

Trustees Annual Report 2024 - 2025

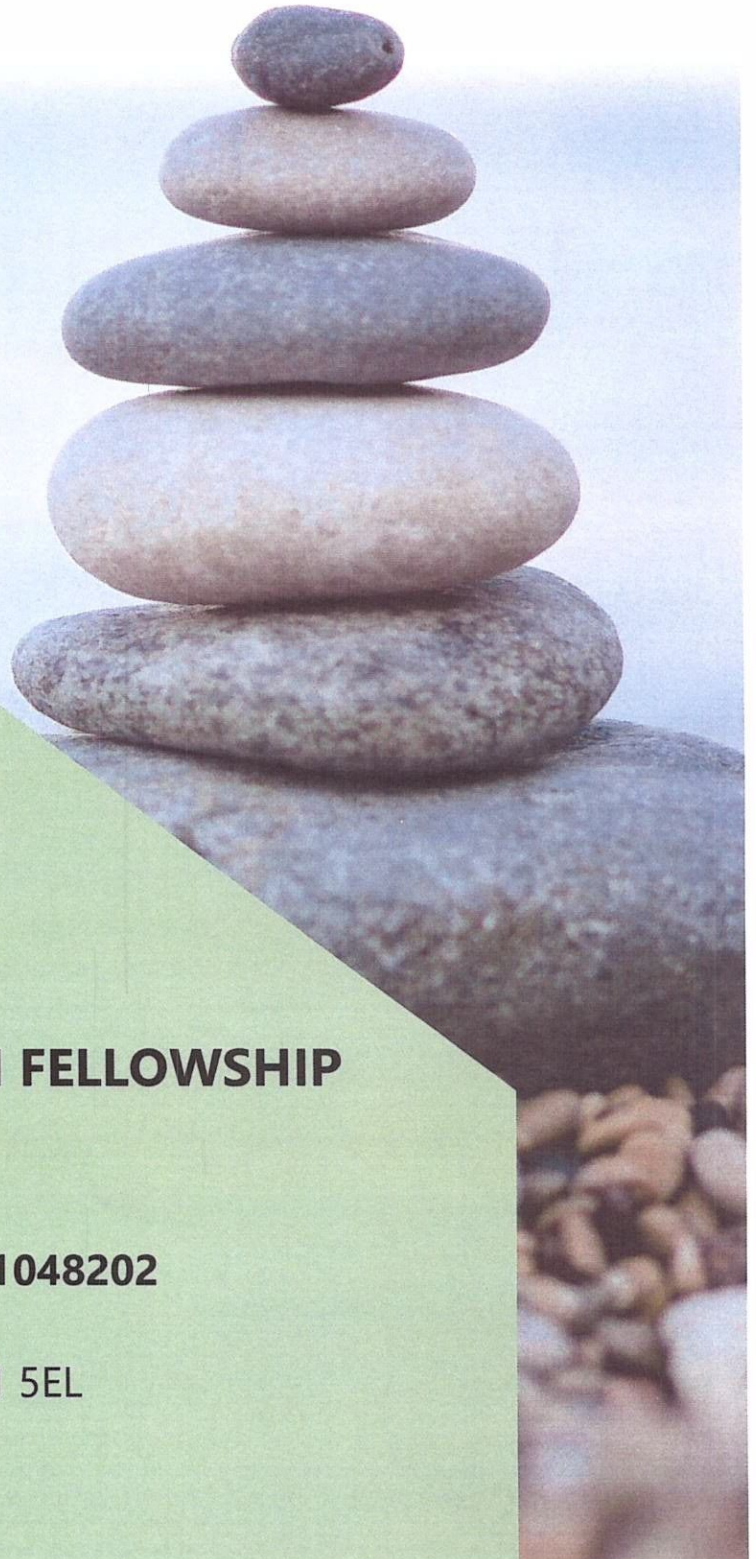


**CORNERSTONE CHRISTIAN FELLOWSHIP
AUGUST 2025**

CHARITY REGISTRATION NUMBER: **1048202**

WHITEWELL ROAD, BLAYDON, NE21 5EL

www.cornerstone-hub.org



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**Our mission is to
provide compassionate
outreach and practical
support to those in
need, particularly
targeting the local
community, families in
need, and elderly
residents.**

