

THE COTTERIDGE CHURCH

ANNUAL REPORT AND ACCOUNTS 2025

The Cotteridge Church

Annual Report 2025

Year ended 31 December 2025

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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. 2025/26 was year 2 of the Plan, and there will be an opportunity at the 2026 AGM to hear about progress against the objectives we set.

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
- Ecumenical - 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'd Tariro Mukoja from April 2025, and Chair of JCC from July 2025

Rev'd Farai Mapamula

Rev'd Roger Collins (Non-stipendiary Anglican Minister and member of PCC)

Co-opted

Neil Walters (Churchwarden) to March 2025

Norman Mann (Churchwarden and Vice chair of PCC) from March 2025

Mike Meadows (Methodist Steward)

Dorothy Audley (URC Elder), Chair of JCC to July 2025 and Joint Treasurer

Elected

Monica Taylor from May 2025

Philip Adams

Stephen Audley, Joint Treasurer

Jane Stephens

Pam Waddell

Alison Sprackling

Michael Ravenhill

Neil Walters to March 2025

Chris Pascal to May 2025

Sandra Walton to May 2025

Non-trustees

Rev'd Cleopas Sibanda (Methodist Superintendent)

Marjorie Roper (Methodist Circuit Steward)

Introduction

Dear Brothers, Sisters and Siblings in Christ,

Grace and peace to you in the name of our Lord Jesus. I write this as we continue our journey through this holy season, and my heart is full of gratitude for the beautiful way you have lived the mysteries of Advent, Christmas, and now Lent as a church family. In spite of all our frailties! God has indeed held us together.

During Advent, our community entered deeply into the spirit of watchful hope, with the highlight, at least for me, being the Christmas Fayre. It really did feel like we are a church that lives out its faith through community engagement. Like the prophet Isaiah and Saint John the Baptist, we listened again for the voice that calls us to “prepare the way of the Lord.” Your presence at Holy Communion/Eucharist, your participation in prayer opportunities especially the Tuesday morning HC, and your generosity to those in need reflected in your unwavering support for the B30 Foodbank, shows a true longing for Christ. In a world often marked by noise and distraction, you made space for silence, reflection, and expectation.

At Christmas, we rejoiced together in the birth of our Saviour. The celebration of the Nativity was made radiant not only by beautiful liturgies and sacred music, but by your faith. Our All-Age worship cafe-style is legendary, and something to hold on to. In welcoming family members, visitors, and those who may not often join us, we collectively embodied the hospitality of the Holy Family. As we contemplated the mystery of the Word made flesh, we were reminded that Emmanuel—God with us—continues to dwell in our midst.

Now, in Lent, we have turned our hearts toward Jerusalem, walking with Christ on the path that leads to the Cross and, ultimately, to the joy of Easter. Your commitment to prayer, and various Lent classes, fasting, and giving, has been a powerful witness. Whether through the various charities that we support, or in our quiet sacrifices known only to God, you are embracing this season with sincerity and courage. Be of good cheer!

I am especially grateful for all who have given of their time and talent: our ministers both lay and ordained, organists, AV volunteers, and our lay staff. Your service makes it possible for our church and community to flourish and for others to encounter Christ. To those who have reached out to the lonely, supported the poor, and comforted the grieving, thank you for being the hands and heart of Jesus in our community.

Thank you to all our committees and the work you offer to all of us.

As we continue through Lent and look ahead to the celebration of Easter, may we remain united in faith and love. Let us encourage one another to persevere in hope, trusting that the Lord who began a good work in us will bring it to completion.

May the Lord bless you abundantly for your faithfulness, and may our church and community continue to grow as a joyful witness to God's saving love.

With gratitude and every blessing,

The Rev'd Farai Mapamula

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. We are at the time of writing, seeking a volunteer to lead on Safeguarding for the Church.

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

There were no Safeguarding issues during the year.

Membership

The number of members, as reported to the Church Council on 31st December 2025 was 106 (2024 - 109). 70 members are on the active list and 36 on the community list.

Sadly, three members died during 2025, Geoff Hulme, who had moved to South Wales to be near family, Janet Philips, and Jennifer Moore, who had moved to Manchester to be near her son.

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.

Report of the Joint Church Council

Welcome to the 2025 Annual Reports and Accounts! This document celebrates the hard work of many wonderful individuals and, in terms of the accounts, the generosity of everyone who kindly supports The Cotteridge Church. We're grateful for your continued support and dedication.

Please take a moment to review the reports and accounts carefully. We're looking forward to seeing you at the Annual Meeting on Sunday, May 10th, right after the 10:30 am service. It'll be a wonderful opportunity for you to ask questions and share your thoughts. We warmly encourage you to join us for both the worship service and the meeting, as it's a special chance for your voice to contribute to our shared mission of seeking God's guidance in serving the Cotteridge community with love and purpose.

The Joint Church Council (JCC) is responsible for the legal oversight of The Cotteridge Church. It is made up of members outlined in the Church Constitution 2020. Ex officio members, stipendiary and non-stipendiary ministers, Co-opted members including the Churchwarden of the Church of England, the Methodist Steward, and the URC Elder, serve until the next AGM. Elected members serve three-year terms and retire by rotation. Additionally, the JCC functions as the Trustees' body, with its members listed at the beginning of this report.

The JCC handles the Church's finances with care and responsibility, including managing and overseeing all financial activities and appointing the Treasurer. The joint Treasurers appointed by the trustees work alongside the Administrator to keep the accounting records that help us understand the Church's financial health. The Trustees take their role seriously, making sure that these records are

accurate and transparent, which allows them to assess the Church's financial situation effectively. They also ensure that the financial statements meet all the necessary standards as follows:

- The charity is regarded as a public benefit entity as defined by FRS102.

