

CORNERSTONE CHURCH (OXFORD)

England & Wales · Charity number 1050254

Details

Other names WOODFARM COMMUNITY CHURCH

Status Registered

Legal form Other

Registered 1995-10-30

Register [View on the Charity Commission register](#)

Contact

Address Cornerstone Church
Quarry High Street
Headington
Oxford
OX3 8JT

Phone 07412961559

Email carmen.guanzon@yahoo.co.uk

Website www.cornerstoneoxford.com

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF GOD.

Activities: THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF GOD. Or main activities are Sunday services, creche and Sunday school, mid-week prayer meetings and Bible studies, Saturday youth groups and monthly meetings with the elderly. Evangelistic activities, promotion of mission and matters of social concern.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** IN PRACTICE HEDDINGTON
- Oxfordshire

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £126,772 | £113,612 | - | - |
| 2024-03-31 | £150,827 | £85,117 | - | - |
| 2023-03-31 | £85,479 | £84,987 | - | - |
| 2022-03-31 | £121,964 | £84,149 | - | - |
| 2021-03-31 | £151,586 | £65,708 | - | - |

Trustees

| Name | Role | Appointed |
|----------------|------|-----------|
| ANTHONY TEAGLE | | |
| CHIKODI ECHETA | | |
| WALE ATOYEBI | | |

CORNERSTONE CHURCH (OXFORD)

England & Wales - Charity number 1050254

Accounts

Trustees' Annual Report for the period

| Period start date | | Period end date | | | | | |
|-------------------|-----|-----------------|------|----|-----|-------|------|
| From | Day | Month | Year | To | Day | Month | Year |
| | 01 | 04 | 2024 | | 31 | 03 | 2025 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

 Postcode

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | Anthony Teagle | Trustee | | Church Members' Meeting |
| 2 | Chikodi Echeta | Trustee | | Church Members' Meeting |
| 3 | Wale Atoyebi | Trustee | | Church Members' Meeting |
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
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| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
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Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Constitution 18 January 1994 amended 13 th September 2006 |
| How the charity is constituted <small>(eg. trust, association, company)</small> | |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | Our Trustees are appointed at Church Members' Meeting |

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF JESUS CHRIST.

Our main activities are Sunday services, crèche and Sunday school (except first Sunday of the month where we have all age Family Service), mid-week prayer meetings and Bible studies, Saturday youth group and monthly meetings with the elderly. Evangelistic activities, promotion of mission and matters of social concern.

CHURCH TRUSTEES

Cornerstone Church is registered with the Charity Commission which is the government body that oversees the affairs of all registered charities in England and Wales with respect to their conduct regarding financial and legal stewardship towards their members as well as the laws of the land.

The trustees meet not less than two times every year, to deliberate on a variety of statutory matters and good practice recommendations required by the Charity Commission. Financial probity of the church in accounting, banking, charity giving, among other things, are regularly discussed in our meetings.

We appraise and review the life of the church to ensure that the church is not only pursuing the purposes of God but also observing due diligence with respect to the expectations/requirements of the Charity Commission such as that

- The charity is carrying out the purposes for which it is set up, and no other purpose.
- Charity funds are not spent on the wrong purposes.
- Statutory accounting and reporting requirements are met.
- The assets of the charity are only used to support or carry out its purposes.

We are also immensely grateful to God for His faithfulness to the church in a wide range of issues, especially for the numerous and varied contributions made by church members in the day-to-day life of the church and the various ministries, to the praise of His glory.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Sunday services, are very encouraging with greater sensitivity and boldness in worship (although quietly), prayer, testimony and teaching.

Cornerstone's ministries:

Children's ministry – A friendly and caring environment where children enjoy their arts and crafts, quiz sessions and Bible lessons meeting.

Men's Breakfast – regularly meets once a month. The men's ministry continues to bring men together in Cornerstone. The bond of fellowship is strong, providing a setting for meeting together for a time of teaching, sharing, encouraging, praying and aiming to support each other. The goal of men fellowship is to pray and share God's word.

Women of Valour – Continue to meet every 2nd Saturdays of the month with Breakfast Fellowship or prayers. This ministry is an important avenue to help and support people in need.