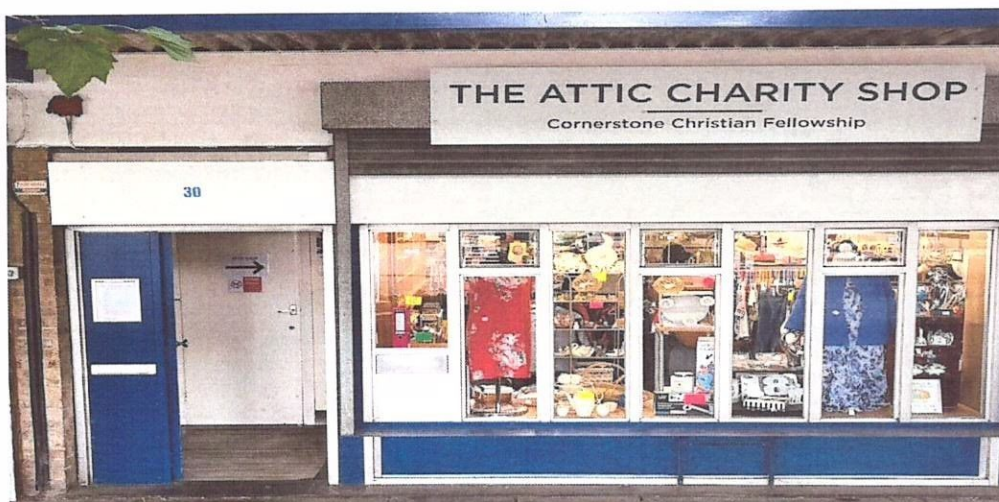


A Word From Our Manager

Since taking over my role at Cornerstone, it has been quite a journey. There have undoubtedly been many challenges, but even in these early stages, it has been an exciting year to see the developments, impacts, and enthusiasm of people who come into the building.

This year has been a year of foundation building. The direction of the charity to utilise the building as a more impactful and established space has required extensive work, both financially and physically. All while still trying to maintain the current and developing projects we are so very keen to offer. Behind the scenes, we are working hard on updates to paperwork, building restoration, charity structure, project plans, and, of course, the vital fundraising needed to address all of this. In addition, we have also extended our partnership, and recognition has helped us address some of these challenges and brought some exciting opportunities for the year ahead.

I could not talk about the work completed without mentioning the dedication and hard work by all the volunteers, especially those from the Attic Charity Shop, without whom we could not have made the progress we have, but who have also helped to engrain The Attic as a highly thought of and valued part of the local community of Winlaton.



At the end of this year, I find myself eagerly and excitedly looking forward to the year ahead. Along with our preparations and plans already in place for the coming year, I hope many more people will be impacted and connect with Cornerstone as we continue to create something that reaches into the heart of the community.

Chris Thompson, Manager of Cornerstone

Our Story So Far

Cornerstone Christian Fellowship (Cornerstone) is a small charity trust based in the Blaydon/Winlaton area of Gateshead. With a focus on improving the quality of life for low-income groups, we operate primarily through our physical location, which serves as a hub for various community-oriented services. Our mission is to provide compassionate outreach and practical support to those in need, particularly targeting the local community, families in need, and elderly residents. Our services are designed to address the specific challenges faced by these groups, ensuring that each individual receives the support they require.

Cornerstone started life as a tiny church charity in 1995 called Cornerstone Christian Fellowship, with a few simplistic objectives ...

- Worldwide relief of Persons Experiencing Need, Hardship or Distress or who are Aged and/or Sick
- Advancement of Christian Faith in the UK and Overseas
- Advancement of Christian Principled Education, where Applicable and Acceptable in the World

This was supported by a charity shop run by volunteers, which financially enabled us to operate, and continues to this day, having become a well-known and valued part of the community in Winlaton.