- The financial statements are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) that applies to charities preparing their accounts in line with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), published on 16 July 2014, as well as the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS102), the Charities Act 2011, the Companies Act 2006, and UK Generally Accepted Practice as of 1 January 2015.

The JCC is dedicated to safeguarding the Church's valuable assets and actively preventing and detecting any fraud or irregularities. Considering the Charity's income level, it is essential that the JCC has the financial statements professionally reviewed by an independent examiner before making them publicly available.

The JCC meets at least six times annually and, when needed, holds special meetings to address issues as they arise.

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

Norman M was put forward as the Churchwarden and admitted at a service in July. As a trustee, he is now representing Cotteridge Church at the Church of England deanery synod.

We would like to thank the various committees and their members for all the work they have done in 2025. It has enabled us as a church to get to this point. We see you, we appreciate your efforts and value your time.

The Pastoral and Worship team continued their work, ensuring our services went well throughout the year. We truly appreciate this work as worship is at the heart of who we are.

The Property and Management team continued their work in 2025, completing the decoration of the Cotswold and Clee rooms, which had started in 2024. The garden team has continued working, ensuring we have lovely flowers inside and out. We would like to thank them for their time, effort, and contributions to the way our building looks.

The Community Services committee planned various programs, including hosting the listening event with Al Carn and a Christmas event, which brought people together and strengthened relationships with the community. We are truly grateful for their work.

Over the course of the year, we, together with other groups that meet here, like BB, have supported charities like Action for Children, the B30 foodbank and Birmingham Hospice through donations in money, toys, and food. Let us keep up the good work.

We said farewell and later welcomed Tina back after some health concerns. We also welcomed Diane, who joined the kitchen team part-time, bringing the team to 3 with Sonia.

Whilst the Café continues to run at a financial loss, there has been a significant improvement, and we are hopeful that it will soon break even and/or make a profit that will go a long way to sustaining our vision as a church for the community we serve. We would like to thank the kitchen staff and the volunteers for their hard work during the week and on weekends, and for their service and hospitality when we host special events.

The Sales Room continues to generate valuable income, and our thanks go to Linda W. for her dedication to ensuring that everything is in order and for managing donations. For security reasons, a camera was installed there, which is now in place.

We were able to maintain good relations with the different groups that use our building throughout this year, many thanks to Sarah C, our administrator, for managing this work.

Under the supervision of JCC, the AV system was upgraded, and we hope this has made things better for us all.

We worked on various policies to ensure that we are up to date.

We have had 2 new ministers working with us this year: from the Methodist Church, Rev'd Farai Mapamula, and from the Church of England, Rev'd Tariro Mukoja. We still had a vacancy for the URC minister; however, the appointment process has been underway. At the time of reading this report, it has been announced that our Methodist Minister, Rev'd Farai, will be leaving us in August. A new Methodist minister, Rev'd Tokunbo Asogbon has been appointed and will begin his ministry amongst us in September. Also, the URC minister Rev'd Naomi Sakala has been appointed and will be joining us later in 2026.

As JCC, we are continuing our work to have a youth worker, which we were not able to achieve in 2025. This work will include grant applications to ensure we have funding for this role.

A grant application which was submitted earlier in the year was successful so this gives us hope.

We are still seeking volunteers to fill the roles of Safeguarding officer and Treasurer, either individually or as a team.

We have kept our Facebook active throughout the year and are looking forward to updating the website.

We endeavour to continue working together to protect and promote the aims and objectives set out for the Church.

We will keep all members updated, and please feel free to raise any issues or questions you may have at the meeting.

Rev'd Tariro Mukoja 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 JCC and was last updated in 2025.

Financial Review

The Annual Accounts show the year's income to be £201,064 a decrease on the previous year (£229,755). This decrease was anticipated (the church can hardly expect substantial legacies each year!). Expenditure at £210,465 is higher than the previous year (£204,320), with running costs rising continuously we need to look at ways of reducing costs and increasing our income. Utility bills continue to be a large expense. We have been fortunate in receiving a grant from the City Council towards being a Warm Space for users.

We give our thanks to our Administrator for continuing to secure regular and occasional users for our rooms, the income from hire makes up a considerable portion of the church's overall income.

As you are aware the church's Reserves Policy determines the amount required to be kept in Reserve to enable the church to be financially viable. The reserve requirement is reviewed regularly, and the Trustees notified of the figures. The church called upon the reserves to upgrade the Audio-Visual equipment during the year. We are pleased to report that reserves remain within the Reserves Policy requirements. As previous reports have stated, there is little scope for financing major building or refurbishment work. Refurbishment work continues to be carried out 'in-house' where viable, with external contractors being called in when their skills are required. It is hoped that internal fundraising efforts, together with some grant applications, will prove successful in bringing in sufficient funding towards some necessary major works projects very soon.

We are aware that church income cannot be guaranteed, hirers may leave and new users may not materialise. Regular donors may, without notice withdraw their donations. We are extremely appreciative for the continued support from our regular donors and anticipate that members will continue to be generous in supporting the many and varied activities of the church.

As ever, finance plays its role in enabling the church to thrive and grow. To continue its work and mission, finance is needed to maintain the building for use by the church and the community groups that have chosen the church as their base. We have staff who rely on the church to pay their wages. We rely heavily upon our staff and our volunteers to clean, cook and run our regular activities. (We're always in need of more volunteers should you have a few hours a week to spare).

