

Emmanuel United Reformed And Methodist Church

Report and Financial Statements

Year ended 31 August 2024

Member of both the Methodist and United Reformed Churches

Bromsgrove and Redditch Methodist Circuit
URC West Midlands Synod

No 5/18
Church No 6C19

Emmanuel Church
Trustees Annual Report on Finance and Governance

Basis of preparation and legal framework

The Trustees present their report with the financial statements of the charity for the year ended 31 August 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Full Name of Charity / Church:

Emmanuel United Reformed and Methodist Church Redditch

Registration Charity Number (if a Registered Charity):

1143847

Date of registration (if registered as a Charity)

19 September 2011

Main communication address:

Emmanuel Church, Ecumenical Centre,
6 Evesham Walk,
Redditch, Worcestershire B97 4EX

The Elders of Emmanuel Church Redditch are the Charity Trustees, membership being made up of Church office holders, Minister and representatives appointed by the Church at the Annual Church Meeting (ACM).

Treasurer: Mr Keith Thomas

Keith Thomas acted as the principal officer overseeing the day to day financial management and accounting for the Church during the year.

Independent examiner: Mr John Harris

Investment Bankers: Central Finance Board of the Methodist Church
Trustees for Methodist Church Purposes (TMCP)

Current Account: HSBC PLC Redditch

Trustees for the period of these accounts

Minister: Revd James Hamilton

Elders: Ann Gee, Kay Bradley, Janet Chaney, Olive Hall, Jackie Marsh, Tony Pitt, Lyn Renhard, Mike Schofield, Pearl Swanborough, Keith Thomas, Mary Thomas, Ros Williams, Fiona White, Glynn Carr, Helen Carr, Graham Martin, Diane Martin, Rosemarie Davies.

Further information on our Trustees, members and employees is in Appendix A

Aims and organisation

Background

Emmanuel Church Redditch is a 'Local Ecumenical Partnership' (LEP). Its constitution embodies the aims and organisation of both the Methodist and United Reformed Churches. Whose activities are:

The Methodist Church

The provision of regular public acts of worship open to members of the church and non members alike. The teaching of Christianity through sermons etc, Pastoral work including visiting the sick and bereaved. Promotion of Christianity through the staging of events and services. Promoting the whole mission of the Church through activities generally and for other specific needs groups.

The United Reformed Church

The provision of public worship in viable congregations through England, Wales and Scotland carried out through faithful ordained and lay ministry in our churches. Our main charitable activities are: ministry, education & learning, youth & children's work and mission. This latter includes: supporting local community service, and fostering ecumenical and interfaith relationships at all levels.

To advance the Christian religion for the benefit of the public in accordance with the doctrines, principles and usages, and the Scheme of Union of the United Reformed Church.

The constitutional aims of Emmanuel Church Redditch are:

- a) The celebration of public worship;
- b) The teaching of the Christian faith;
- c) Mission and evangelism;
- d) Pastoral work, including visiting the sick and the bereaved;
- e) The provision of facilities with a Christian ethos for the local community, including (but not restricted to) the elderly, the young and other groups with special needs.
- f) The support of other charities in the UK and overseas.

Our commitments and actions arise fundamentally from our convictions as followers of Jesus Christ, and the essential goodness of God made plain in Christ. But we believe and are convinced that the actions, ministries, partnerships and commitments arising from our Christian faith and practice offer significant public benefit, to the local community and wider society, in a time when mutual care, support and respect is so much needed.

The Church exists

- To increase awareness of God's presence and to celebrate God's love;
- To help people to learn and grow as Christians, through mutual support and care;
- To be a good neighbour to people in need and challenge injustice.

Emmanuel Church Vision Statement

“Emmanuel Church is a part of the Christian presence in Redditch Town Centre and welcomes all irrespective of gender, ethnicity, sexual orientation or disability. Its purpose is to be a worshipping and witnessing community, serving and supporting all, and to be committed to the causes of justice and peace and the care of creation.”

Public Benefit

The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

Structure, Governance and Management

The governing document for the Church is the constitution based on the Model Governing Document for a Single Congregation Local Ecumenical Partnership version 12/01/2010 signed and agreed by the Methodist and United Reformed Churches on the 13/07/2011.

Day to day management of the Church is undertaken by the Church Elders along with the Minister.

The Trustees are appointed at the ACM of the Church.

The Church Meeting is responsible for all decision making, but allows designated sub groups the authority to make decisions within a closely managed remit.

These sub groups are:

Elders, Finance and Property, World Service and Mission, Worship, Pastoral and Discipleship, Junior Church (C2C), and Social Fund Raising.

Trustee Training

A range of guidance produced by Methodist Connexion and the United Reformed Church to support the effective running of the Church and the role of Trustees is given to the Church Trustees at various meetings and / or training sessions. New Trustees are assigned a long standing Trustee to take them through their responsibilities and duties. They attend training days for new Trustees run by either the Methodist or URC Church governing bodies.

Related Parties

The Church is a constituent member of the Bromsgrove and Redditch Methodist Circuit (5/18) which is part of the Birmingham Methodist District and is accountable to the Methodist Conference. It is also part of the United Reformed Church West Midlands Synod (6C19) which is accountable to the United Reformed Church.

The Church does make donations to the Methodist Church and URC Synods for various appeals and requests.

The internal organisations linked to this church are:

Craft Club, Tuesday Fellowship, Guiding including Rainbows and Brownies, Tots & Co, Badminton Club, Indoor Bowls, Friday Warm Welcome and Contact Centre.

Review of the Year

Overview

Our new 'normal' is covering a monthly excess of expenditure over income of around £2 - 3,000 a month. The Church agreed we would not reduce our staffing but would use the increase in value of our stocks and shares investments by selling up to £30,000 a year of them to help to cover staffing costs. This year this has not been needed from a cash flow perspective as we received a further £23k from the Betty Wright legacy and a refund of £10k from our grant to the Methodist Church Pension Fund appeal. A major change in fortune for the pension fund has allowed it to refund all the grants. The consequence is we made a cash loss of around £11k, due to some one-off expenditures on the building.