In recent years, the charity was supported to reestablish itself with a view to utilising the building to its full potential, founded with a deep commitment to social responsibility and community welfare. Our roots are still embedded in the Christian belief that the church was founded on, and this is the basis for why we want to be a support within the local community.

We began the newest stage of our journey with a single volunteer who took on the mammoth task of addressing a much-outdated organisation. This included updating and upkeep of a dilapidated building, project managing and development of new and exciting projects/partnerships, and an overall revamp/rebranding of the entire charity to ensure its longevity and is as impactful as possible for the community.

That volunteer has become our first employee, driven by a passion to make a meaningful impact in the lives of those around us and to establish Cornerstone in the heart of the community.

Our people

Trustees

Pamela Cook
Samuel Allport
Alan Foggin

***Lead Chair
Safeguarding
Treasurer***

Employee

Christopher Thompson

Manager

The Attic Charity Shop

The charity shop is run solely by volunteers, the majority of whom are part of Cornerstone, but also some from the local community.

Independent Verification Accountant

Telford & Co, Unit H28 The Avenues, Eleventh Avenue North, Gateshead, NE11 0NJ

Bank

Barclays, 49-51 Northumberland Street, Newcastle Upon Tyne, NE1 7AF

Public Benefit and Reserves Statement

Public Benefit Statement

Cornerstone exists to support people in need, primarily in the Blaydon and Winlaton area, but also on occasions further afield. We offer practical help, community activities, and outreach programs to improve the lives of low-income families, elderly residents, children and anyone facing hardship. Our services are open to all in the local community and focus on addressing social, educational, and personal challenges. While our work is rooted in Christian principles, we welcome everyone and aim to make a real, lasting difference in the lives of those we serve.

Reserves Policy Statement

As Cornerstone is a relatively small charity, supported mainly by volunteers and with a single employee that is funded by a separate trust, and the premises requirements consist primarily of running costs such as utilities etc. there is no large complex reserve's needs. Therefore, in this brief statement, Cornerstone has adopted a simple policy of keeping 2-3 months' funds that will cover the building operating costs or any unforeseen emergencies. This equates to £2000 unrestricted reserves at any time.

Cornerstone is currently at the start of a 3-year fundraising strategy to address some of the much-needed updates to the building. In particular, we are seeking multiple grants to cover the urgent roof replacement, which has an estimated cost of £140K. In view of this present necessary work, there may be a period of restricted funds held in reserve, which will be designated specifically for this work and held until such time as the total amount is achieved and work is completed.

Due to Cornerstone's recent consolidation and renewed focus, it is currently a quickly evolving and developing charity; therefore, this policy will need to be reviewed and amended to reflect any changes as they occur. However, this will not exceed an annual review time period.

Achievements and Performance

Scouts:

Initial scout groups were for 11–15-year-olds. This quickly expanded to Wolf Cubs for 8–11-year-olds. Following a great year, this is also expanding to two other groups, 5–7-year-olds and 16+.

DaySix:

At Cornerstone, we have partnered with DaySix to host a regular drop-in where men can connect, interact, challenge each other to a game of snooker, pool, chess, carrom or table tennis, where men can find support, talk openly, be encouraged and challenged to develop stronger/healthier lifestyles and relationships.