The church's expenses continue to rise – bills arrive, wages need paying, food has to be purchased – etc. etc. We need to talk 'money', though we don't really like to do so, do we? Could our personal 'giving' be increased – could we all look around us when in the building and look at ways to reduce costs – switch off lights, turn the radiator down, turn off taps, close doors.

We give our thanks to Linda W. and her helpers for their wonderful work in the Sales Room – during the year they have brought in over £2,700 (included in the fundraising figure)

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”.

The Policy was revisited in March 2026.

Administrator’s Report

1. 2025 was a steady year for room hire. Although the final invoiced figure was £46.5k which is a decrease of 11% from 2024, we were aware that this would happen as C2U reduced their student numbers and ultimately their room hire requirements and CGL moved back to their hub once it re-opened which took away 40% of their room hire requirements per week from us. We continued to work hard maintaining our rapport with existing clients as well as forming new relationships within the community.

We have welcomed Home Start Birmingham South into the church as regular room hirers holding a weekly stay and play session for registered families and we have been working with two local housing associations who held a couple of training events here and a Christmas celebration. They have been so impressed with our hospitality that they have booked multiple sessions every month for the remainder of 2026 with an expected revenue of over £2,000.00.

2. Staffing levels in the kitchen were tumultuous in 2025 with lots of different variations for a large portion of the year, however, we closed the year on a high, all three positions in the kitchen are filled and the team are working extremely well together.

The financial figures throughout the year showed a steady progression to reduce the deficit within Catering which we did very well. The deficit at the end of 2025 was -£9721 compared with -£14734 in 2024.

This was achieved through staffing re-structure, better buying, portion control and an improvement in the quality of food that we are serving from the kitchen which has helped sales rise by 15%.

We also saw our hygiene rating improve to a 4 which we are very proud of.

3. The representatives that we have in the church on a regular basis are proving to be very popular. Sharon Staples of BCC has become a familiar face and attends the church weekly for her sessions which are a great benefit to the local community. It also relieves some of the strain that was previously put on me by people coming into the building looking for support.

We also have a gentleman who can issue fuel vouchers and he attends the church once monthly, as do representatives from The Samaritans.

4. Continued enhancement of the spaces within the church and garden have helped improve our facilities hugely. We have now formed a small working group who have started looking at available grants and begun applying for funds which would enable us to refurbish larger areas within the building that require much more money and time to be spent on them.

We will be in a position to report on the success of this group next year.

Sarah Canning.

Church Committees and Groups

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

Worship and Pastoral Committee

We welcomed both Rev'd Farai Mapamula and Rev'd Tariro Mukoja to ministry in the Cotteridge Church during the early part of the year and returned to ministerial chairing of the committee by Farai and Roger stepping down as secretary.

Communion continued on 2nd & 4th Sundays with Anglican distribution returning to using the common cup as required by Canon Law and Methodist services using bread. Covid restrictions had required us to make temporary adaptations which are now being phased out. Lay members now lead the intercessions on Communion Sundays and home communions are on offer again.

A Songs of Praise service was well received as well as the midweek carol service.

A new and more streamlined AV system was installed with a lot of work from John C & Sarah, which has simplified the operating desk although there are still some issues with the sound, and two new operators have been recruited.

Tariro led an Advent Bible Study on Zoom, a new development which will be tried again with more publicity in advance.

It is hoped to recruit some Pastoral Visitors in 2026 to support the work of the clergy.

Jane Stephens.

Flower ministry

I have been so grateful to those who have donated to the Flower Ministry. You have all made it possible for us to enjoy seeing flowers in church that does enhance our worship. Please do continue to support in the coming year as without these donations having flowers in church wouldn't be sustainable.

I want to say a big thankyou to those who have helped me with the flowers again this year....Linda Woodhouse, Rita Sutton, and Chris Pascal for supporting and helping when needed, and a special thank you to Steph who is always there when 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, so.....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.

Praying through Change Group

The Praying through change group was started in the early 2000's by Hazel Nash and Gill Salkeld, who felt the need at the time to pray for the Cotteridge church as we went through a period of great change. The group has continued since this time. We meet in the chapel, fortnightly on a Tuesday morning, at 10.30, after the communion service. We continue to pray for the church locally and globally as well as praying for different situations in the world and the nation, as they arise. The

dates of our meetings are advertised in the weekly notice sheet and in the Pennine Way. We are always happy to welcome anyone who would like to join us.

Linda Mann

Sparks

A small group of congregational members has been meeting on a Sunday evening every couple of months, in each other's homes, for quite a few years now! (Participants originally came from the "18-30 group" in the late twentieth century).

We have watched films with themes allied to faith in practice or moral quandaries, reconsidered biblical parables in modern settings, and had discussion guided by book and video courses from the mainstream church denominations.

All in all it's been an enriching and insightful extension to worship together, as well as a greater opportunity to learn about—and from—each other in fellowship within the shared hospitality of where we live.

Tim Clayton.

Property and Management Committee

Committee: Peter Childs (chair), Sandra Walton (Eco and minute sec), Steve & Dorothy Audley, Mike Ravenhill, Norman Mann, Sarah Canning, and one of the ministers.

Routine: The fire alarms are tested weekly, the water temperature tested monthly, the emergency lights tested on a rolling rota. PAT testing annual or bi-annual. Failed light bulbs are replaced with LED equivalents. Sandra continues to lead up on Eco church.

Roof: Dev Sampla replaced a section of plaster above the altar in the Malvern room. It had become damp because the exterior roof valley had become silted up. Water backed up and leaked inside. Dev's repairs developed a brown stain. He later added a paint 'stopper'.

Mike and Peter inspected the valley. They plan to remove any build-up of debris annually.