We continue to hold worship every Sunday and Thursday morning. The community centre is well used throughout the other 5 days as seen from the reports below.

Minister's report

The season of Easter is the highpoint of the church year. Although it has just ended on Pentecost Sunday we try and hold on to all that we have been reminded of over the last few weeks.

Easter ended on Pentecost Sunday with God's gift of the Holy Spirit. Sometimes we forget how important Pentecost is. As Jesus says to his disciples. "It is to your advantage that I go away, for if I do not go away, the Advocate will not come to you; but if I go, I will send him to you." (John 16:7) So often we treat Pentecost as a kind of 'add on' to the Easter story, rather than the point of Jesus' incarnation.

Jesus describes the Holy Spirit as 'the paraclete', a Greek word that is hard to translate but denotes someone who gives support and care when needed; it is the Holy Spirit who convicts people of their need for God, and of the truth of God's love and compassion for all of humankind.

Without God's Holy Spirit the church could not survive because it is the Holy Spirit that teaches us to endure with each other, to forgive each other, to build each other up. It is the Holy Spirit who leads us to look outward to the world rather than just inward to ourselves. If Emmanuel prospers as a church, it is because we are sensitive to the whisperings of the Spirit, if we do not, it is because we do not.

There are so many people who need to be thanked for all that they have done, through the Spirit, to further God's mission in and through Emmanuel over the last year. Thank you to Elders, members of staff, pastoral visitors, and musicians and secretaries. Thank you to all who help oversee the financial side of the church, who serve on committees, and are involved in children's work.

Thank you to those who help lead worship on Sundays and Thursdays, and at the Tuesday Fellowship, who lead and host home groups, who are involved in building up our ecumenical relations with fellow Christians, and who represent Emmanuel in the councils of our parent denominations. Thank you to those who help with tech, and who engage in outreach. Thank you to everyone who is part of our church family, and who displays the love of Christ to one another. Thank you most of all to the God who inspires and equips us to be his church here in the centre of Redditch.

Secretaries' Report

The four Secretaries attend a Ministry Link Meeting (MLM) with the Minister and the Staff. They meet to support the Minister and the Staff, giving them the opportunity to discuss concerns, and address current issues. The meeting with the Minister also arranges the Elders and Church Meetings Agendas.

Over the last 12 months the MLM has met 11 times. Elders' meetings have been held on alternate Wednesdays and Thursdays in September, November (2023), January, March and

April (2024) during the afternoons, with Church meetings in October 2023 and February 2024 held after the Sunday Service.

Elders have attended an update on the Defibrillator and First Aid Information Session, which was well attended. The session was run by Jeff Farnes and was very helpful and informative. The Church held a Fire Drill, with a 'snagging' taking place at the next Elders' meeting. Another Fire Drill will take place in the future.

The Church has said 'Goodbye and Happy Retirement' to Sarah the Lay Pastor, who had served the Church faithfully for the last 12 years. The Church said 'Hello' to Ruth, who picked up the role from Sarah in September 2023.

We have been in the process of compiling an Elders' Booklet, which will not only help those in post but also give support and advice to those who move into the role of Elder.

Hospitality

Many local community groups and charities hire the facilities in the Ecumenical Centre and along with activities provided by Emmanuel Church, we continue to offer something across the generations around the NHS 5 ways to wellbeing of; connect, be active, keep learning, take notice, and give.

Warm Welcome

To help people feel welcomed and refreshed we provide, through the coffee shop, a warm welcome space and in partnership with Disability Support Group, since February 2023, a weekly full cooked breakfast.

Radiate Redditch, a community group that started 11 years ago to help people living at the margins of society, continues to provide a monthly freshly cooked meal, place of warmth and support. At Christmas when the usual activities at the Centre and other support services around the town are closed, we provide a week-long daily hot meal and entertainment Hub.

Messy Church continues on a Saturday once a month.

Churches Together in Redditch Church Leaders' Breakfast

Hosted monthly here at Emmanuel on alternate Tuesdays and Thursdays; the breakfast is open to all those who express Christian leadership in our town through church, chaplaincy, organisations, and other forms of influence.

Activities

The What's on Guide is regularly updated and is available around the Centre to pick up and take away, pass on to friends or neighbours or by downloading it from the Emmanuel Church website.

The coffee shop is an opportunity to give of our time and giving back to the community as well as an opportunity to connect with people. The coffee shop runs Tuesday and Thursday morning. We are blessed with 15 volunteers.

There are a mix of groups who meet at the Centre offering an opportunity for people to learn something new, connect with others or keep active such as Craft Club, short mat bowls, Tots, Tuesday Fellowship and Bible Book Club.

Outreach

Ecumenical work through Faith at Work in Worcestershire continues with chaplaincy to the Kingfisher Shopping Centre shop workers. We visit people in their workplace and listen to their concerns. For some years we have provided shop workers with cards, complimentary mince pies and other refreshments which are well received.

The Ecumenical Centre

Health & Safety

Our risk assessments policies and procedures are all up to date with all actions and changes noted. Health and Safety is a permanent item on the Finance and Property Agenda, so that any changes or issues are recorded.

Repairs

The main problem has been the leaks from the roof. The new covering, done 7 years ago, has sprung several leaks. Attempts have been made to find and rectify them with limited success. The cost of living and inflation has not helped in keeping on top of ad hoc repairs and improvements. It has been increasingly difficult to get any one to give quotes for work or to carry out any jobs. Prices of materials have increased, along with labour costs. This has a knock-on effect to how quickly concerns are resolved. We are pleased that the back lift has been refurbished.

Lettings and Hirings

The Centre activities have picked up with new groups starting. We have an ESOL (learning English) group running on a Friday morning and with Friday Warm Welcome and High Strive, the centre has a great buzz and feeling on Fridays. There are more groups asking about space and timings.

