra, is incorporated into P & M and has submitted a separate report. Mike Ravenhill was appointed to P & M last autumn. His professional expertise is much appreciated. A P & M work group meet every Friday assisted by an external volunteer Tony Dyer.

Church hardware: the hot water boiler failed and was replaced.

External Roof Repairs: Dev Sampla repaired lead flashing in a valley on the south side evidenced by a wall stain in the Cheviot room. When the stain dried out the area was re-decorated. Dev also repaired a damaged area of plaster inside the Malvern room following external repairs. P & M carried out a roof inspection to verify the annual circuit return, but also cleared the north valley of sediment and small debris. The intention is to schedule an annual roof check. Waterproof mastic was added to vertical cracks in brick pillars to limit frost and water damage.

Internal Decorating: the Clee room was partly refreshed by an external volunteer group who gave a day to the church. The Friday group added fresh paint to the walls, put wall TVs onto a trolley system, repaired some ceiling tiles, painted the skirting boards and doors, and made the room into a fresher more contemporary space. The carpet needs replacing.

The Cotswold room was also partly redecorated by the volunteer group. The Friday group followed up by replacing some water-stained wallpaper, repairing some loose plaster, and laying new carpet tiles to make a fresher, more lettable room. The single glazed windows need replacing with double glazed units. The Clent room also needs upgrading in part because its role has changed. We need a vision of what is most favourable for hiring. It remains to be seen whether the available (free) volunteer skills are suitable to renovate this higher, bigger space or whether we need to pay professionals.

Buddleia is still growing out of the stonework in the church tower. It needs to be removed before the stonework is further damaged. Hiring a cherry picker costs around £500.

The toilets were installed thirty years ago. Cisterns and taps need replacing. Kitchen equipment is also thirty years old and some of it needs upgrading.

The fire alarms are tested weekly. The tap water temperatures are tested monthly. The safety lighting and battery back-up is tested on a rolling program. Portable Appliances are tested on a one- or two-year schedule. Light bulbs are replaced as they fail, preferably with LED versions.

Peter Childs

Chair of P & M.

Community Services Committee

CSC has, for some years, had oversight of the Catering Services WG; Book Centre/Fairtrade; Older Adults activity; Young Peoples activity (including Saplings and Uniformed Groups); and the mission activities of The Cotteridge Church (local, national and international). At the end of the year JCC also agreed it should also oversee (though not run) all events and activities for the wider community. Working with the Administrator, CSC also keeps an overview of opportunities for partnership with external room hirers with a community purpose.

In the first part of the year, we were reviewing all these areas as part of the development of the Church Strategic Plan. In order to fully cover the wide range of responsibilities, the CSC membership was refreshed and each member leads oversight for a particular area. As a result, CSC made progress against most areas of the strategic plan that it has responsibility for in the first six months after its adoption in May.

Most of the areas of responsibility of CSC are covered in more detail elsewhere in this report, suffice to say CSC endeavours to make connections between them, and wider community activity, to bring maximum benefit.

One area not covered elsewhere is the mission activities of the church. In the Strategic Plan this was recast as ‘developing ways to raise awareness of social issues including, peace and justice, locally, nationally and globally; to be a good neighbour to people in need and to challenge injustice’.

Towards the end of the year Barbara rejoined the CSC and has led us in the development of a ‘Social Justice Plan’ (approved by JCC in January 2025).

Pam Waddell

Chair of Community Services Committee

Catering Working Group

The community survey (as part of the strategy work) in 2024 showed that the church Cafe is highly valued by our customers as offering good food, at good value and offering a friendly environment. The Church Strategy in 2024 also recognised the importance of the catering offer as a service to the community. Because of it, we are recognised as a Warm Space by Birmingham City Council, which brings a small amount of grant funding.

Catering sales increased again over the last year, though showed signs of plateauing towards the end of the year. Despite this increased income, and efforts to minimise costs, e.g. through reducing food waste and better ordering, catering continues to be in deficit. The Catering WG and staff continue to make efforts to reduce this deficit but in grateful that the catering offer is valued despite the cost.