Friday volunteers inspected the roof and later began to re-attach a strip of lead flashing.

Grants: The ground floor toilets and the Clent room need upgrading. Pam W. has put a bid in for a grant.

Interior: Double glazed windows were fitted in the Cotswold room. The Clee room was redecorated, new carpet tiles laid, new wall lights refitted. A bare section of wall plaster in the kitchen was retiled to better comply with the kitchen food safety certificate. The old A/V system was scrapped and replaced by a smaller unit. Potential excess items were identified and a list for disposal or sale was circulated. The old A/V speakers, mixer desk, and trolley were gifted to the Church of the Ascension. A mixer tap was replaced in the coffee bar. Water has been noted backing up inside and outside the boiler room, especially during heavy rainfall outside. Professionals have rodded drains.

Garden: Chris and Bob manage the garden with help from local volunteers. P & M recently incorporated the management team and will oversee projects.

Christmas: Trees and lights were installed inside and out under the direction of the administrator.

Peter Childs.

Eco Church

The Eco Church group has continued to work in collaboration with the Property and maintenance Committee highlighting the eco awareness of our Church and building. We have met regularly over the year, and matters re eco Church are always on the agenda. We continue to look at what was possible for us to do within financial constraints and our building's heritage in terms of our Energy Assessment that took place last year. It was good to replace the windows in the Cotswold room and these have made such a difference to the use and insulation of that room. We are considering other areas of the Church that need updating, particularly the toilets, of course looking at the best and most Eco friendly ways to support these in the future.

We are very proud of the plaque in the Pennine Way displaying our Silver Eco award. The process to obtaining a Gold award is very complex, but is another plan for the future.

Working with First Mile, we continue to recycle 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 in the many aspects of our work.

I try to write an article for the editions of Roundabout on an area of “Making a difference” for the Climate Emergency, in order to encourage us all to make that difference to our work to support Climate change.

I also represent the Church at the Deanery climate change meetings. It is always good to hear what is happening and news of projects elsewhere.

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.

Community Services Committee

CSC has oversight of the range of activities that we undertake to serve our local and wider community, with particular focus on the following two objectives from the Strategic Plan:

(iv) We will provide a Church building, facilities and services which are the hub of, and meet the practical needs of, the local community. It will be welcoming inclusive and safe. We will tailor our work and activities to the needs of people in the local area.

(v) We will speak out on behalf of, and show support for, disadvantaged people locally, nationally and globally.

In practice this means the Committee oversees and optimises the connections between Catering Services; Older Adults activity; Young Peoples activity (including Saplings and Uniformed Groups); Community Events; Book Centre/Fairtrade; and the mission/ social justice activities of The Cotteridge Church (local, national and international). Throughout the year we have worked closely with the Administrator, who attends CSC, to optimise opportunities for partnerships with external room hirers with a community purpose (Strategic Plan Action to ‘Develop partnerships with external organisations and/ or seek external funding/ support to deliver plans’). Together, we have had a productive year, progressing well on many year 1 and year 2 actions from the Strategic Plan under the above objectives:

□ Catering Services: This remains a central service provided by the church to the local community in keeping with the action from the Strategic Plan to ‘provide and develop an inclusive, welcoming café space where people meet, and provide a range of informal activities throughout the week...’. We have regained our level 4 hygiene rating and made great strides towards the goal of catering ‘breaking even’ this year (a huge challenge since Covid and the closure of the Day Centre), reducing the deficit from around £15k to about £10k. This has largely been achieved through reduced food waste and smarter shopping, with the introduction of a new menu including multiple pre-prepared meal choices, plus a popular weekly roast dinner option on Wednesdays. Staffing was rather turbulent for much of the year, but towards the end of the year settled with an excellent and committed team now in place.

□ Young People: Saplings and Uniformed Groups are reported in more detail elsewhere but continue to thrive. C2U continues to provide services to young adults with additional needs in our premises; although an external organisation, we have built a strong, mutually supportive partnership. In addition to these ongoing successful activities, we have been delighted to have Home-Start Birmingham, (a charity supporting parents and their children dealing with difficult life circumstances), start using our facilities for their weekly toddler group, complementing our own Saplings offer. This year, Sarah has also been working with an external provider hoping to establish a holiday club at the church (action from Strategic Plan to develop ‘holiday events for children of different ages...’), so hopefully we will be reporting a successful outcome next year! This year, a small but enthusiastic yoga group for ‘younger’ women’s wellbeing was added to the ‘fitness’ offer in church on a Monday evening (adding to the Extend Exercise for older adults on Wednesdays).

□ Community Events: This was an area that CSC was given oversight of this year, but we hope others will support the planning of specific events, and open to ideas. After a

successful trial period, with the catering team and Tuesday Fellowship, we have introduced monthly Community Meals, before Tuesday Fellowship but open to all, where everyone sits and eats together – typically around 15-20 people attend and enjoy good food and company (this fulfils an action from Strategic Plan). A small working group (under CSC) successfully arranged various Christmas activities – a Community, mid-week service with the Cotteridge School and C2U; a Christmas raffle; and the Christmas Tree Fayre. The Fayre kept many of the popular features of previous Fayres, but added trees provided and decorated by groups meeting in church and local traders, which was very successful on the day, but also graced the Malvern Room throughout Christmas.

□ Book Centre/Fairtrade: Reported elsewhere.

