

Solihull Christian Fellowship  
Notes of the Annual General Meeting of the Company  
for the 2022/23 Financial Year.  
Held over Zoom on 17 July 2023 at 8pm

COMPANY MEMBERS PRESENT:

**See Appendix A** for the list of Company Members and those who attended including proxies. The total number of Company members is 22; the number required for the meeting to be quorate is 16; there were 18 attendees, including proxies, and therefore the meeting was quorate.

APOLOGIES: with proxy vote authorised: Bruce Hipwell (proxy Steve Cordon), Ray Walters (proxy Craig Wood); Sally Murcutt (proxy Malcolm Cole).

ABSENT: Alex Lung, Chris Hutton, Julia Coleman, Pam Bacon

ALSO PRESENT: Michelle Wilson-Davis (Safeguarding Officer)

NOTES:

1. The Chair (Craig Wood, Vice-Chair of Trustees) welcomed the Company Members present and opened the meeting in prayer.

2. Report on Building condition: David Shore (DS):

DS expressed thanks on behalf of SCF for the anonymous donation which allowed the exterior of The Bridge to be cleaned.

There is ongoing activity to maintain the fabric of the building in order to safeguard its use by Church members.

The Bridge is now more heavily used than the previous year. It is now full on several days each week. Hiring use of parts of the building for use by third parties (“external hires”) has generated an additional revenue in excess of £24,000; this provided a significant financial benefit. The building team are now being more selective in relation to external hires in order to safeguard church use.

The building fabric is generally in good condition. Minor leaks from the roof continue to be investigated but are not causing any significant problems internally. The interior is in reasonable condition but ideally we would start to look at redecoration including some plastering of bare walls.

The new video intercom on the Park Entrance is working well. Issues with the heating system were due to a fault with one of the valves which has been resolved including changing some of the controls to make the system easier to use. Magnetic door locks which were installed in 2016 are now causing issues due to lack of fobs which are difficult to programme. The system will need to be replaced in the future. There is a request for key holders to return blue fobs if at all possible.

3. Church ministry developments achieved and planned. Ben Lees (BL)

By April 2022 Covid restrictions were largely over. Many people thought that it was possible to return to “normal” however many people were still concerned. At July 2023 we still have one or two people who are only now returning to attending meetings in person. Through 2022/23 YouTube enabled us to maintain contact with members. We also started to reestablish traditions including the monthly picnic. We also relaunched monthly corporate prayer, which continues to be an important part of SCF’s life. The Outreach Cafe operated during July and Aug which increased our outward facing activity. During the year we also ran three Alpha courses back to back. This led to a number of people

making a commitment to follow Christ. By running a First Steps course as a follow on to Alpha we were able to provide ongoing support. Community Lunch numbers continued to grow with over 100 covers being served on some occasions. Taking part in the Warm Welcome initiative enabled us to serve the community: numbers were generally small but resulted in some powerful conversations with people in need. Looking forward, to the Autumn of 2023, we expect to re-run many of those activities again. SCF's Youth team ran a Youth Bible Study where they worked through the book of Mark. They also established a very successful Youth Service format.

#### 4. Financial review and the presentation of the accounts, April '22 to March '23: Steve Cordon ( SC)

The 2022/23 financial year saw an overall positive financial result for Solihull Christian Fellowship. The management accounts show an income of £276,000 and an expenditure of £241,000 giving positive cash flow of £35,034.57. We had a number of outstanding invoices from room hire which are still in the process of being settled directly impacting these figures but at a minimum we have completed the financial year with an additional £11,000 in the bank.

We continue to maintain full financial reserves of £25,000 operational reserves and £28,000 building reserves.

Whilst we maintained a positive financial position, the Directors do have concerns as to where and how we generate and sustain the income required to continue to support the vision God has revealed for SCF.

SCF's Directors and Elders firmly believe that regular giving from members of SCF through tithes and adhoc offerings should be our primary income source. Regular income through tithes makes it far easier to budget for our fixed costs.