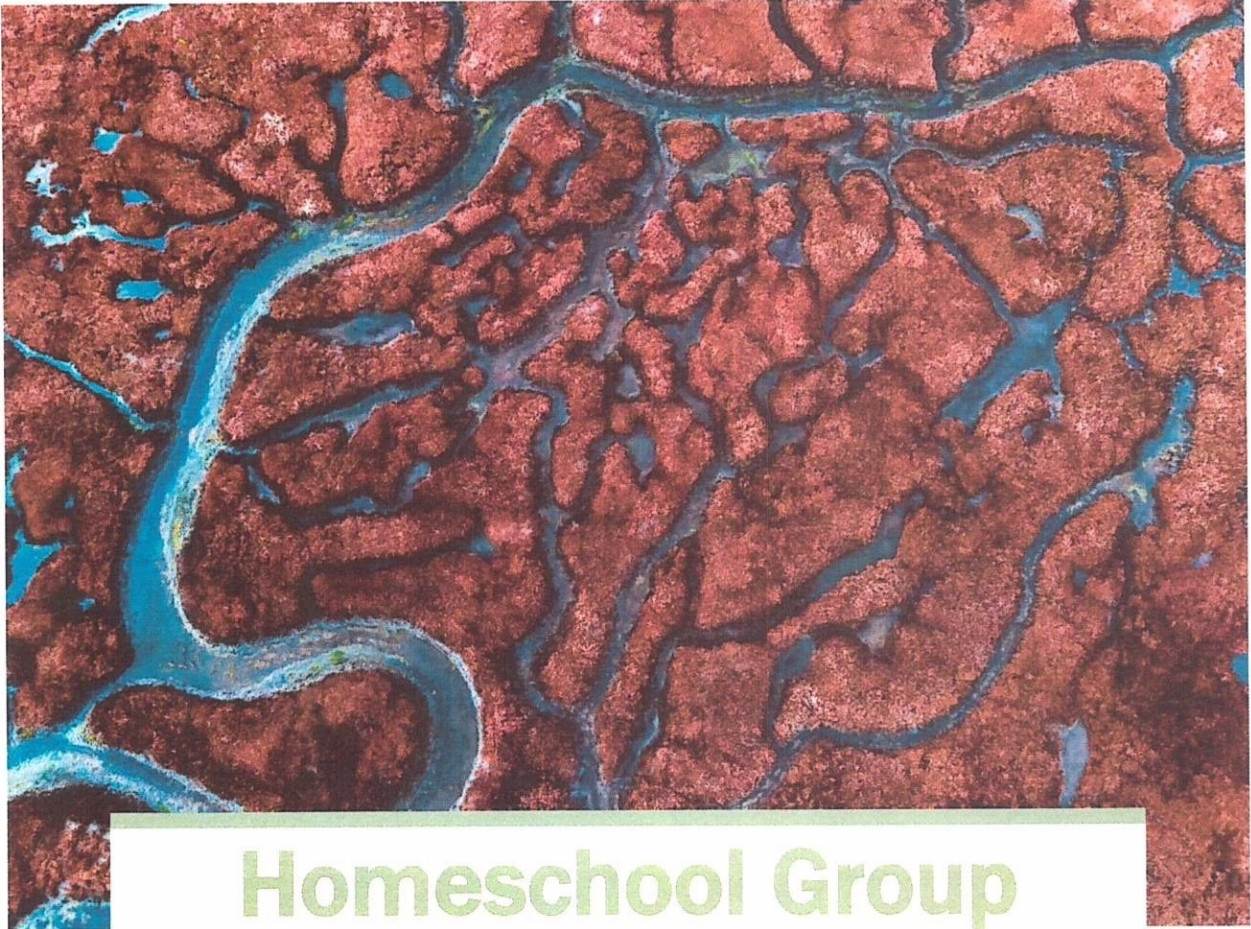
Homeschool/Educator Drop-In:

Cornerstone was approached about opening the space to support those who homeschool/educate as a place for children to interact, socialise and have fun, while parents could also support one another. We started the drop-in, which proved very popular. Following a summer break, we relaunched this to connect with tutors and activity providers who can provide additional exciting options for the young people attending. We are also partnering with Gateshead's Children and Young People Mental Health Team to add an additional element of support to both children and parents.

The Attic Charity Shop:

The Attic has supported two work experience opportunities during the year. The first was through the local college (Gateshead College) for an individual with disabilities. The second was an independent work experience for an individual from the local community prior to starting college.