Antisocial behaviour

As with last year's report, this unfortunately is still on the rise in and around the building. We have found evidence of drug use by the lift motor room, by the front lift and at the back of the building. We have also had confrontation with some of the more interesting characters that hang around on Evesham Walk. We are at present liaising with Kingfisher security, West Mercia Police, and other agencies to find a way forward for all involved. It's a balancing act, but with good communication, discernment, and a touch of wisdom, we think love will win and we can help all who are affected by this.

Worship

We are grateful to our minister James and to the ministers and local preachers from the Bromsgrove and Redditch Circuit and URC who lead our Sunday worship each week.

Our worship leaders have led the prayers of intercession at several services and the Local Arrangement Services at Harvest, Christmas and Palm Sunday have been well received.

A performance of Margaret Lockwood's cantata 'Behold the Man' took place on Good Friday evening. It was very moving to be part of such a special service and feel the congregation's response to the words and music.

Thank you to everyone involved in Sunday worship; there are 14 roles to be filled each week. A special mention to the Tech team who ensure that members who are unable to attend worship in person can still join in the service which is streamed live on YouTube.

C2C (Come to Church) Junior Church

C2C continue to use 'Roots' material to plan our weekly sessions. The material gives us the Bible reading for that Sunday and suggestions for activities we can use. As we are a small group there has to be a lot of thought and ingenuity given to the planning to adapt the use for our group.

On Easter Sunday we watched a video clip of the Easter Story, from Palm Sunday up to Easter Day. The young people then had a choice of crafts and activities to help them reflect on what they had heard. Of course there were chocolate eggs involved.

Godly Play continues half termly. Our last two sessions covered the Colours of Easter and recently The Parable of the Mustard Seed.

It was lovely to see our younger people assisting in leading Sunday morning worship.

As always grateful thanks go to our leaders for all the work they do to produce interesting and interactive sessions each week.

Pastoral and Discipleship Team – Report by Lay Pastor

Pastoral: I have been finding my feet since I took on the role of Church and Community Pastor in September 2023 but feel that I am now beginning to work effectively with the pastoral visitors. I now feel more on top of visiting people who need care and can't come to church, and of making sure those who are ill or struggling are both contacted by phone and/or visited and regularly prayed for. To that end, the Pastoral Care team recently asked for a prayer time for those on their lists between meetings. We had the first one of these on the 20th of May 2024. We went through all the pastoral visitors lists and prayed for those we feel need prayer particularly at this time.

I hope this will become a regular thing, as it is more targeted than the more general prayer we say for all those in need at the Pastoral Care and Discipleship Team meetings (due to time constraints).

I want to thank the team for their diligent work and love for those on their lists. I am indebted to them for the information and updates they give me, as this helps me to do my job effectively and to make sure everyone who needs it is visited and, where asked for, given extended home communion.

The prayer diary has been updated and printed very recently. The prayer web is also an important way of making sure people with particular needs or concerns are prayed for by many members of the congregation. We have used the prayer web very many times since I started work here.

Discipleship: The house groups are still meeting regularly, and we have recently re-started the Julian group (monthly, one during the day and one in the evening). In addition to this, we ran a very popular Lent Course, and have since begun a Lectio Divina group. It is early days, and we will see whether this takes off and is helpful to people: firstly, we have invited those who were keen from the Lent Course group, and then (if the group is not too big), we will extend the invitation to anyone in the church family. We have been discussing the possibility of showing the series 'The Chosen', based on the Gospels, and inviting people from the church and beyond to this. We have also discussed running the 'Emmaus' course for new Christians in the near future.

Pastoral Care

There is a great need for pastoral care in the church family and beyond - extending to the users of the church building too, and to those on the periphery of church. Many people are in need of prayer and pastoral support. The extent of this need became very clear to me when we prayed with members of the Pastoral Care team recently! The amount of people struggling with different ailments, mental health difficulties, family troubles, bereavements etc, is almost overwhelming. However, we can only do what we can do, and the rest we have to give to God in prayer. We now have a list of people who need monthly visits and/or home communion.

The staff team have also begun to pray regularly together in the morning, which has brought us closer together and closer to God.

We have established links with the two care homes in the area who are most in need – where no other church is visiting them. Those two homes are Terryspring and Millcroft, and we visit both monthly and conduct a service of extended communion, with hymns, readings, and a short address – this is always well received by the attendees.

Redditch Pride event

We are the only church to have been given a stall, and we hope it will put us on the 'map' as an inclusive and welcoming church. We look forward to giving out lots of information about our church and to having some good conversations with people.

World Service & Mission

We continued to meet three times a year. The situations in Palestine and Ukraine have dominated our thoughts this year.

We heard reports that some of the Ukrainian refugees are getting involved in an arts initiative 'Re-imaging Redditch.' One unfortunate aspect of gaining refugee status is that they lose their emergency accommodation in hotels etc with the risk of becoming homeless.

We have continued writing letters on behalf of prisoners of conscience including 'Write for Rights' annual campaign

We displayed some leaflets provided by 'Commitment for Life' which highlighted one good news story of Jewish and Arab women working together at 'Cooking without Borders' workshop.

We continue to organise the retiring collections; as you can see people have been very generous, with 14 charities receiving a total of £5,829.

Redditch Child Contact Centre

The Contact Centre re-opened after lockdown in March 2022, fortnightly instead of weekly, because of a reduced number of volunteers.

House Group

One house group has continued to meet during the last 12 months. We meet in the afternoon usually every other week. There are eleven members which is quite a full house but not everyone attends every time, so we average about 7 or 8, a respectable number to make a meeting.

Fund Raising Team

We have a new name that better reflects the aims of this group. The team is now to be known as the:

FELLOWSHIP, OUTREACH AND REVENUE TEAM (FORT)

Aim:

This group has been set up to boost the church funds by bringing the church community together in an informal way, to enjoy each other's company, and get to know one another, especially our newer members, and those choosing to join in.

Madagascar Tea Party:

This was our first event and we were very grateful that Anne and Mike Schofield agreed to play such a major role – after all, it was their story and their presentation. Not only did we sell a fair number of tickets, but, once again, the generosity of the Emmanuel Congregation (and others!) kicked in, and we were not only swamped with offers of cakes, but we also received monetary donations from some of those that were unable to attend Truly remarkable!