□ Social Justice and Mission: In January JCC approved the Social Justice Plan prepared by CSC specifically to address the action in the Strategic Plan ‘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’. As a result, JCC has agreed we focus on the campaigns of Christian Aid (Overseas issues) and Church Action on Poverty (UK issues) as these are both ecumenical charities. We have ensured that materials from these charities are periodically used in worship and highlighted in Roundabout and the Notice sheet to raise awareness. We have supported a series of public listening events with our local MP, Al Carns, including hosting one in the summer on the theme of poverty, at the Cotteridge Church. We ran a successful appeal in Lent to pay for meal vouchers for Foodbank users; the use of the vouchers was not quite as successful as we hoped, so we are currently reviewing this with Foodbank, but we are committed to ensure all the funds raised will be used to provide meals for the needy. We ran an Advent appeal, directly supporting Action for Children, rather than the traditional gift collection.

Judging by the amount raised via the till (others donated directly) this was a successful approach.

Pam Waddell

Chair of Community Services Committee

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. The Malvern Room is laid out with toys and activities for the children to play with and there are stories and songs most weeks.

There is no charge for those attending. Those who wish to, use the coffee bar for refreshments as and when it suits them. Children can continue to play using the toys in the children's area in the Pennine Way once the Saplings toys have been tidied away.

Numbers attending vary, but, since September, we have noticed an increase and there is now a core of regulars. We still have new children registering most weeks. 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 runs a workshop for parents and carers once a term. She is also able to signpost parents and carers to other activities and support.

Big thanks go to the fabulous team of Saplings volunteers! We operate a rota so that volunteers help when they can, not every week. We are, however, always 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.

In The Cotteridge Church Strategic Plan 2024-2027 our Year Two aim is 'Stay and play continues to meet and grow' and we are currently meeting this goal. Next, we are keen to update some of the Saplings' toys, so look out for opportunities to contribute to our

fundraising for this in future.

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 '.

Boy's Brigade continues at Cotteridge with small numbers but all the boys are keen and the leaders are dedicated to attend every Friday. Our General Knowledge Quiz took place at Easter raising funds for the church and Birmingham Hospice. The Peckwood weekend was a success and the summer outing to Weston –Super- Mare was well supported. The enrolment service was led by our new chaplain Rev'd Tariro Mukoja and we thank her for her continued support to the company. At the Christmas Fair we again ran the tombola stall raising £84. The Junior section have been busy collecting items for the Cotteridge Food Bank. Many thanks to everybody who have supported the Boys' Brigade in the past year.

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)

It has been another bumper year for C2U. In the first part of 2025 we had Selly Oak Trust School teaching with Coventry University, but also Aston University who attended their teaching sessions at the church. This provided a little income to the café, so a win, win.

With our new cohort starting in September, we have really thrown ourselves into continuing our relationship with the church and some new enterprises.

Along with our regular slots of Saplings and the training café on a Tuesday. We now do more work in the shop with massive support from Linda, many thanks. We have also begun work with the garden gang on a Thursday (to be moved to a Monday in 2026). The students have formed some real bonds with members of the garden gang and thoroughly enjoy their time in the garden. I believe Matthew's onions are doing well. We really look forward to working with them again in spring.

We have also been working with Kirsty from Newman University on a Board Game Café. This has begun at the church, again bringing in extra income for the café and room hire. We are taking this on the road with the hope of securing some internships and or stronger relationships with schools, colleges and community groups, where we will of course advertise all of the meaningful work done with and by The Cotteridge Church.

We also attended the Nativity at the church. It was lovely to see some parents attend and our school group had a lovely time and took part. It was so nice to see a coming together of different faiths celebrating as one.

And last but not least. The staff at C2U, mentors and Selly Oak students have worked incredibly hard on a health awareness film alongside Newman University. This is an ongoing project and was at the end of 2025 in the editing stage. It's an incredibly important film about the need for good communication between health care professionals and it's patients. Watch this space for further news in 2026.

We hope that 2026 will be even better and we would like to thank everyone at the church for their ongoing support for all of our students and mentors. And of course, the staff.

Mandy Parkes

Job Coach C2U

Our Work with Adults

Book Centre and Fair Trade

Really this should be called Fair-Trade resource because we sell very few books.

This year we turned over £5693 and spent £5203 which means the church will get £490

It is amazing that we still have a Fair-Trade stall with the difficulties of getting supplies Christmas cards from Transform Trade have nearly gone which is good. Still, I understand that Fair Trade will not back on the agenda until the economic downturn is abandoned

Roger and Jane

The Tuesday Fellowship

Tuesday Fellowship is a group which is open to all. We meet on the 2nd and 4th Tuesday of each month apart from August which is a holiday month. We have continued to meet on these days throughout 2025. Our average attendance is 10 with up to 15 members for popular meetings. Our speakers have covered a range of topics from travel reports, local history, poetry, books and music. We also enjoyed an afternoon listening to songs from the musicals and another afternoon identifying and learning about Celia's strange objects from around the world. We continued with the Pennine Way lunches which are very popular and have resulted in 3 more people joining our meeting. We were responsible for the cake stall at the Christmas Fair and raised over £300 towards the overall £1,400 total. We are beginning our programme for 2026 with our AGM and looking forward to a varied and exciting programme. Everyone is welcome.

Linda Mann

Pennine Way Trips

The aim is to offer opportunities to visit places of interest for people in the community who have no access to cars and perhaps no family in the area.

Six half-day trips were organised plus one full day trip and one five-day holiday.

The six half-day trips were well supported – the Horse and Donkey Sanctuary near Banbury and the National Memorial Arboretum at Alrewas being particular favourites. The day trip to Liverpool was a great success with beautiful weather. The two shopping trips followed by a meal were well attended and enjoyed by everyone. The holiday in Eastbourne, the second we have arranged, was also a success, some people coming for a second time.

Trips for 2026 are already booking up.