As Cornerstone continued to develop and gain recognition, we have been approached by other organisations who either wish to utilise the building space, or signpost individuals to projects/support offered. Just towards the end of the financial year, we were approached by Gateshead Metropolitan Borough Council with a view to supporting Cornerstone. Following a few conversations and a visit to the hub, an exciting opportunity has developed where we are receiving a new kitchen, which will further enhance our work. It was agreed that this would be a perfect case study between Cornerstone, Gateshead Council and AKW. We are looking forward to this being completed in the early part of the new financial year.



Homeschool Group Parent Feedback

This group has changed my life —
it's taken away the sense of
isolation and replaced it with a
network of support, warmth, and
shared purpose. But more
importantly, it's shown what's
possible when a building opens its
doors to the community.



Collaboration, Funding & Support

Scouts:

Cornerstone is pleased to be the home of the 1st/2nd Winlaton (Everest) FSE Scout Group.

<https://1st2ndwinlatonfsescouts.com/>

DaySix:

At Cornerstone, we also partner with DaySix. An exciting, vibrant, impactful and quickly developing charity that seeks to support men of all ages. There are many events running through DaySix across the region.

<https://www.daysix.uk/>

Kitchen Refurbishment Case Study:

Gateshead Metropolitan Borough Council and AKW are joining with Cornerstone to help refurbish our severely outdated and currently unusable kitchen. We are looking forward to this being completed in the early part of the new financial year.

Homeschool/Educator Drop-In:

We are also partnering with Gateshead's Children and Young People Mental Health Team to add an additional element of support to both children and parents who attend the drop-in.

Funding:

Achieving the overall vision and work of the charity financially required a more structured and professionally supported way. To this end, we established a 3-year fundraising strategy. which included acquiring the services of a Fundraising Consultant to quickly support and implement this.

The Attic Charity Shop:

During the year, The Attic has linked with Gateshead College to help provide access to work experience for individuals with disabilities and/or additional needs. We were privileged to support an individual with a short-term supported placement.

Challenges

- **Single Employee Capacity:** While we are committed to providing high-quality services, having only one employee may lead to *burnout* and limit our service capacity. To mitigate this, in the near future, we hope to implement volunteer programs to share the workload and enhance our service delivery without compromising quality.

- **Limited Resources for Expansion:** Our current resources restrict our ability to expand services beyond the immediate community. However, by actively seeking partnerships and collaborations with other organisations, we can leverage additional resources and support to broaden our reach and impact.

- **Inconsistent Funding:** We face the challenge of maintaining *consistent funding* for our operations, which could impact our ability to deliver services. To address this, we can diversify our funding sources by exploring new grant opportunities and building relationships with potential donors. In addition, we will look at opportunities for revenue from the building and resources. All with a view to becoming a self-sustaining entity within a few years.

- **Competition from Other Charities:** The presence of other charities in the area may lead to increased competition for resources and support. However, by focusing on partnership working, our unique strengths and the specific needs of our community, we can differentiate ourselves and maintain our relevance.

Independent Examiners Financial Report 1/2

(Community Centre/Church)



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

Report to the trustees/ members of	Cornerstone Christian Fellowship		
On accounts for the year ended	1 Sept 2024 – 31 Aug 2025	Charity no (if any)	1048202
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/08/2025**

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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 to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:  Date: 09/09/2025

Name: Peter Telford

Relevant professional
qualification(s) or body
(if any):

FCCA

Address:

UNIT H28 THE AVENUES
ELEVEN AVENUE NORTH
GATESHEAD NE11 0NJ

Statement of Financial Activities

(Community Centre/Church)