This generosity resulted in a profit of £212. So, the event was a success and several people have made new friends, and thanked us for the sociability of the occasion, so much so that we have been asked, "What's next?"

Risk Management

The major risks have been identified and recorded by the Trustees with professional advice taken as required. This is normally from the Methodist Birmingham District or the United Reformed Church West Midlands Synod. An annual review process is undertaken and recorded.

Income and Expenditure is monitored at the Finance and Property Meetings, held around every 6 weeks, in order to detect trends as part of the risk management process to avoid unforeseen calls on reserves.

The Church Meeting agrees to the signatures for the current account and investment accounts.

Our building is part of the Kingfisher Shopping Centre and benefits from the 24 hour monitoring of our Fire Detection equipment as well as being included in the Shopping Centre Sprinkler system.

Full insurance is taken out to cover the Trustees and Volunteers as well as the building and its contents.

Organisations not belonging to the Church who are hiring any of our facilities must have their own indemnity insurance. This is stipulated in our conditions of room hire.

Our Fire and Health and Safety procedures are updated for any changes and reviewed each year.

We have training in hygiene for the kitchen volunteers and in first aid for members of staff.

Our staff and Trustees have attended safeguarding training run by the Methodist Church.

Reserves Policy

The Reserves Policy for the Church is to hold a minimum sum equivalent to 6 months' average expenditure of the General Fund, plus the accumulated value of the Mary Gatecliff Legacy. This is considered to meet any unforeseen item of major expenditure on the Church building and to be able to continue funding planned activities including the assessment payable to the Bromsgrove and Redditch Circuit and to the United Reformed Church West Midlands Synod. In addition, the Church from time to time designates reserves for specific purposes allied to its aims and objectives. Current designated reserves are outlined in the financial statements.

Safeguarding Policy

Safeguarding Children and Vulnerable Adults Policy for Emmanuel United Reformed & Methodist Church

The purpose of the church safeguarding policy is to check that procedures are in place and provide clarity about the roles and responsibilities of those trusted with promoting the church as a safe space for all its users.

This policy was ratified at the Annual Church Meeting held on 9th June 2024.

The Methodist Church, along with the whole Christian community, believes each person has a value and dignity which comes directly from God's creation in God's own image and likeness. Christians see this as fulfilled by God's re-creation of us in Christ. Among other things, this implies a duty to value all people as bearing the image of God and therefore to protect them from harm. Emmanuel Church is committed to the safeguarding and protection of all children, young people and adults and affirms that the needs of vulnerable individuals at risk are paramount.

Emmanuel Church recognises that it has a particular care for all who are vulnerable whether as a result of disabilities or reduction in capacities or by their situation. It is recognised that this increased vulnerability may be temporary or permanent and may be visible or invisible, but that it does not diminish our humanity and our wish to affirm the gifts and graces of all God's people. This policy addresses the safeguarding of children, young people and vulnerable adults. It is intended to support the Church in being a safe, supportive and caring community for children, young people, vulnerable adults, for survivors of abuse, for communities and for those affected by abuse.

Emmanuel Church recognises the serious issue of the abuse of children, young people and vulnerable adults and recognises that this may take the form of physical, emotional, sexual, financial, spiritual, discriminatory, domestic or institutional abuse or neglect, abuse using social media, child sexual exploitation or human trafficking (slavery). It acknowledges the effects these may have on people and their development, including spiritual and religious development. It accepts its responsibility for ensuring that all people are safe in its care and that their dignity and right to be heard is maintained. It accepts its responsibility to support, listen to and work for healing with survivors, offenders, communities and those who care about them. It takes seriously the promotion of welfare so that each of us can reach our full potential in God's grace.

Emmanuel Church commits itself to:

1. **RESPOND** without delay to any allegation or cause for concern that a child or vulnerable adult may have been harmed, or may suffer harm, whether in the church or in another context. It commits itself to challenge the abuse of power of anyone in a position of trust.
2. **IMPLEMENT** the Methodist Church Safeguarding Policy, government legislation and guidance and safe practice in the circuit and in the churches.
3. **PROVIDE** support, advice and training for lay and ordained people to ensure that people are clear and confident about their roles and responsibilities in safeguarding and promoting the welfare of children, young people and adults who may be vulnerable.
4. **AFFIRM** and give thanks for those who work with children, young people and vulnerable adults and also acknowledge the shared responsibility of all of us for safeguarding children, young people and vulnerable adults who are on our premises.

Safeguarding Report

Nothing to report. All DBS checks up to date. Two people waiting to do safeguarding training, but it is booked in. We have regular meetings and are in the process of setting up a monitoring and support group for someone who will be attending a group in the church, but we will report on this further next time.

Ruth Wilde. Church Safeguarding Officer Adults-

Jan Channer Church Safeguarding Officer: Children & Young People

Finance Review

On 31st August 2024 our overall assets totalled £1,934,069 with £597,929 in the General Fund and £1,336,140 in the Reserve Fund. This is a small, but welcome, increase from last year. Investment values have increased by £81,150 (last year a decrease of £90k) and income **loss over expenditure was only £11,908 much less than last year's £30k**, due to a further £23,306.50 from Betty Wrights legacy and, the refund of £10,855.83 from the Methodist Pension Fund.

Utilities are higher, but not as much as could have been, due to us having a gas price contract going into 2025 at prices of 2021. Maintenance of the building was higher due to one off costs of replacing the electrical distribution board at the back of room 8, and repairs to the floor of the kitchen after the boiler leaked.

This year there was a surplus in income over expenditure in the Reserve Fund. This surplus has been transferred to the General Fund to support the losses this fund is experiencing. The directive for the Reserve Fund was for the income to be used "for the advancement of the spiritual and missionary life of the church".