The year has seen a good number of new customers this year, many of whom have become part of the regular clientele, but also the sad loss of other old friends. We also saw staff changes; in September, Shirley, our cook for 20+ years retired, and Tina stepped up to running the kitchen, ably assisted by Sonia, the new Catering Assistant a few hours a day. Tina and Sonia are a great team and are working constructively with Sarah, whose duties include Catering Manager, and the Catering WG to improve efficiency, hygiene, food variety and consistency. This has included a refresh of the menu, with multiple hot food options available daily, and a roast dinner special on Wednesdays. Seasonal specials are also being trialled.

We have a strong core group of volunteers running the Cafe, working well with the kitchen staff. They are quite stretched at times, when there are departures or absences so we are always looking for new recruits. But everyone pulls together to make sure we can open consistently from 08.30-13.30 Monday to Friday (except Bank Holidays) and 10.00-12.00 on Saturdays for drinks and snacks. for which we are extremely grateful.

In addition to the regular service, we endeavour to support other church and external groups with catering, which also contributes to income. The Cafe is regularly open in term-time for parents of Rainbows and Brownies; we have started to pair up with the Tuesday Fellowship to run periodic, well-received Fellowship lunches this year; in June we successfully ran the strawberry and cream stall at Bournville Festival (exhausting but fun!) as well as supporting regular events like the Christmas Fair.

Pam Waddell
Chair of Catering Working Group

Our Work with Families and Young People

Saplings Stay and Play group

This group runs for two hours on Friday mornings and is an important opportunity to welcome young children and their carers into our church.

Saplings continued to run as previously until July thanks to Sue, Laura and the team. We are very grateful to Sue and Laura for all they did for this group before they both moved onto other things last year.

Since September, Saplings has run slightly differently with a smaller team of volunteers on a rota, offering support when they can. The Malvern Room is still full of wonderful toys and activities on Friday mornings, there are still stories and songs most weeks and there is now no charge for attending. Those who wish to, use the Cafe for refreshments as and when it suits them. Numbers attending vary from a minimum of 6 to a maximum of 12, but we have more than 40 children registered and a group of regulars each week. Feedback from carers is always positive and the children love to come and play!

We are very grateful to the local Early Years Alliance representative who supports us and to the fabulous team of Saplings volunteers. We are in need of more volunteers to go on the rota, particularly those who can help with the tidy up after sessions (about 30 minutes required!). Please get in touch soon if you are able to help.

Alison Sprackling (on behalf of Community Service Committee).

Boys' Brigade

It is now 117 years since the Boy's Brigade was started in Cotteridge Church. It's motto still remains ' Sure & Steadfast '.

During 2024 the company entered and won some Battalion and Divisional competitions.

We continue to organize the annual General Knowledge quiz with the proceeds divided between the Cotteridge Church and the local hospice.

The family coach trip to Weston – Super –Mare was again a great success with a full coach load.

Probably the highlight of the year was our company weekend at Peckwood in Worcestershire which is always enjoyed by everybody.

As usual we ran the 'Tombola stall at the Church Christmas Fair and this was well supported by everybody.

We now look forward to 2025 and hope more boys will be encouraged to join the oldest uniformed youth organization in the UK.

Bob Hotchkiss.

Girlguiding and Tuesday Evening Café

The Girlguides ran three sections in the year during termtime. Rainbow (age 4 to 7), Brownies (age 7 to 10) and Guides (age 10 to 14).

The Church Café was open on Tuesday evenings in term time, so that parents waiting for their children could enjoy a drink and cake!

The Café helps to strengthen the relationship between the Church, the Girlguiding groups and the local community.

Communicate to You (C2U)

Communicate 2U is a social enterprise, supporting young people in local specialist (SEN) schools to develop the communication and vocational skills they need to prepare for the workplace or other meaningful activities. Our young people complete a supported internship, alongside continuing towards their English and Maths qualifications. As part of their internship, our young people also teach professionals in healthcare settings and universities how to communicate more effectively with their most vulnerable patients. This year alone, they will teach over 1,000 professionals across Coventry University, Newman University, Aston University and Birmingham & Solihull NHS Trust.