Rita Sutton

Sale Room/Book Room

Community Sale/Book Room is doing well, open daily to the public. Comments received are positive like an Aladdin's Cave, good bargains in both areas

The volunteer situation has improved, manned for some hours each week and periodically on

Saturday mornings

Tuesday in term time it is manned by C2U as a business enterprise for improving their dealing with the public, dealing with money, organisation skills, all of which are important for them in their future.

Paying by card in the Café is new this year but still cash is accepted if preferred.

Money taken each month is recorded by Sarah our Administrator.

Two rooms set aside for this activity is invaluable to help provide services for both Church and the local community. In the present economic climate, a bargain is very acceptable

Fundraising Raffles in the Pennine Way have proved very popular with customers with one in late Autumn 2025 and one planned for Easter 2026.

Community Meals were a new initiative in 2025. These take place prior to some of the regular Tuesday Fellowship gatherings and are open to the wider community. On offer is a two-course meal, but most importantly, a social event for people to get together and chat. A bonus, they bring extra funds to Catering. There has been good feedback from customers. A big thank you to kitchen staff and those helping to set up.

Linda Woodhouse.

Knit and Natter

Knit and Natter meets every Thursday morning in term time between 10.30 -12noon.

We have six regular attendees and others who attend from time to time. We are a mixed group of church and non-church members.

We have concentrated this year on knitting blankets for the Foodbank. Recipients of the blankets live in substandard housing where a colourful home-made blanket can brighten up the place...and provide warmth. This year we have delivered six blankets made from knitted squares.

At Easter we knitted about 100 chicks, filled with a Cadbury's cream egg and sold on the coffee bar for church funds. For our tree at the Christmas Tree Fayre, we knitted pockets for each day of Advent. We also had many hand knitted items for sale.

After Christmas we began a new project knitting Wrist Warmers (fingerless gloves)

very welcome in the cold winter months to be given away or sold for a small donation to church funds.

Barbara Calvert.

Other activities

Our Church Garden.

An eventful year: Bob & I managed to keep the garden fairly colourful, but we both began to realise one of the downsides of ageing is the lack of energy & physical ability was becoming an issue!

God answers prayers.

We now have an enthusiastic & energetic gang. Brian, from Beaumont Park, Janet (who read the article I wrote for Roundabout) joined followed by her husband, along with C2U students & Mandy.

Our garden is taking a new shape, if you haven't been out to look recently, please do- weather permitting.

We had a Christmas Tree & plant stall at the Christmas Fayre & there are always small plants for sale in the Pennine Way. Help is always needed, especially on special occasions.

We look forward to 2026 with renewed enthusiasm.

A BIG Thank you to the workers.

Chris Pascal.

Roundabout

I would like to thank all the contributors for their continued support for the magazine. I hope all our readers enjoy it. If there is anything you would like to see included, please let me know. I am always ready to receive articles for future editions. Please send them via the church email as Pages, Word, or pdf, or on paper. I know of a number of people who were former members of our church, and who have moved away who enjoy the magazine via the church website, and so we can maintain valuable links with them. The website holds previous editions for a number of years, maintaining a history of our church

Celia Lester.

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

Signed: 

Date23/04/26.....

Name: Tariro Mukoja
Chair of Joint Church Council

Signed 

Date23/04/2026.....

Name DOROTHY J. AUDLEY...
Trustee of The Cotteridge Church

Part 2

The Cotteridge Church

Financial Accounts

For the Year Ended 31st December 2025

Independent Examiner's Report

3

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 2025
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 *25th April 2026*

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 Funds	Designated Funds	Restricted Funds	Total Funds	Prior Year Total funds
Income and endowments from:						
Voluntary income	2a	64,428	0	3,500	67,928	103,453
Activities for generating funds	2b	52,187	7,457	0	59,643	68,345
Investment income	2c	11,171	0	0	11,171	8,502
Church activities	2d	195	41,971	20,156	62,322	49,454
Total income		127,980	49,428	23,656	201,064	229,755
Expenditure on:						
Church activities	3a	128,095	56,635	20,942	205,671	197,318
Cost of generating funds	3b	17	4,777	0	4,794	7,002
Total expenditure		128,112	61,412	20,942	210,465	204,320
Net income / (expenditure) resources before transfer		-131	-11,984	2,714	-9,401	25,435
Transfers:						
Gross transfers between funds - in		3,948	30,461	630	35,038	23,512
Gross transfers between funds - out		-30,440	-4,389	-210	-35,038	-23,512
Other recognised gains / losses						
Gains / losses on investment assets		-3,030	0	0	-3,030	2,374
Gains on revaluation, fixed assets		0	0	0	0	0
Charity's own use						
Net movement in funds		-29,522	26,072	420	-3,030	2,374
Reconcillation of funds		-29,653	14,088	3,134	-12,431	27,809
Total funds brought forward		208,376	13,257	18,267	239,900	212,093
Total funds carried forward		178,723	27,344	21,401	227,469	239,900

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

Balance Sheet

	notes	General	Designated	Restricted	At 31/12/2025	At 31/12/2024
Fixed assets						
Tangible Assets	8-9	19,170	694	0	19,864	5,698
Investments	10	137,681	21,640	0	159,321	167,351
		156,852	22,334	0	179,186	173,049
Current assets						
Cash at Bank & in Hand	11	16,674	1,510	21,637	39,821	52,048
Stocks and Work in Progress	12	0	3,500	0	3,500	3,500
Debtors	13	8,309	0	0	8,309	11,604
		24,983	5,010	21,637	51,630	67,152
Liabilities	14	3,111	0	236	3,347	300
Creditors: Amount falling due in one year		3,111	0	236	3,347	300
Net current assets less current liabilities		21,871	5,010	21,401	48,283	66,852
Total assets less current liabilities		178,723	27,344	21,401	227,469	239,900
Liabilities		0	0	0	0	0
Total net assets less liabilities		178,723	27,344	21,401	227,469	239,900