Over the last few years we have seen a decrease in average regular giving and this is a cause of concern. We have previously been in a position whereby we would look to receive £14,000 per month through regular giving. Over the 2022/23 financial year this decreased to £13,400 per month on average. As part of the induction for new members we stress the importance of giving into the church and the significance of tithing.

However, we have seen an increase in income as a result of ad-hoc giving whereby some church members have donated significant contributions as one-off gifts.

We have also benefitted from the success of the building team who focused on generating increased room hire income. For 2022/3 we set a target of £6,000 income for Room Hire but have in fact received £25,000. This is an excellent revenue stream for SCF and the facilities also provide further support to our community. However, the Directors are also aware that each external room hire restricts room capacity for the members of the church to utilise the space. As Directors we continue to actively manage the ongoing tension between additional revenue capacity from external hires, and availability of space at The Bridge for church use.

Although SCF is blessed to currently have a cash surplus there are many areas where SCF's Leadership Team feel a call to invest more in The Kingdom, and as Directors we would also like to pay down the mortgage on The Bridge sooner than July 2028. An increase in the level of regular tithes would enable this increased investment in The Kingdom to take place and reduce our reliance on external income.

We recognise that this year we have been financially blessed by receiving income in the ways I have shared. As we move forward we will continue to seek to steward our resources wisely in support of God's vision for SCF.

We as Directors pray for a continuation of His blessing as we seek wisdom in how we invest what has been entrusted to our care for The Kingdom; we would ask you to commit to regularly joining us in those prayers.

#### 5. Review of Safeguarding issues: Michelle Wilson-Davis (M W-D), Safeguarding Officer:

SCF's Safeguarding activity proceeded to develop and be refined and are generally operating well. Regular DBS checks continue with an encouragement that all concerned sign up for auto online renewal. The number of Concerns raised is now at a higher level than in previous years. This is regarded as a positive indicator that members of SCF are becoming more aware of what to look out for. This awareness is a reflection of the impact that training by the Safeguarding Team is having; including the clear message of "see something, say something". The Safeguarding challenge is the need to expand the team; there were four members at start of 2023 but that is now down to one ie M W-D. Training had been delayed due to a range of issues but is now getting back on track. A software (MyConcern) trial has been positive but £700 pa is considered too expensive; the plan is to develop our own database.

#### 6. Questions from the floor:

Received prior to the meeting via the SCF Office

Relating to the "Mission fund pot" (Accounts): is this to support Sally Murcutt? Is it intended to support others going on mission? Can people donate/fund raise specifically into this pot? (source of question anonymous) - **Response from Steve Cordon:** this pot relates to a specific sum of money donated to support Sally Murcutt's overseas mission trips. We don't have an explicit pot for "Mission" as we try to allocate as little as possible as "restricted" funds. We also try to limit the number of small pots to be managed. The church does contribute to overseas mission trips via a fund held by the Elders.

Why charge for baby groups but nothing else (from Heather Cole) - **Response from Ben Lees:** There are several events we have levied a charge or asked for a donation. Since stay n play (now story time) started in 2007 there has always been a small charge, the outreach café will make it easy for people to give donations, and they do. Previously our Youth Club U:Nite had a small charge, as does babies @ the Bridge. These charges or donations serve a twofold purpose, they assist with our costs, cover consumables and, help with communicating a sense value and worth to the group. There is always a balance to find behind what we run that asks for a donation or charge and what does not. The decision-making process for this sits with each ministry leader who considers things such as; what the market place is doing, how this might detract people from coming, and any other thoughts as they are led by God.

Mary Price:

This document would encourage the whole body of SCF not just members.

**Response from Craig Wood:** the point is well made. We will make the document available to the whole Church.

We read how the pandemic lockdown has impacted our community. Have SCF considered putting together a plan to aid our response a pandemic occurs?

**Response from Craig Wood:** lessons learned including amazing resources on YouTube - we trust that the pandemic was a highly unusual event. Should another such event occur the circumstances are likely to be different from the last one. However, the process we followed, including setting up a specific task group, proved to be very helpful. We will seek Gods guidance and wisdom as and when such an event occurs.