Balance brought forward			£6826.65
TOTAL START BALANCE			£6826.65
	Restricted Funds	Unrestricted Funds	Total Funds
INCOME			
Donations, Grants and Legacies	£6,000		
Charitable Activity	£134.60		
Offerings inc. Gift Aid		£5,725	
Other trading activities:			
Rental Income		£980	
Gift Aid Refund		£32,65.50	
Received from The Attic Charity Shop account		£22,324	£22,324
TOTAL INCOME			£45,809.13
TOTAL BALANCE			£52,635.78
EXPENDITURE			
Revenue (including Employment)	£6,000	£7,837.11	£13,837.11
Capital		£21,465.16	£21,465.16
Utilities		£8,738.41	£8,738.41
Charitable Activity, Gifts		£	£3,635.70
Other expenditures:			
Loan Repayment		£4,000	£4,000
TOTAL EXPENDITURE			£51,676.38
TOTAL END OF YEAR BALANCE			£959.40

Balance Sheet (Community Centre/Church)

CORNERSTONE CHRISTIAN FELLOWSHIP Charity No 1048202 Church Finances 1 st Sept 2024 – 31 st Aug 2025			
Income	£'s	Expenditure	£'s
Opening Bank Balance	6826.65		
		Rates/Water Rates	553.51
Gen Offering inc DDM'S	6523.72	Phone	795.34
Gift Aid Offerings inc Gift Aid DDM's & Donations	5725.00	Insurance	2746.43
Donations & Sales:- Donation = 150.00 GEC = 100.00 Kings Church = 100.00 Scouts = 880.00 Coffee Morning = 606.13	1836.31	Security	4569.91
		Gas and Electricity	4643.13
Other Income:- Gift Aid Tax Refund = 3265.50 Transfer from Attic Charity Shop = 22324.00	25589.50	Repairs, Maintenance and Garden	1689.25
		Book's CD'S & Legal	3137.11
		Social Activities	1351.70
RESERVED FUNDS:- *MaGhee Trust = 6000.00 Barack = 134.60	6134.60	RESERVED FUNDS:- *Wage to MD = 6000.00 Barack = 134.60	6134.60
		Charities and Gifts:- Barack = 399.40 Honorarium to MD = 1500.00 Loan Repayment = 4000.00 Open Space (C.B) = 250.00	6149.40
		Child Protection	0.00
		Pulpit Supply	1700.00
		*Wage to MD from unreserved funds	3000.00
Total Income	<u>45809.13</u>	Total Expenditure	<u>51676.38</u>
		Bank Balance at 31/08/25	959.40
		Reserved Funds	0.00
Total Income inc 2024 Balance	52635.78	Total	52635.78

I have Examined and Verified the Cornerstone Christian Fellowship Accounts and in my opinion these give a true and fair view of its affairs at 31/08/2025

SIGNED..... DATE.....

(Examiner, Verifier)

Updated 25 September 2025

Independent Examiners Financial Report 2/2

(The Attic Charity Shop)



CHARITY COMMISSION
FOR ENGLAND AND WALES

**Independent examiner's
report on the accounts**

Section A

Independent Examiner's Report

Report to the trustees/ members of	The Attic Charity Shop (Part of Cornerstone Christian Fellowship)		
On accounts for the year ended	1 Sept 2024 – 31 Aug 2025	Charity no (if any)	1048202
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/08/2025**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and 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 to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

Peter Telford

Date:

09/09/2025

Name:

Peter Telford

**Relevant professional
qualification(s) or body
(if any):**

FCCA

Address:

UNIT H28 THE AVENUES
ELEVEN AVENUE NORTH
GATESHEAD NE11 0NJ

Statement of Financial Activities (The Attic Charity Shop)

Balance brought forward	£11,328.67
+Float	+£100
TOTAL START BALANCE	£11,428.67

	Restricted Funds	Unrestricted Funds	Total Funds
INCOME			
Revenue		£32,193.44	£32,193.44
Donations	£115.70	£127.80	£243.50
Charitable Activity			

Other trading activities:

TOTAL INCOME	£32,436.94
TOTAL BALANCE	£43865.61

EXPENDATURE			
Expenses		£1,200	£1,200
Utilities including property costs		£10,472.67	£10,472.67
Capital		£370.98	£370.98
Revenue		£1,083.48	£1,083.48
Charitable Activity	£115.70	£500	£615.70