We are still expecting a long continuation of losses of around £2 - 3,000 a month. As agreed at this year's Church Meeting, we will sell up to £30,000 of our stocks and shares to keep sufficient cash in our current and instant access accounts. The receipt from Betty Wright's estate has avoided the need for any sale in this financial year. But we will require it for next financial year 2024 -2025.

Statement of Financial Activities (SOFA) for the year ended 31 August 2024

	Notes to the accounts	General Fund (Unrestricted) £	Designated Funds (unrestricted) £	Restricted Funds £	Endowment Funds £	Total 2023-24 £
Income						
1 Offerings	4	45,565				45,565
2 Gift aid	5	10,382				10,382
3 Donations and Legacies	6	1,189	22,306			23,494
4 Interest and investment income	7	12,902	84	30,919		43,906
5 Income from investment properties	8	12,752				12,752
6 Grants	9	32,400				32,400
7 Room Hire	10	25,708				25,708
9 Other charitable income	11	23,847	5,880			29,726
8 Internal organisations	12		970			970
10 Total income		164,744	29,240	30,919	0	224,903
Expenditure						
12 Circuit assessment or share	13	18,000				18,000
13 URC Ministry Fund	13	40,162				40,162
14 Grants and donations	14	0				0
15 Employments Expense plus Tax and Pension	15	66,392		27,853		94,246
16 Property maintenance	16	28,339				28,339
17 Insurance, utilities etc	17	21,619				21,619
18 Depreciation	18					0
19 Office expenses	19	16,351				16,351
20 Other expenditure	20	11,458	5,979			17,437
21 Internal organisations	21		656			656
22 Total charitable expenditure		202,322	6,635	27,853	0	236,811
23 Net Loss/Gain Income Expenditure		-37,578	22,604	3,066	0	-11,908
24 Gains/(losses) on monetary investments	22	361	19,847	60,942		81,150
25 Gains/(losses) on investment properties	23					0
26 Net income/(expenditure)		-37,218	42,452	64,008	0	69,242
27 Transfers between funds		3,066		-3,066		0
2 Other gains/(losses)	24					0
29 Net movement in funds		-34,152	42,452	60,942	0	69,242
30 Total funds brought forward		197,903	391,726	1,275,198		1,864,827
31 Total funds carried forward		163,751	434,178	1,336,140	0	1,934,069

Statement of Financial Activities (SOFA) for the year ended 31 August 2023

	Notes to the accounts	General Fund (Unrestricted) £	Designated Funds (unrestricted) £	Restricted Funds £	Endowment Funds £	Total 2022-23 £
Income						
1 Offerings	4	45,554	0	0		45,554
2 Gift aid	5	11,089	0	0		11,089
3 Donations and Legacies	6	380	20,230	0		20,610
4 Interest and investment income	7	12,217	60	31,073		43,351
5 Income from investment properties	8	7,941	0	0		7,941
6 Grants	9	48,538	0	0		48,538
7 Room Hire	10	27,503	0	0		27,503
8 Internal organisations	11	0	4,338	0		4,338
9 Other charitable income	12	14,697	6,871	0		21,568
10 Total income		167,920	31,499	31,073	0	230,492
Expenditure						
12 Circuit assessment or share	13	18,000	0	0		18,000
13 URC Ministry Fund	13	39,788	0	0		39,788
14 Grants and donations	14	0	0	0		0
15 Employment Expenses, Incl Tax and P	15	74,906	0	26,428		101,333
16 Property maintenance	16	35,815	12,065	0		47,880
17 Insurance, utilities etc	17	18,083	0	0		18,083
18 Depreciation	18	0	0	0		0
19 Office expenses	19	15,211	0	0		15,211
20 Other expenditure	20	10,933	6,871	120		17,923
21 Internal organisations	21	0	3,307	0		3,307
22 Total charitable expenditure		212,736	22,243	26,547	0	261,526
23 Net Loss/Gain Income Expenditure		-44,816	9,256	4,526	0	-31,034
24 Gains/(losses) on monetary investmen	22	-209	-23,095	-66,768		-90,073
25 Gains/(losses) on investment propertie	23			10,000		10,000
26 Net income/(expenditure)		-45,025	-13,839	-52,242	0	-111,107
27 Transfers between funds	24	5,126	-600	-4,526		0
28 Other gains/(losses)						0
29 Net movement in funds		-39,899	-14,439	-56,768	0	-111,107
30 Total funds brought forward		237,802	406,165	1,331,966		1,975,933
31 Total funds carried forward		197,903	391,726	1,275,198	0	1,864,827

BALANCE SHEET**Unrestricted****Restricted****Total****Prior Year**

Current Assets	NOTE				
Cash	26	24,882	74,650	99,532	110,224
Accounts Receivable	27	141	-	141	2,313
Prepayments	28	2,709		2,709	2,620
Non-Current Assets	29	-	-	-	-
Fixed Assets	30	225,000	240,500	465,500	465,500
Investments	31	347,296	1,020,990	1,368,286	1,287,136
Current Liabilities	32	-	-	-	-
Accounts Payable	33	2,099	-	2,099	2,965
Deferred Income	34	-	-	-	-
Non-Current Liabilities	35	-	-	-	-
Long Term Loan / Mortgage	36	-	-	-	-

Total Net Assets (Assets Minus Liabilities)**597,929****1,336,140****1,934,069****1,864,827****Represented By**

General (Unrestricted)		163,750		163,750	197,902
				-	-
Flower Fund (Designated)		339		339	293
Godly Play (Designated)		461		461	461
Womens Fellowship Interest (Designated)		923		923	803
Ipsley Housing trust (Designated)		10,147		10,147	10,237
Benevolent Fund (Designated)		522		522	578
Centre Refurbishment Fund (Designated)		-		-	-
Choir (Designated)		385		385	385
Harriet Smith (Designated)		941		941	941
Social Committee (Designated)		1,020		1,020	808
Legacies (Designated)		78,790		78,790	56,484
Legacy TMCP Investment (Designated)		340,096		340,096	320,248
Pandemic Recovery Fund (Designated)		-		-	-
Friday Warm Welcome FWW (Designated)		-		-	-
Craft Club (Unrestricted)		556		556	489