Approved by the Trustees of The Cotteridge Church at their meeting on
and signed on their behalf by:

Name: TARIRO MUKOJA

Signature: [Signature]

Chair of the Joint Church Council of The Cotteridge Church

Date: 17/03/26

Name: MICHAEL MEADOWS

Signature: [Signature]

Trustee of The Cotteridge Church

Date: 17/03/26

2. Incoming Resources

	Unrestricted funds	Designated funds	Restricted funds	Year Total	Last year total
a.voluntary income					
Planned Giving	42,061	0	0	42,061	46,406
Collections at service	2,698	0	0	2,698	201
Donations & Appeals	3,477	0	0	3,477	2,293
Gift Aid	11,192	0	0	11,192	11,341
Legacy gifts received	5,000	0	0	5,000	30,711
Grants	0	0	3,500	3,500	12,500
Voluntary income total	64,428	0	3,500	67,928	103,453
b) Activities for Generating Funds					
Fair	1,025	0	0	1,025	1,031
Regular Fundraising	3,078	0	0	3,078	3,062
Community Work	1,032	0	0	1,032	1,756
Hire	46,549	0	0	46,549	55,688
Catering	0	2,018	0	2,018	1,278
Book Centre Sales	503	5,238	0	5,741	5,445
Garden	0	201	0	201	85
Activities for generating funds	52,187	7,457	0	59,644	68,346
c. Investment Income					
Bank & Deposit Account Interest	309	0	0	309	285
Dividends	6,670	0	0	6,670	6,392
Solar Panel Income	4,192	0	0	4,192	1,825
Investment Income Total	11,171	0	0	11,171	8,502
d. Church Activities					
Other income	144	0	0	144	1,354
Parochial Fees	51	0	0	51	228
Catering service sales	0	41,763	0	41,763	37,799
Boys' Brigade	0	0	1,324	1,324	1,508
Saplings	0	0	0	0	616
Pennine Way Trips	0	0	18,801	18,801	7,187
Flower Fund	0	209	0	209	512
Tuesday Fellowship	0	0	31	31	249
Church activities total	195	41,971	20,156	62,322	49,454
Total Income	127,980	49,428	23,656	201,064	229,755

3a. Expended Resources

	Unrestricted	Designated	Restricted	Total	Prior Year
Common Fund	15,040	0	0	15,040	26,476
Methodist Apportionment	15,040	0	0	15,040	8,856
URC Apportionment	9,120	0	0	9,120	8,856
Charitable Giving	0	0	0	0	0
Pastoral Costs	81	0	0	81	74
Ministry Expenses & Costs	248	0	50	298	381
Vicarage Costs	105	0	0	105	1,059
Staff Wages and payments	28,955	30,881	0	59,836	61,349
Youth & Family Work	0	0	0	0	0
Mission & Outreach Work	0	0	40	40	121
Children & Families Work	0	0	0	0	0
Community Work	0	1,840	0	1,840	1,651
Church Service Costs	2,686	0	0	2,686	1,824
Office & Admin Costs	6,247	0	0	6,247	7,646
Communication Costs	221	0	0	221	194
Maintenance & Improvements	9,019	674	0	9,693	10,776
Saplings	0	0	0	0	4
Garden Costs	0	266	0	266	81
Cleaning & Hygiene	5,943	0	0	5,943	5,175
Insurance	4,658	0	0	4,658	4,533
Safety & Security	1,124	0	0	1,124	1,689
Church Utilities	21,663	0	0	21,663	22,228
Church Major Repairs & Additions	0	0	0	0	0
Professional Fees	975	0	0	975	360
Other Expenditure	1,265	0	0	1,265	4,248
Christmas Tree & Lights	0	0	893	893	356
Depreciation	4,890	0	0	4,890	1,215
Catering Services Direct Costs	816	22,621	0	23,437	18,988
Boys' Brigade	0	0	1,158	1,158	1,256
Pennine Way Trips	0	0	18,801	18,801	7,162
Tuesday Fellowship	0	0	0	0	280
Flower Fund	0	352	0	352	480
Sub total Church Activities	128,095	56,635	20,942	205,671	197,318
3b. Cost of generating funds					
Fundraising Costs	17	0	0	17	48
Book Centre	0	4,777	0	4,777	6,489
Community Work	0	0	0	0	513
Costs of generating funds total	17	4,777	0	4,794	7,002
Total Payments	128,112	61,412	20,942	210,465	204,320

4.Unrestricted Funds

Fund	Fund Balance B/fwd	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund Balances C/fwd
General						
Unrestricted	208,376	127,980	128,112	-26,492	-3,030	178,723
Sub-totals	208,376	127,980	128,112	-26,492	-3,030	178,723
Designated	bfwd	In	Out	Transfers		Cfwd
Book Centre	5,180	5,238	4,777	-2,597	0	3,044
Catering Services	-18,309	43,781	53,502	28,031	0	0
Diocesan						
Decorating	655	0	0	-655	0	0
Flower fund	236	209	352	0	0	93
Garden Project	3,031	201	941	-546	0	1,745
Older Adult						
Activities	0	0	1,840	1,840	0	0
P&M(Cook&W)	21,640	0	0	0	0	21,640
Saplings	823	0	0	-1	0	822
Sub-totals	13,257	49,428	61,412	26,072	0	27,344

Unrestricted Fund Purposes:

General Fund:

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

Book Centre Fund is used for the income & expenditure for the Book Centre and Fairtrade.