Other expenditures:

Transferred to main Cornerstone account	£22,324	£22,324
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TOTAL EXPENDITURE	£36,066.63
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END OF YEAR BALANCE	£7698.78
+Float	£100
TOTAL END OF YEAR BALANCE	£7798.78

Balance Sheet

(The Attic Charity Shop)

THE ATTIC CHARITY SHOP (Winlaton)			
A Subsidiary of Cornerstone Christian Fellowship		Charity No 1048202	
Attic Finances 1 st Sept 2024 – 31st Aug 2025			
Income		Expenditure	
	£'s		£'s
Opening Bank Balance: -	11328.67		
Float	100.00	Stationary	205.90
		Rent	6418.81
Daily Receipts	30974.40	Rates/Water Rates	1002.87
Donations	127.80	Insurance	457.64
Sale of Jewellery/Antiques	201.04	Electricity/Gas	1873.83
ECS Textiles	1018.00	Phone	43.52
<u>Reserved Funds:-</u>	115.70	<u>Reserved Funds:-</u>	115.70
Smile Train Collection Box		Smile Train	
		Staff Travel Allowance	1200.00
		Sundries & Other Exps	877.58
		Shop Fittings	370.98
		Charities & Gifts:-	
		Graham Pollard = 400.00	500.00
		Winlaton = 100.00	
		Refuse Removal	676.00
		Transfer to Church	22324.00
Total Income	<u>32436.94</u>	Total Expenditure	<u>36066.83</u>
		Bank Acc Balance	
		31/08/25	7698.78
		Float	100.00
		<u>Reserved Funds</u>	<u>0.00</u>
Total Income inc 2024 Bal	43865.61	Total	43865.61

I have Examined and Verified the Cornerstone Christian Fellowship Accounts and in my opinion these give a true and fair view of its affairs at 31/08/2025

SIGNED..... DATE.....

(Examiner, Verifier)

Updated 31 Aug 2025

Statement From Trustees

Governance details

Cornerstone is a Charitable Trust and was formed with a constitution as our governing document in 1995. The trust combines both a church and community elements, and as part of this structure, there are both trustees and church leadership involved in any decision-making process, to allow for both elements to be considered and appropriately ensure the charity's objectives are continually met/achieved. Currently, the Trustees meet quarterly to discuss the direction, development and financial status of the Charitable Trust. On occasion, where needed and appropriate, additional informal meetings or collective correspondences are conducted.

The Trustees are responsible for preparing the Trustees Annual Report (TAR), as well as maintaining proper accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the Charity's affairs, and of any incoming resources, application of resources (including its income, expenditure, reserved and unreserved funds) for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charities SORP (FRS 102);
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;

In doing so, no Trustee shall be liable for any loss to the Charitable Trust arising by reason of any improper investment, provided it is made in good faith and having sought professional advice.

- In so far as each trustee is aware, there is no relevant audit information of which the Charitable Company's auditor is unaware; and
- The trustees have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant audit information and to establish that the Charitable Company's auditor is aware of that information.

Appointing of Trustees

The election of new or replacement trustees shall be done by the current serving Trustees.

Cornerstone is actively seeking additional Trustees to increase the current number from 3 to 5 Trustees.

Risk Management

We regularly review the main risks faced by the Chairity and these include finance, health and safety, building, maintenance, security and safeguarding. Cornerstone takes safeguarding seriously and, as such, works with ThirtyOne:Eight to ensure additional support and advice regarding any safeguarding concerns. Cornerstone has a safeguarding policy in place, which is reviewed annually. Both the manager and trustees have previously and or currently worked within the education and social care system extensively. The additional training provided within these sectors, and lived experience, helps to bolster the commitment to safeguarding within the charity as a whole.

This Report was approved by the Trustees on 20 October 2025 and signed on their behalf by...

Pamela Cook, Chair Trustee

A handwritten signature in black ink, appearing to read 'P. Cook', with a small mark at the end.