Total Unrestricted**597,929****597,929****589,629**

Womens Fellowship CFB (Restricted)		-	1,000	1,000	1,000
Govier Fund (Restricted)			1,377	1,377	1,308
Reserve Fund - Wilf Carpenter (Restricted)			1,333,763	1,333,763	1,272,890

Total Restricted

1,336,140

1,336,140

1,275,198

Total All Funds**597,929****1,336,140****1,934,069****1,864,827**

Individual Fund Movements

GENERAL FUND						
Fund	Opening Balance	Income	Expenditure	Re Valuation	Transfer	Closing Balance
General - Not Designated or Restricted	197,902	164,744	202,322	361	3,066	163,750
DESIGNATED FUNDS						
Fund	Opening Balance	Income	Expenditure	Re Valuation		Closing Balance
Benevolent Fund	578	5	60			522
Choir	385					385
Collections on Behalf of Others	-	5,829	5,829			-
Craft Club	489	67				556
Flower Fund	293	46				339
Godly Play	461					461
Harriet Smith	941					941
Ipsley Housing trust	10,237					10,147
Boiler inspection			90			
Legacies	56,484					78,790
Betty Jean Wright Estate		22,306				
Legacy TMCP Investment	320,248			19,847		340,096
Social Committee	808	860	648			1,020
Women's Fellowship CFB	803					923
Interest		84				
Donations		43				
Misc			8			
Sub Total - Dedicated Funds	391,727	29,240	6,635	19,847	-	434,179
TOTAL GENERAL AND DESIGNATED	589,629	193,983	208,957	20,208	3,066	597,929
RESTRICTED FUNDS						
Women's Fellowship CFB	1,000					1,000
Govier Fund	1,308	69				1,377
Reserve Fund - Wilf Carpenter	1,272,890			60,942	- 3,066	1,333,763
Interest		1,707				
TMCP		29,143				
Employment costs			27,853			
TOTAL RESTRICTED FUNDS	1,275,198	30,919	27,853	60,942	- 3,066	1,336,140
TOTAL FUNDS	1,864,827	224,903	236,811	81,150	-	1,934,069

Notes to the Accounts

1. Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with the exception of investment property and other investments which are included at market value, as modified by the revaluation of certain assets.

2. Funds

The funds held constitute: General Funds held for any purpose of the Church which are Unrestricted and Restricted funds which are held for a narrower purpose including those for internal organisations. There are no Endowment funds. Details of each material fund are disclosed in the Balance Sheet. Any funds may be represented by more than just cash.

Investments

The funds that support the various funds are held by TMCP (Trustees for Methodist Church Purposes) in Trustees Interest Funds on which interest is credited to the accounts each month or quarter. These are regarded as medium and long term investments.

TMCP is the legal owner and Custodian Trustee of all Methodist Model Trust property, including Legacies, Endowments and Accumulated Funds. Trust property is held for and on behalf of local Managing Trustees who are responsible for the day to day management of trust property. TMCP ensure that, through providing guidance and acting under their direction, the Managing Trustees comply with charity law and Methodist law and polity as determined by the Methodist Conference.

Capital commitments and contingent liabilities.

We will require to sell some £30k of stocks and shares in the next financial year to cover our excess of expenditure over income.

3. Accounting policies

Basis

These accounts have been prepared on the basis of historical cost, except that investments are shown at their market value at the end of the year, on the accruals basis to show a true and fair view of the Church's financial position and activities.

Income

Income is included in the Statement of Financial Activities (SOFA) when the Church becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Expenditure

This is recognised when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognised as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Circuit to pay out resources.

Grants

Grants made by the Church from its own funds are recognised in full at the time of agreement or when the Church accepts that there is a legal or operational obligation to make the payment. When the grant is recurrent over more than one year the balance payable in future years is treated as a provision for future commitments in the Balance Sheet against the appropriate fund, the provision being released in future years as instalments are paid in accordance with the originally agreed terms.

VAT

Since the Church is not VAT registered, all input VAT is charged with the expenses to which it refers.

Tangible fixed assets for use by the Church

The freehold property is shown at most recent valuation, which was May 2024.

Investment Properties

Investment properties - no property is currently deemed to not be held for the long term purposes of the charity.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors and Prepayments

Debtors include outstanding bills due.

Creditors

Creditors include outstandings relating to collections.

House Rental Income

All the rental income from the Reserve Fund house, 42 Harport Road, is used to support the General Fund, as is the income from 75 Prospect Hill

TMCP Management Charges

The Trustees for Methodist Church Purpose (TMCP), charge 0.285% of our TMCP assets to cover the work they are doing in managing our investments.

GENERAL FUND

Category Group	Note	Category	Income Year 2023-24	Income Year 2022-23
Free will offerings	4	Cash	1,247	316
	4	Envelopes	44,317	45,239
			45,565	45,554
	5	HMRC Tax refund	10,382	11,089
Donations		Anonymous Donations	18	100
		Peter Turner	1,000	-
		Regular Donations		-
		Defibrillator		280
		Craft Club	100	
		Donations Church of Grace		
		Uniformed Organisations	71	
	6	Total Donations ANON	1,189	380
Other Income	7	Bank Interest	2,839	2,104
	7	Investment Income TMCP MGatecliff	10,064	10,113
		Total Investment Income	12,902	12,217
	8	House Rents	12,752	7,941
Grants		HMRC Furlough		-
		Projects Paid by URC Trust		16,138
		URC Redditch Trust	32,400	32,400
	9	Total Grants	32,400	48,538
Lettings of Rooms		Ad Hoc Hiring	115	160
		Regular Hirers	5,318	5,916
		Indoor Bowls	866	879
		Tenants	19,409	20,548
	10	Total Lettings of Rooms	25,708	27,503
Other Income		Beacon Church	92	272
		Funeral	50	-
		Coffee Bar	3,888	4,394
		Contra	44	136
		Covid Insurance Claim		887
		DSP Friday Warm Welcome	2,520	2,341
		Legacy		-
		Return of grant to Methodist Pension Fund	10,856	
		Other	4,160	4,406
		Realised Gains from TMCP Investment		-
		Solar Panels	1,496	1,468
		Tots & Co	741	794
	11	Total Other/Miscellaneous income	23,847	14,697
General Fund Total Income			164,744	167,920