Since January 2017, our young people have been based at Cotteridge Church five days per week, to prepare for the transition from a school environment to a real-world working environment. This has created opportunities for our young people to volunteer in the Cotteridge Church Café, kitchen, day care centre and mother-and-baby group. As a result of this experience, some of our supported interns have continued to volunteer in the Church Café after their course has finished, and others have found paid or voluntary work in the local community. Moving forwards, Communicate 2U is working with Cotteridge Church to set up a board game Café, to encourage people at risk of loneliness to visit the Church for a drink and a game.

Working at Cotteridge Church has enabled our young people to part of a community of staff, volunteers and visitors that is diverse in its ages and disabilities, where everybody is able to learn from each other.

Dan Waldron.

Our Work with Adults

Book Centre and Fair Trade

In 2024, the Bookcentre received £5442, and spent £5208 with a profit of £234. With the demise of Traidcraft, it is now quite difficult to find suppliers that carry the same range as Traidcraft. We use Ethical Superstore there have been stock issues for some time. If products are out of stock, it suggests finance issues.

True Origin is the Scottish company that deals with fair trade jars, Equal Exchange provided the wholefoods with We are Fair Trade (who sold most of the Traidcraft stock, and Transform Traidcraft name).

Divine chocolate are not producing small Easter eggs this year because of the steep rise in the price of cocoa, and Equal Exchange has just emailed quoting climate related weather disruptions such as drought.

Unfortunately, Fair Trade is not high on peoples' agenda due to the current economic difficulties.

Roger Collins.

Praying through Change Group

This group was founded by Hazel N and Gill S when we were in our first interregnum after Michael B's retirement. We meet fortnightly, at 10.30 after communion on Tuesday morning, to pray for the world , our nation, our community and our church. We are open to anyone who wishes to join us and we produce prayer guidelines which we email to anyone who is unable to join us in person. For further information please contact Linda Mann or Janet Hall.

The Tuesday Fellowship

Tuesday Fellowship have continued to meet on the 2nd and 4th Tuesday of each month throughout 2024. We have maintained an average attendance of 9 with up to 14 at popular meetings.

We have covered a range of topics from the Herbert Austin village, virtual trips to Scandinavia, France and the Elan valley and in house meetings exploring favourite hymns and books, poetry and a very popular Beetle drive. John Smith came to treat us to an afternoon listening to songs from the musicals, Roger told us all about fair trade and Celia brought more strange objects for us to identify. Our year ended with the usual carols and mince pies meeting.

The church Catering Working Group approached us with an idea to start occasional lunches to be held in the Pennine Way with people from the Cafe joining us for lunch when we had a speaker for

the afternoon meeting. We have done this twice now and each one was very enjoyable with good food and lots of conversation, followed by several new people joining us in our afternoon meeting. The lunches are scheduled to continue throughout this year.

We ran the cake stall for the Christmas Fair and managed to raise over £200. Two of our members sadly died this year and another moved away from the area.

We have now begun our 2025 programme and will hopefully continue to meet regularly throughout the year. Our programme is advertised in the coffee bar and anyone interested would be very welcome.

Linda Mann.

Pennine Way Trips

2024 was an interesting year for Pennine Way Trips, especially to the National Memorial Arboretum, where everyone enjoyed the 1944 exhibition- a real trip down memory lane. A new venture to celebrate 20 years since Pennine Way Trips started was a 5-day holiday to Eastbourne, organised by our coach company, Hollywood Travel. This was a great success. (the same holiday has been booked for 2025).

The aim has always been the same - to offer friendly, reasonably priced afternoon trips to places of interest around the Midlands. We now have a coach with a lift which opens up opportunities for more people. Feedback from participants shows that these trips are an important part of our community's life as many people have no access to cars .

Many new people find out about our church from first coming on a trip - they can then often be found enjoying breakfast or lunch in our Cafe. One of the four pillars of our church is service and the trips certainly contribute to this.

My thanks again to our Administrator, Sarah, for helping with publicity and accounts.

Rita Sutton.

Our Church Garden.

Church Garden has kept Bob & myself busy during the year .

Like most small household to large National Trust gardens, 2024 was a challenge!

Lack of sunshine plus heavy rainfalls was challenging, but despite this, apples grew in abundance, especially the crab apples (which Celia Lester transformed into numerous jars of delicious crab apple jelly).