Safeguarding training appears to be effective. Do the [allegations] Concerns indicate if teaching is needed on relationships, marriage & parenting - **Response from Michelle Wilson-Davis:** we are not seeing any trends at the moment but will continue to be watchful and raise any issues with the Elders and Directors if the need arises

Sunday mornings: don't feel need to put into giving basket - there is joy in giving - explanation / testimony - details on screen on how to give - simple and unobtrusive - weekly encouragement. **Response from Steve Cordon:** the point is well made. There are steps we can take to encourage giving and make it easier. We are investigating ways to give electronically. We do use a card reader for donations for weekly activities.

Meetings on Sunday evenings: What is the difference between "Corporate Prayer" and "Prophetic Worship" **Response from Ben Lees:** Corporate Prayer is an opportunity for the whole church to come together and collectively seek God in prayer. Often the meetings focus on a particular topic or set of topics. Prophetic Worship is an opportunity for the whole church to come together and engage in a time of worship as The Holy Spirit guides us.

Paul Belcher

Safeguarding:

Presumably the nature of the concerns does not warrant warnings to be vigilant to the wider church community? I realise this is a sensitive area and would not expect nor desire any details. (see above) **Response from Michelle Wilson-Davis:** - Regular communications by the team will continue and anything needing highlighting will be included

Looking Forward

The first paragraph is such a positive message I wonder if it could be printed and displayed around The Bridge! **Response from Craig Wood:** the point is well made - see above re making the document available to the whole church

Finance

The mortgage interest will have increased and the loan is due for repayment in 2028 so are 2023-24 Budget (and future years) will be planned to ensure, as far as can be known, that the loan will be repaid on time? **Response from Steve Cordon:** our mortgage payments comprise two parts. The capital repayment element is fixed for the rest of the term. The interest element is variable. Increased interest rate costs are absorbed into our monthly budget. Currently we have circa £77,000 outstanding on our mortgage and the current projection is that we will have cleared our mortgage by August 2027.

Other

I would appreciate a copy of the current list of Company Members and how many join the AGM tonight and how many give votes by proxy. I have a concern that the Company Members role is taken very seriously and that Annual Reports are not just "noddled through." **Response from Craig Wood:** these points are well made. A complete list will be included in the notes of this meeting and also distributed to Company Members.

Jim Springate:

Level of outstanding mortgage: **Response from Steve Cordon:** see above

Salary increase this year **Response from Steve Cordon:** we seek to be a responsible and caring employer. Staff salaries are reviewed by the Directors each year.

Sushi Abercrombie:

Reference to “Extreme” in the Accounts: **Response from Steve Cordon:** it related to restricted funding which has been expended. SC will review with Luckmans and remove the reference.

7. The Minutes of the AGM held on 18th July 2022 were approved.
8. The reappointment of Luckmans Duckett Parker as auditors was approved.
9. Report & Accounts: the draft Report and Accounts were approved by the meeting.
10. The meeting closed in prayer

Signed: .....

Designation: .....

Date: .....

## Appendix A: List of Company Members and Attendees:

Table 1

Attended			
1	x	Alex Lung	
2	✓	Andrea Lowndes,	
3	✓	Anna Cave	
4	✓	Ben Lees	
5	✓	Bruce Hipwell	Proxy Steve Cordon
6	x	Chris Hutton	
7	✓	Craig Wood	
8	✓	Dave Shore	
9	✓	David Wort	
10	✓	Jim Springate	
11		Julie Springate	Included in error: REMOVE
12	x	Julia Coleman	
13	✓	Gill Everitt	
14		Keith Everitt	Included in error: REMOVE
15	✓	Malcolm Cole	
16	✓	Mary Price	
17	✓	Michael Morgan-Bullock	
18	x	Pam Bacon	
19	✓	Paul Belcher	
20	✓	Peter Brett	
21	✓	Ray Walters	Proxy Craig Wood
22	✓	Sally Murcutt	Proxy Malcolm Cole
23	✓	Steve Cordon	
24	✓	Sushi Abercrombie	
		Total number of Company Members	22
		Total Attendees inc Proxies	18
		Number required to be quorate:	16