Prayer Team – continues to minister in prayers and actively lead/coordinate mid-week prayers (online during restrictions). We continue our two-hour bi-monthly Bible study and prayer session to which everyone in church is also encouraged to take part and benefit from.

Young Adults - open for all young adults meeting every Sunday.

Senior Youth – includes young people from Year 10. Meets regularly twice a month.

Section E**Financial review**

Brief statement of the charity's policy on reserves

Reserve money will be used for major church building repairs and maintenance (roof, heating, electrical, etc.) Benevolence fund for supporting people in serious financial difficulties on totally charity basis. The Pastor and 2 or 3 members of church leadership approve this.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information****Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Anthony Teagle

Full name(s)

Anthony Teagle

Position (eg Secretary, Chair, etc)

Chair

Date

18/01/2026

**Cornerstone Church
Statement of Financial Position
as at 31st March 2025**

| | 31 March 2025 | 31 March 2024 |
|---------------------------------|----------------------|----------------------|
| Fixed Asset | 370,099 | 367,211 |
| Total Fixed Asset | <u>370,099</u> | <u>367,211</u> |
| Current Asset | | |
| Gift Aid Receivable | 39,101 | 32,426 |
| Cash | 131,953 | 128,356 |
| Total Current Asset | <u>171,054</u> | <u>160,782</u> |
| Funds | | |
| Unrestricted Funds (Schedule 1) | 541,153 | 527,993 |
| | ===== | ===== |

**Cornerstone Church
Statement of Financial Activities
As at 31st March 2025**

Detailed income and Expense

| | 31-Mar-25 | 31-Mar-24 |
|-----------------------------|------------------|------------------|
| <i>Income</i> | | |
| Tithes/Offering | 106,139 | 133,035 |
| Gift aid Claim | 20,450 | 17,628 |
| Other Income | 183 | 164 |
| Total Income | <u>126,772</u> | <u>150,827</u> |
| <i>Expenditure</i> | | |
| Stipend and Payroll | 56,842 | 36,588 |
| Donations and contributions | 21,118 | 16,238 |
| Operating expense | 35,652 | 32,291 |
| Total Expenditure | <u>113,612</u> | <u>85,117</u> |

Schedule 1

| | 31 March 2025 | 31 March 2024 |
|-----------------------|----------------------|----------------------|
| Beginning Balance | 527,993 | 462,283 |
| Net Movement in Funds | 13,160 | 65,710 |
| Ending Balance | <u>541,153</u> | <u>527,993</u> |



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Cornerstone Church

On accounts for the year
ended

31 March 2025

Charity no
(if any)

1050254

Set out on pages

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's
statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, 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:

M. Kathrina dela Cruz

Date:

25/01/26

Name:

Maria Kathrina dela Cruz

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

ACCA

Address:

58 Westminster Way

OX2 0LW

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

[Empty rectangular box for disclosure details]

CORNERSTONE CHURCH (OXFORD)

England & Wales - Charity number 1050254

Accounts



Trustees' Annual Report for the period

| | | Period start date | | | Period end date | | |
|------|-----|-------------------|------|----|-----------------|-------|------|
| From | Day | Month | Year | To | Day | Month | Year |
| | 01 | 04 | 2023 | | 31 | 03 | 2024 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | Anthony Teagle | Trustee | | Church Members' Meeting |
| 2 | Chikodi Echeta | Trustee | | Church Members' Meeting |
| 3 | Wale Atoyebi | Trustee | | Church Members' Meeting |
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
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Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
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Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution 18 January 1994 amended 13th September 2006

How the charity is constituted
(eg. trust, association, company)

Trustee selection methods
(eg. appointed by, elected by)

Our Trustees are appointed at Church Members' Meeting

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF JESUS CHRIST.

Or main activities are Sunday services, crèche and Sunday school (except first Sunday of the month where we have all age Family Service), mid-week prayer meetings and Bible studies, Saturday youth group and monthly meetings with the elderly. Evangelistic activities, promotion of mission and matters of social concern.