We were able to sell plants, bulbs,& flowers at the Christmas Fair, & have an ongoing sale of plants in the Pennine Way.

As well as more clement weather, we do need help.!

The greenhouse is calling out for seeds to be planted & cultivated; any of the congregation are welcome to use it for their own use as well as for the Church.

Please see Chris or Bob.

PS: my sincere thanks to Bob who uses his green fingers for us & The Lord.

Chris Pascal.

Sale Room/Book Room

These 2 ventures are continuing to bring in much needed money for the church.

Since 2024 AGM they have generated a considerable amount This year as with other ventures in church difficulty recruiting helpers but recently this has now improved a little with help from a church member, plus a regular customer to our Cafe and input from C2U students as part of their work experience Customers being able to pay with their credit cards has helped sales. Please continue to support these ventures and give donations of paperback novels, bric a brac and summer clothes.

Thank you.

Linda Woodhouse

Flower Ministry

I have been so thankful to everyone who has donated this year to the Flower Ministry. You made it possible for us to enjoy seeing flowers in Church that does enhance our worship. Please continue to support in the coming year it is so appreciated.

I want to say a big thank you to all those who have helped me with the flowers this year.....Linda Woodhouse, Rita Sutton and Chris Pascall for supporting and helping when needed, and a special thank you to Steph who is always there for us if needed. Working as a team brings the best results for us all to share and I am so grateful to everyone. Now we have the upcycled flower stand that takes vases, it's much easier to do the flowers rather than doing an arrangement.

There is always room for others to join us so please come and chat to me about the possibilities. Thank you again for all your encouragement.

Sandra Walton.

Roundabout

I have been editing Roundabout for just over seven years now. When I first accepted the role, I was scared that no one would send me anything to include. Now I am always grateful to the folk who do so - unfailingly. I feel Roundabout is an important way for us to communicate with one another, share news, ideas and experiences. All of these help to build and strengthen our community.

Thank you to all the contributors.

I now duplicate 100 copies of each edition - a decline, especially since Covid, from the 200+ I did originally. However, now it is in colour, and more recently, our new photocopier does all the folding and stapling for me!

I hope you enjoy reading it. If there is anything you would like to see there, please let me know. Could you join our team of writers? Do you have something you would like to share with us all?

Celia Lester

Eco Church Report 2024

The Eco Church group has now merged into the Property and Maintenance committee representing the eco awareness of our church and building. We have met regularly over the year. And always matters re Eco Church are on the agenda.

We were grateful for the support of Footprints for a Grant towards an Energy Assessment of our building, carried by Phil Beardsmore in March. We received the report in April and started to look at what was possible for us to do within financial constraints and our buildings heritage. At the same time Phil and others had heard of a Government grant called Groundworks.. that would look to support work in buildings serving the community. We applied for work on our heating system and insulation to many areas of the building. We set about completing the extensive paperwork and the bid was submitted in June. Sadly we heard in October that the bid was unsuccessful but we intend to use the information from that bid and Phil's report to move forward into 2025.

We achieved our Silver Eco Church award in September and are very grateful for all who have made this possible.. We are very proud of the plaque in the Pennine Way. Working with First Mile recycling we have also re-recycled our paper, tins and cardboard. .We are very grateful for all the help and support of Sarah . our administrator for continuing to work alongside us.

Every edition of the Roundabout, our Church magazine, I write an article on an area of, "Making a difference" for the Climate Emergency. We can all make that difference to our work to support Climate change however small. Thank you for your support and encouragement throughout the year. We have much to be proud of, but much to do in the future.

Let's keep on making that difference together.

Sandra Walton

Signed and dated after approval by the members of the Joint Church Council, agreed via digital communication:

Signed Date 2nd May 2025

Name DOROTHY J. AUDLEY
Chair of Joint Church Council

Signed Date 2nd May 2025

Name ROGER COLLINS
Trustee of The Cotteridge Church

Part 2

The Cotteridge Church

Financial Accounts

For the Year Ended 31st December 2024

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's unqualified report to the members of the
Joint Council of The Cotteridge Church, Kings Norton, Birmingham B30 3EJ
in respect of the Financial Statements of the Council
for the year ended 31st. December 2024
as set out on pages in this Report.

Charity Commission Registration Number 1143091.