Category Group		Category	Expenditure year 2022-23	Expenditure year 2022-23
Methodist URC Assessments	13	Methodist Circuit	18,000	18,000
	13	URC Ministry and Mission	40,162	39,788
Grants and Donations	14	Grants and Donations	-	-
Staffing	15	Employment Costs	54,578	61,335
		Expenses - Meetings	234	112
		Expenses - Sundry	444	643
		Expenses - Travel	898	1,236
		HMRC	8,516	9,731
		Staff Parking - St Stephen's	800	650
		Training	923	1,198
		Total Staffing cost	66,392	74,906
Building Maintenance	16	Ad hoc Maintenance	10,275	7,767
		Defibrillator	216	278
		Electrical Work inc PAT	11,687	4,798
		Fire Protection	2,509	301
		Gas Boilers and Heating	30	-
		Houses Maintenance	500	-
		Lifts	3,123	6,533
		Window Cleaning	-	-
		Projects Back Lift Refurbishment	-	16,138
		Projects COVID-19	-	-
		Projects Hall Glass Shading	-	-
		Projects Kitchen Ventilation	-	-
		Maintenance Total	28,339	35,815
Utilities and Insurance	17	Insurance	4,139	4,858
		Electricity Centre	9,333	5,599
		Electricity Flat	271	1,153
		Gas Centre	5,634	4,741
		Gas Flat	669	1,036
		Telephone	-	-
		Water Centre	1,573	697
		Water Flat	-	-
		TOTAL Utilities and Insurance	21,619	18,083
Admin and Office	19	Cleaning	6,814	6,601
		Photocopier	1,575	1,257
		Stationery	456	288
		Telephone and Internet	3,775	3,304
		Website	445	492
		Equipment & Consumables	1,593	2,391
		IT	1,448	845
		Licences	245	33
		Total Admin	16,351	15,211

			Expenditure year 2022-23	Expenditure year 2022-23
Other Expenditure	20	Bank Charges	325	386
		Books-Magazine	90	793
		Catering Events		328
		Contra	44	136
		Flowers and Bulbs	203	172
		Junior Church C2C	184	223
		Messy Church		-
		Minister Travel	231	321
		Misc Church Expenditure	6,054	4,709
		Music and Video Licences	791	785
		Musicians		-
		Preaching Fees		-
		Subscriptions to Associated Societies	105	48
		TV Licence	159	159
		Tots & Co	40	-
		Coffee Bar	2,297	1,927
		DSP Friday Warm Welcome		-
		Evangelism	934	947
		Friday Warm Welcome		-
		Total Centre Activities	11,458	10,933
General Fund Total Expenditure			202,322	212,736
Surplus / Deficit			-37,578	-44,816

NOTE

DEDICATED FUNDS

		This Year	Last Year
Benevolent Fund			
	Category	Actual Income	
3	Donation	5	230
	Transfers from General Fund		
	Category	Actual Expenditure	
20	To someone in need	60	376
	Collections on Behalf of Others	Actual Income	Last Year
10		5,829	6,871
	Category	Actual Expenditure	
	All We Can	310	293
	Bible Society	50	254
	Centre Users (Victim Support and Carers Care Line)	318	318
	Child Contact Centre		
	Christian Aid	1,679	
	Commitment For Life		306
	Crisis		227
	Disaster Emergency Committee		2,335
	Easter Offerings - Methodist World Mission	215	213
	Embrace the Middle East		176
	Harvest Appeal	10	
	John White Memorial - Eye Hospital		820
	Madagascar	596	
	Mary's Meals	430	291
	Methodist Homes for the Aged	297	306
	Nixon Memorial Hospital	664	
	Operation Noah	261	
	Promrose Hospice	242	
	Radiate Redditch	584	227
	Sarah Leeson - Retirement Collection		582
	Touchstone	174	285
	Twinning Toilets		240
20	Total	5,829	6,871
	Craft Club		Last Year
	Category	Actual Income	
8	Sales of Goods	67	211
		Actual Expenditure	
	Category	Actual Expenditure	
	Donations	-	
21	Purchase of Materials	-	
	Flower Fund		Last Year
	Category	Actual Income	
8	Donation	46	
	Category	Actual Expenditure	
21	Purchase of Flowers		76
	Purchase of Materials	-	
	Godly Play		Last Year
	Category	Actual Income	
8	Subs	-	
	Category	Actual Expenditure	
21	Toys and Equipment	-	
	Harriet Smith		Last Year
	Category	Actual Income	
4	Interest	-	
	Category	Actual Expenditure	
21	Expense	-	

Ipsley Housing trust		Last Year
	Category	Actual Income
3	Donation	-
9	From General Fund	-
	Category	Actual Expenditure
	Contracts Gas etc	90
16	Maintenance 42 Harport Road	12,062

Legacies		Last Year
	Category	Actual Income
3	Legacy Betty Wright	22,306
		20,000
	Category	Actual Expenditure
21	Transfer to General Account	-

Legacy TMCP Investment		Last Year
	Category	Actual Income
4	Dividends TMCP to General Fund	-
	Category	Actual Expenditure
21	Expenditure	-

Social Committee		Last Year
	Category	Actual Income
8	Catering Event	860
		798
8	Social Event	
		1,490
8	Social - Trips	
		765
	Category	Actual Expenditure
21	Social Event	648
		1,302
21	Social - Trips	
		480

Womens Fellowship Interest		Last Year
	Category	Actual Income
4	Donation	43
		97
8	Quiet Day	
		976
8	CFB Interest	84
		60
	Category	Actual Expenditure
21	Expenses Misc	8
		9
21	Quiet Day	
		1,064