Catering Services is used for the running of the Café & kitchen at the church and any income and expenditure relating to those services.

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

5. Restricted Fund Movements

Fund	Fund Balance B/fwd	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund Balances C/fwd
BCC Catering	-189	0	0	189	0	0
Meal Vouchers	0	0	0	380	0	380
CP Childrens Party	233	0	0	0	0	233
C&Y Work	83	0	0	0	0	83
Garden	150	0	0	-150	0	0
HF Hardship Fund	1,299	500	90	0	0	1,709
Holiday Club	1,578	0	0	0	0	1,578
Iona Trip	235	0	0	0	0	235
Warm Spaces	2,651	3,000	0	0	0	5,651
Xmas Tree	1,463	0	893	0	0	570
Trips	25	18,801	18,801	0	0	25
Boys' Brigade	8,990	1,324	1,158	0	0	9,157
Saplings	-2	0	0	1	0	0
Tuesday Fellowship	268	31	0	0	0	299
	18,267	23,656	20,942	420	0	21,401

Church Restricted Fund Purposes:

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

Christmas Tree - Donations towards the costs of siting 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.

Children & Youth Work - Proceeds from one third of the total fundraising of the bookstore to be used towards this work.

Meal Vouchers - Donations raised to provide meal vouchers to customers of the FoodBank.

Church Group Fund Purposes:

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

Flowers - Donations raised for the provision of Flowers arranged for the Sunday act of Worship

Tuesday Fellowship - Funds raised by the group for the running of the group

Tuesday Fellowship - Income towards the costs and activities of the Tuesday Fellowship Group.

Pennine Way Trips - Contributions towards organised trips, travel and entrance tickets

6. Transfers Between Funds

	Unrestricted	Designated	Restricted
General fund	-26,492	0	0
book centre	0	-2,597	0
boys brigade	0	0	0
catering	0	28,031	189
decorating fund	0	-655	0
flower	0	0	0
garden	0	-546	-150
hardship	0	0	0
meal vouchers	0	0	380
older adults	0	1,840	0
saplings	0	-1	0
saplings	0	0	1
Tuesday Fellowship	0	0	0
Christmas Tree	0	0	0
warm spaces	0	0	0
Other	0	0	0
	-26,492	26,072	420

7. Staff costs and Payments

	Church	Catering	This Year Total	Last Year Total
Administrator	18,810	0	18,810	17,514
Cleaning Wages	9,374	0	9,374	7,983
Catering - Kitchen Wages	0	29,000	29,000	31,794
Catering - Manager Wages	0	1,881	1,881	1,751
	28,184	30,881	59,065	59,042
Social Security Costs	4,828	0	4,828	4,124
Employment allowance	-4,828	0	-4,828	-3,099
Pension Costs	772	0	772	1,202
	772	0	772	2,227
	28,956	30,881	59,837	61,269

Average number of employees 5

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

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

8. Fixed Assets

	av equipment	Solar Panels	Garden Furniture	Total
Cost				
As at 1st January 2025	0	10,701	2,782	13,483
Additions	19,056	0	0	19,056
Disposals	0	0	0	0
As at 31st December 2025	19,056	10,701	2,782	32,539

9. Depreciation

	av equipment	solar panels	garden furniture	total
Depreciation				
At beginning of year	0	5,697	2,088	7,785
Charge for the year	3,811	385	694	4,890
As at 31st December 2025	3,811	6,082	2,782	12,675
Book Value	15,245	4,619	0	19,864

10. Investment

	Income Shares	Property Fund	Total
Market Value - 1st January	90,014	77,337	167,351
Additions	0		0
Disposals (Sales)	-5,000	0	-5,000
Revaluation gain / Loss	-3,469	439	-3,030
	81,545	77,776	159,321
	This Year Total	Last Year Total	

11. Cash At Bank and In Hand

<u>Church</u>		
Current Account	17,696	21,737
Church Soldo Account	2,149	2,831
Church cash on site	155	1,649
petty Cash Box	38	0
CCLA Deposit Account	5,467	8,406
	25,505	34,624
<u>Other Groups</u>		
Catering - Lloyds	1,963	1,736
soldo petty cash catering	0	5
Catering - Square (Till)	0	1,427
catering - petty cash	0	2,309
Food Ministry	0	527
Book Centre	3,044	2,080
Flower fund cash	93	236
Boys' Brigade	7,377	7,071
Boys' Brigade Reserve	1,779	1,765
Saplings	0	0
Tuesday Fellowship	60	268
	14,316	17,424
Total Cash at Bank and In Hand	39,821	52,048

12. Stock

	Book Centre	Catering	Total
Cost:			
Bfwd 1st January 2025	3,100	400	3,500
Additions	0	0	0
Disposals	0	0	0
Book Value 31st December 2025	<u>3,100</u>	<u>400</u>	<u>3,500</u>

13. Debtors

	This Year Total	Last Year Total
Trade Debtors	324	6,098
Other Debtors	3,253	849
Prepayments	4,732	4,657
Total Debtors and Prepayments	<u>8,309</u>	<u>11,604</u>

14. Creditors

	This Year Total	Last Year Total
Church Liabilities:		
Other Creditors	3,347	300
Agency Collection	0	1,482
Total Creditors	<u>3,347</u>	<u>1,782</u>

INDEPENDENT EXAMINER'S REPORT

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in respect of the Financial Statements of the Council
for the year ended 31st. December 2025
as set out on pages in this Report.**

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- 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
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- 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 *25th April 2026*

Name Revd. A. A. Clements.

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