Respective responsibilities of the P.C.C. and the examiner.

Joint Council members acting as the charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

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

Basis of the Independent Examiner's statement.

My examination was carried out in accordance with the general Directions given by the Charity Commission and the guidance published in PCC Accountability (The Charities Act 2011 and the P.C.C.), 5th edition). An examination includes a review of the accounting records kept by the charity 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 the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for 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 material matter has come to my attention which gives me cause to believe that in, any material respect:

accounting records were not kept in accordance with section 130 of the Charities Act, or
the accounts do not accord to the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts is reached.

Signed. *Alan A Clements*

Date 7th. May 2025.

Name Revd. A. A. Clements.

Fellow Association of Charity Independent Examiners.

Address 15 Carleton Road, Great Knowley, Chorley PR6 8TQ

ACIE PCC CC32

Statement of Financial Activities

	Notes	Unrestricted	Designated	Restricted	Total	Prior Year
Income and endowments from:						
Voluntary income	2a	96,828	125	6,500	103,453	84,749
Activities for generating funds	2b	61,457	6,808	80	68,345	50,902
Investment income	2c	8,502	0	0	8,502	7,361
Church activities	2d	1,582	38,312	9,560	49,453	73,273
Internal Contribution – in		0	0	0	0	3,519
Total income		168,369	45,245	16,140	229,755	219,804
Expenditure on:						
Church activities	3a	134,407	53,709	9,202	197,318	291,402
Cost of generating funds	3b	551	6,451	0	7,002	5,293
Internal Contribution -out		0	0	0	0	3,639
Total expenditure		134,958	60,161	9,202	204,320	300,334
Net income / (expenditure) resources before transfer		33,411	-14,915	6,939	25,435	-80,530
Transfers:						
Gross transfers between funds - in		12,597	10,404	511	23,512	10,567
Gross transfers between funds - out		-9,499	-7,747	-6,266	-23,512	-10,567
Other recognised gains / losses						
Gains / losses on investment assets		2,374	0	0	2,374	4,315
Gains on revaluation, fixed assets		0	0	0	0	0
Charity's own use		0	0	0	0	
Net movement in funds		38,883	-12,258	1,184	27,809	-76,215
Reconciliation of funds						
Total funds brought forward		169,494	25,516	17,083	212,093	288,307
Total funds carried forward		208,376	13,257	18,267	239,900	212,093


There may be minor discrepancies in the totals if the pence are not being shown



Balance Sheet

	General	Designated	Restricted	At 31/12/2024	At 31/12/2023
Fixed assets					
Tangible Assets	5,004	694	0	5,698	6,913
Investments	145,711	21,640	0	167,351	159,977
	150,715	22,334	0	173,049	166,890
Current assets					
Cash at Bank & in Hand	46,358	-12,577	18,267	52,048	25,681
Stocks and Work in Progress	0	3,500	0	3,500	3,500
Debtors	11,604	0	0	11,604	17,804
	57,962	-9,077	18,267	67,152	46,985
Liabilities					
Creditors: Amounts Falling Due in one year	300	0	0	300	1,782
	300	0	0	300	1,782
Net current assets less current liabilities	57,662	-9,077	18,267	66,852	42,203
Total net assets less current liabilities	208,376	13,257	18,267	239,900	212,093

Signed and dated after approval by the members on the Joint Church Council after their meeting on 13/03/2025

Signed 
 Name DOROTHY J. AUDLEY
 Chair of the Joint Church Council of The Cotteridge Church

Date 01/05/2025

Signed 
 Name Ray Gill
 Trustee of The Cotteridge Church

Date 02/05/2025

Notes to the Accounts

1. Summary of Accounting Policies

General Information and basis of preparation

The Joint Council of The Cotteridge Church is a public benefit entity with the meaning of FRS102. The Financial Statements have been prepared under the Charities Act 2011 and under FRS102 (2016) as the applicable accounting standards, and the 2016 version of the Statement of Recommended Practice, Accounting and Report by Charities (SORP(FRS102)).

Assets:

Consecrated and benefice property.

Consecrated and benefice property is excluded and not capitalised in the financial statements in accordance with Charities Act 2011.