RESTRICTED FUNDS

Govier Fund		Last Year
	Category	Actual Income
4	CFB Interest	69
		44
	Category	Actual Expenditure
21	Transfers from General Fund	-

Womens Fellowship CFB		Last Year
	Category	Actual Income
4	CFB Interest	
	Category	Actual Expenditure
21	Transfer to General Account	-

Reserve Fund - Wilf Carpenter		Last Year
	Category	Actual Income
4	Interest	1,707
		1,582
4	TMCP	29,143
		29,447
		30,851
		31,030
	Category	Actual Expenditure
15	Employment Costs	25,015
		24,091
	Expenses Misc	-
		120
	HMRC	2,839
		2,337
		27,853
		26,547

BALANCE SHEET	NOTE	Notes to Balance Sheet			
		Unrestricted	Restricted	Endowment	Prior Year
Petty Cash		99			22
HSBC BMM (Business Money Manager)		451			1,478
HSBC Current		4,459			3,118
HSBC Credit Card		-310			-119
CFB Reserve Account			27,116		46,118
CFB CARR Account		5,998			5,700
CFB Society Account		13,499	45,157		50,997
CFB Womens Fellowship		687	1,000		1,603
CFB Govier			1,377		1,308
Cash	26	24,882	74,650	0	110,224
Lettings invoices yet to be paid		141			2,313
Accounts Receivable	27	141	0	0	2,313
Lift and Fire maintenance paid in advance		1,209			1,120
Methodist Assessment 1 month in advance		1,500			1,500
Prepayments	28	2,709	0	0	2,620
Non-Current Assets	29				-
42 Harport Road			228,000		228,000
2 acres arraow valley park			12,500		12,500
75 Prospect Hill		225,000			225,000
Fixed Assets	30	225,000	240,500	0	465,500
CFB Managed Mixed			926,247		859,733
CFB Property			94,582		100,155
Trustees Interest Fund			160		160
Caroline Hayes		50			50
CFB Managed Mixed Fund		290,167			269,330
CFB Property Investment		34,815			36,866
Trust Income Fund		0			0
Charles Terry		5,023			4,663
P of Sale Bates Hill		15,114			14,052
Smith & Fair Bates Hill Ben		779			779
Varouse Bequests		1,347			1,347
Investments	31	347,296	1,020,990	0	1,287,136
Current Liabilities	32				-
Ministers Expenses		99			142
External Accountants cost		2,000			1,400
Debit card purchase					3
Collections on behalf of others					1,420
Accounts Payable	33	2,099	0	0	2,965
Deferred Income	34	-	-	-	-
Non-Current Liabilities	35				
Long Term Loan / Mortgage	36	-	-	-	-
Total Net Assets (Assets Minus Liabilities)		597,929	1,336,140	0	1,864,827

CHURCH COUNCIL MEMBERSHIP & Direct Employees

MINISTER

Rev James Hamilton

Employees

		Per Week
Hospitality and Outreach	Sharon Forrest	25 hours
Lay Pastor	Ruth Wilde	25 hours
Centre Manager	Nicki Farnes	20 hours
Tots	Laura Darby	4 hours
Housekeeper	Caren Price Hunt	20 hours
Finance assistant	Lucy West	5 hours

CHURCH ELDERS

Ann Gee	Mike Schofield
Fiona White	Olive Hall
Jackie Marsh	Pearl Swanborough
Kay Bradley	Ros Williams
Lyn Renhard	Tony Pitt
Mary Thomas	Janet Chaney
Keith Thomas	Chris Allured
Helen Carr	Glynn Carr
Diane Martin	Graham Martin
Rosemarie Davies	

CHURCH SAFEGUARDING CO-ORDINATOR

Children and Young People	Jan Channer
Vulnerable Adults	Ruth Wilde

GDPR CO-ORDINATOR

Mike Schofield

CHURCH REPRESENTATIVES TO OTHER BODIES

- 1 Methodist Circuit Meeting
Keith Thomas
Fiona White
- 2 URC West Midlands Synod
Jackie Marsh and Olive Hall
- 3 Churches Together in Redditch
Tony Pitt
- 4 Radiate Redditch (formerly Redditch Winter Shelter)
Sharon Forrest Sarah Leeson
- 5 Redditch Town Centre Churches
Tony Pitt
- 6 Women's World Day of Prayer
Margaret Lockwood
- 7 Christian Aid Week
Jackie Marsh
- 8 Carers Careline
Angela Vaughan
- 9 DSP
Nicki Farnes

Declarations and Scrutiny

I confirm that these accruals-based accounts for the year to 31 August 2024 have been prepared from the records of the Church and that they include all funds under the control of the Church trustees.

Signature of treasurerK Thomas.....Date.....

Name and address of treasurer

..... Post Code.....

Presentation to the Church trustees

I confirm that the annual report and accounts for the year ended 31 August 2024 were/will be* presented to the meeting of the Church trustees held on

Signature of the Chair of the meeting:Rev James Hamilton.....

Name of the Chair of the meeting:Rev James Hamilton..... Date

Independent Examiner's Report to the Trustees of the ...Emmanuel Church Redditch..

Charity Number 1143847

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the ...Emmanuel Church Redditch Church for the year ended 31 August 2024 set out on pages 1 to 25 As the Church's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Church's accounts carried out under section 145 of the Act and, in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

* delete or circle as appropriate

Independent Examiner's Statement

[The Church's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of (*insert name of applicable listed body*)]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below*) which give me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view, which is not a matter considered as part of an independent examination
- the trustees' annual report is not consistent with the accounts

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

I have/have not* obtained independent verification of all investments with the Trustees for Methodist Church Purposes or held in other trusts, bank balances and funds at the Central Finance Board of the Methodist Church which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Signature of independent examiner

Name of independent examiner Mr John Harris.....

Relevant professional qualification of independent examiner

Name of firm (where appropriate) Charles Lovell & Co

Address 8 Church Green East...

..... Redditch..... Post Code B98 8BP ...

Date

ACTUAL SIGNED COPY WITH EXAMINER AND CHURCH FILE

* delete or circle as appropriate