Fixed Assets

Depreciation has been provided as follows:

Solar Panels	Straight line over 25 years.
Equipment & Vehicles	Straight line over 4 years.

Investments

Investments are recognised at their quoted market price. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.

Funds:

The financial statements have been prepared using fund accounts. Whereby income, expenditure, assets & liabilities

are classified by fund. The 2 types of fund classification present in these accounts are:

1. Unrestricted Funds (General & Designated)

- a. General Funds are available for use at the discretion of the JCC in delivering the aims and objectives of the charity.
- b. Designated Funds are funds that have been set aside by the JCC for a particular purpose from the general fund.

2. Restricted Funds

Restricted Funds represent grants, donations and legacies received which are allocated by the donor for a specific purpose.

The purpose of funds held by the charity are set out in notes to the financial statements.

2. Incoming Resources

	Unrestricted	Designated	Restricted	Total	Prior Year
a. Voluntary income					
Planned Giving	46,406	0	0	46,406	52,570
Collections at service	201	0	0	201	601
Donations & Appeals	2,168	125	0	2,293	1,640
Gift Aid	11,341	0	0	11,341	11,087
Legacy gifts received	30,711	0	0	30,711	1,250
Grants	6,000	0	6,500	12,500	17,601
Voluntary income total	96,827	125	6,500	103,453	84,749
b. Activities for Generating Funds					
Events Fundraising	1,031	0	0	1,031	1,091
Regular Fundraising	2,982	0	80	3,062	2,465
Community Work	1,756	0	0	1,756	0
Hire	55,688	0	0	55,688	41,728
Catering	0	1,278	0	1,278	0
Book Centre Sales	0	5,445	0	5,445	5,618
Garden	0	85	0	85	0
Activities for generating funds total	61,457	6,808	80	68,346	50,902
c. Investment Income					
Bank & Deposit Account Interest	285	0	0	285	444
Dividends	6,392	0	0	6,392	6,377
Solar Panel Income	1,825	0	0	1,825	539
Investment Income Total	8,502	0	0	8,502	7,361
d. Church Activities					
Other income	1,354	0	0	1,354	914
Parochial Fees	228	0	0	228	568
Catering service sales	0	37,799	0	37,799	33,045
Boys' Brigade	0	0	1,508	1,508	1,888
Saplings	0	0	616	616	2,128
Pennine Way Trips	0	0	7,187	7,187	6,596
Flower Guild	0	512	0	512	479
Tuesday Fellowship	0	0	249	249	315
Day Centre Attendance	0	0	0	0	27,340
Church activities total	1,582	38,311	9,560	49,453	73,273
Internal contributions - in	0	0	0	0	3,519
Internal contributions - in	0	0	0	0	3,519
Total Income	168,369	45,245	16,140	229,755	219,804

3a. Expended Resources

	Unrestricted	Designated	Restricted	Total	Prior Year
Common Fund	26,476	0	0	26,476	55,260
Methodist Apportionment	8,856	0	0	8,856	8,856
URC Apportionment	8,856	0	0	8,856	8,856
Charitable Giving	0	0	0	0	0
Pastoral Costs	74	0	0	74	43
Ministry Expenses & Costs	381	0	0	381	530
Vicarage Costs	1,059	0	0	1,059	921
Staff Wages and payments	27,724	33,545	0	61,269	129,920
Youth & Family Work	0	0	0	0	0
Mission & Outreach Work	20	0	101	121	20
Children & Families Work	80	0	0	80	17
Community Work	466	0	1,185	1,651	0
Church Service Costs	1,824	0	0	1,824	1,875
Office & Admin Costs	7,306	0	340	7,646	5,765
Communication Costs	194	0	0	194	175
Maintenance & Improvements	10,776	0	0	10,776	2,979
Saplings	0	0	4	4	2,258
Garden Costs	81	0	0	81	38
Cleaning & Hygiene	5,175	0	0	5,175	5,009
Insurance	4,533	0	0	4,533	4,242
Safety & Security	1,689	0	0	1,689	4,109
Church Utilities	22,228	0	0	22,228	15,615
Church Major Repairs & Additions	0	0	0	0	5,950
Professional Fees	360	0	0	360	300
Other Expenditure	5,730	0	-1,482	4,248	613
Christmas Tree & Lights	0	0	356	356	821
Depreciation	518	697	0	1,215	1,167
Catering Services Direct Costs	0	18,988	0	18,988	20,363
Day Centre Direct Costs	0	0	0	0	6,884
Boys' Brigade	0	0	1,256	1,256	1,607
Pennine Way Trips	0	0	7,162	7,162	6,596
Tuesday Fellowship	0	0	280	280	170
Flower Guild	0	480	0	480	442
Sub total Church Activities	134,407	53,709	9,202	197,318	291,401

3b. Costs of generating funds

	Unrestricted	Designated	Restricted	Total	Prior Year
Fundraising Costs	48	0	0	0	48
Book Centre	0	6,441	0	6,441	4,795
Community Work	503	10	0	513	0
Staff wages and payments	0	0	0	0	450
Costs of generating funds total	551	6,451	0	6,954	5,293
Internal Contributions - out	0	0	0	0	3,639
Total Internal Contributions - out	0	0	0	0	3,639
Total Payments	551	60,161	0	204,320	300,333

4. Unrestricted Fund Movements

	Fund Balance Bfwd	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund Balances Cfwd
General						
Unrestricted	169,494	168,369	134,958	3,098	2,374	208,376
Sub-totals	169,494	168,369	134,958	3,098	2,374	208,376
Designated						
Book Centre	6,136	5,445	6,441	41	0	5,180
Catering Services	-4,970	39,077	52,543	127	0	-18,309
Diocesan Decorating Fund	655	0	0	0	0	655
Garden Project	3,556	210	697	-38	0	3,031
QM - Cook & Wolstenholme	20,140	0	0	1,500	0	21,640
SP2	0	0	0	823	0	823
Sub-totals	25,517	45,244	60,161	2,657	0	13,256

Unrestricted Fund Purposes:

General Fund:

Available for use at the discretion of the JCC in delivering its aims and objectives.

Designated Funds:

Book Centre Fund is used for the income & expenditure associated with the Book Centre selling books and Fairtrade products.

Catering Services is used for the running of the Café & kitchen and any income & expenditure associated with those services.

Diocesan Decorating Fund is for any internal decorating to the vicarage.

5. Restricted Fund Movements

	Fund Balance Bfwd	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund Balances Cfwd
BCC Catering	-189	0	0	0	0	-189
CP Childrens Party	233	0	0	0	0	233
C&Y Work	83	0	0	0	0	83
Garden	112	0	0	38	0	150
HF Hardship Fund	1,027	500	101	-127	0	1,299
Holiday Club	1,578	0	0	0	0	1,578
Iona Trip	235	0	0	0	0	235
OA Activities	0	1,080	1,185	105	0	0
Trips	0	7,187	7,162	0	0	25
WS Warm Spaces	2,651	5,000	0	-5,000	0	2,651
Xmas Tree	1,819	0	356	0	0	1,463
	7,549	13,767	8,804	-4,984	0	7,528
Chursh Group's Restricted						
BB Boys' Brigade	8,738	1,508	1,256	0	0	8,990
Saplings	209	616	4	-823	0	-2
Flowers	204	0	0	-204	0	0
TF Tuesday Fellowship	299	249	280	0	0	268
	9,450	2,373	1,540	-1,027	0	9,256
Day Centre Restricted						
DC General	83	0	340	256	0	0

Church Restricted Fund Purposes

Trip to Iona - Donations towards individuals going on a pilgrimage to Iona (Scotland)

Cotteridge Christmas Tree - Costs associated with installing a Christmas Tree outside the church.

Summer Holiday Club – From a grant towards the running of a club for children over the summer holidays.

Children's Party - From a grant towards running a children's party.

Food Ministry – fundraising and donations towards catering's food ministry initiative which aims to engage with The community through the use of food.

Church Group Fund Purposes:

Boys' Brigade - Donations and Subscriptions towards the running of the Boys' Brigade Company.

Saplings - Donations and Attendance Fees towards the running of the weekly term-time saplings group for children.

Flower Guild - Donations and Contributions towards the flowers at services and special events.

Tuesday Fellowship - Donations and Contributions towards the costs and activities of the Tuesday Fellowship Group.

Pennine Way Trips - Contributions towards the regular organised coach trips covering both coach hire and attendance.

6. Transfers between Funds

	General	Designated	Restricted
General Fund to Catering Designated Fund	-127	127	0
Flower Fund from Res to Des	0	204	-204
From general to DC Gen restricted	-256	0	256
Garden from Des to Res	0	-38	38
Hardship Fund into general	127	0	-127
OA Activites	-105	0	105
Saplings from Res to Des	0	823	-823
Warm Spaces from Res to Gen	5,000	0	-5,000
P&M Action Plan	-1,500	1,500	0
Designated Book Centre to General Fund	-41	41	0
	3,098	2,657	-5,755

7. Staff costs and Payments

	Church	Catering	Day Centre	This Year	Last Year
Administrator	17,514	0	0	17,514	16,026
Cleaning Wages	7,983	0	0	7,983	8,870
Catering - Kitchen Wages	0	31,794	0	31,794	33,838
Catering - Manager Wages	0	1,751	0	1,751	1,592
Catering - DC Wages Contribution	0	0	0	0	-2,567
Day Centre - Carer Wages	0	0	0	0	60,062
Treasurer Payments	0	0	0	0	1,938
Agency Cover	0	0	0	0	4,182
Redundancy Payment	0	0	0	0	0
	25,497	33,545	0	59,042	123,941
Social Security Costs	4,124	0	0	4,124	3,891
Employment Allowance	-3,099	0	0	-3,099	0
Pension Costs	1,202	0	0	1,202	2,089
	2,227	0	0	2,227	5,980
	27,724	33,545	0	61,269	129,921
Average number of employees			3	3	

During the year, no employee earned 60,000 per annum or more.

There are no other disclosable transaction in respect of JCC members, persons closely connected with them or other related parties.

8. Fixed Assets

	Solar Panels	Garden Furniture	Total
Cost			
As at 1st January 2024	10,701	2,782	13,483
Additions	0	0	0
Disposals	0	0	0
As at 31st December 2024	10,701	2,782	13,483

9. Depreciation

Depreciation			
As at 1st January 2024	5,179	1,392	6,571
Charge for the year	518	696	1,214
As at 31st December 2024	5,697	2,088	7,785
	5,004	694	5,698

10. Investment

	Income Shares	Property Fund	Total
Market Value - 1st January	88,000	71,977	159,977
Additions	0	5,000	5,000
Disposals (Sales)	0	0	0
Revaluation gain / Loss	2,014	360	2,374
	90,014	77,337	167,351

11. Cash At Bank and In Hand

	This Year	Last Year
Church		
Current Account	21,737	2,779
Church Soldo Account (Petty Cash)	2,831	2,199
Church Petty Cash (Cotteridge Church)	1,649	20
CCLA Deposit Account	8,406	5,729
Diocesan Decorating Fund	0	0
	34,624	10,727

Other Groups

	This Year	Last Year
Catering	1,736	1,736
Catering - Soldo Account (petty Cash)	5	5
Catering - Square (Till)	1,427	365
Catering - Petty Cash	2,309	0
Food Ministry	527	527
Book Centre	2,080	3,077
Flower Guild	236	204
Boys' Brigade	7,071	6,995
Boys' Brigade Reserve	1,765	1,744
Saplings	0	2
Tuesday Fellowship	268	298
	<u>17,424</u>	<u>14,953</u>

Total Cash at Bank and In Hand

<u>52,048</u>	<u>25,681</u>
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12. Stock

	Book Centre	Catering	Total
Cost:			
Bfwd 1st January 2024	3,100	400	3,500
Additions	0	0	0
Disposals	0	0	0
Book Value 31st December 2024	<u>3,100</u>	<u>400</u>	<u>3,500</u>

13. Debtors

	This Year	Last Year
Trade Debtors	6,098	9,317
Other Debtors	849	3,955
Prepayments	<u>4,657</u>	<u>4,533</u>
Total Debtors and Prepayments	<u>11,604</u>	<u>17,804</u>

14. Creditors

	This Year	Last Year
Church Liabilities:		
Other Creditors	300	300
Utility Creditors	0	0
Agency Collection	0	1,482
Total Creditors	300	1,782