CHURCH TRUSTEES

Cornerstone is legally registered as a charity. Every registered charity is legally required to have a board of trustees. The trustees are non-stipendiary. Cornerstone Church trustees meet from time to time, a minimum of two times every year, to deliberate on a variety of legally important matters that may affect the charitable status of the church in line with the Charity Commission's legal requirements and good practice recommendations. We appraise and review the life of the church to ensure that the church is not only pursuing the purposes of God but also observing due diligence with respect to the expectations/requirements of the Charity Commission such as that

- The charity is carrying out the purposes for which it is set up, and no other purpose.
- Charity funds are not spent on the wrong purposes.
- Statutory accounting and reporting requirements are met.
- The assets of the charity are only used to support or carry out its purposes.

We are grateful to God for His divine safeguarding over us all and for the wonderful brothers and sisters who have continued to give their time and energy to the work of God in various ways through the church.

We thank God especially for the Senior Pastors who have served God in Cornerstone year after year with diligence, patience, perseverance and faithfully caring for the congregation that God has placed under them.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Sunday services, are very encouraging with greater sensitivity and boldness in worship (although quietly), prayer, testimony and teaching.

Cornerstone's ministries:

Children's ministry – A friendly and caring environment where children enjoy their arts and crafts, quiz sessions and Bible lessons meeting.

Men's Breakfast – regularly meets once a month. The men's ministry continues to bring men together in Cornerstone. The bond of fellowship is strong, providing a setting for meeting together for a time of teaching, sharing, encouraging, praying and aiming to support each other.

Women of Valour – Continue to meet every 2nd Saturdays of the month with Breakfast Fellowship or prayers. This ministry is an important avenue to help and support people in need.

Prayer Team – continues to minister in prayers and actively lead/coordinate mid-week prayers (online during restrictions). We continue our two-hour bi-monthly Bible study and prayer session to which everyone in church is also encouraged to take part and benefit from.

Young Adults - open for all young adults meeting every Sunday.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserve money will be used for major church building repairs and maintenance (roof, heating, electrical, etc.) Benevolence fund for supporting people in serious financial difficulties on totally charity basis. The Pastor and 2 or 3 members of church leadership approve this.

Details of any funds materially in deficit

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Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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Section F Other optional information

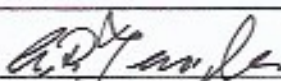
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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Anthony Teagle

Position (eg Secretary, Chair, etc)

Chair

Date

19/01/2025

**Cornerstone Church
Statement of Financial Position
as at 31st March 2024**

| | 31 March 2024 | 31 March 2023 |
|---------------------------------|----------------------|----------------------|
| Fixed Asset | 367,211 | 366,790 |
| Total Fixed Asset | 367,211 | 366,790 |
| Current Asset | | |
| Gift Aid Receivable | 32,426 | 55,426 |
| Cash | 128,356 | 40,067 |
| Total Current Asset | 160,782 | 95,493 |
| Net Asset | 160,782 | 95,493 |
| Funds | | |
| Unrestricted Funds (Schedule 1) | 527,993 | 462,283 |

**Cornerstone Church
Statement of Financial Activities
As at 31st March 2024**

Detailed income and Expense

| | 31-Mar-24 | 31-Mar-23 |
|----------------------------------|------------------|------------------|
| <i>Income</i> | | |
| Tithes/Offering | 133,035 | 71,462 |
| Tax Reclaim and gift aid | 17,628 | 13,953 |
| Others | 164 | 64 |
| Total Income | 150,827 | 85,479 |
| <i>Expense</i> | | |
| Church operating expense | 26,916 | 26,440 |
| Donations and contributions | 16,238 | 21,399 |
| Stipend and Payroll expense | 36,588 | 32,208 |
| Taxes/Licences/Insurance/Pension | 4,330 | 3,402 |
| Interest expense | 0 | 0 |
| Subscription/membership/fees | 1,045 | 1,539 |
| Total Expense | 85,117 | 84,988 |

Schedule 1

| | 31 March 2024 | 31 March 2023 |
|-----------------------|----------------|----------------|
| Beginning Balance | 462,283 | 461,792 |
| Net Income | 65,710 | 491 |
| Ending Balance | 527,993 | 462,283 |



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Cornerstone Church

On accounts for the year
ended

31 March 2024

Charity no
(if any)

1050254

Set out on pages

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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statement

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 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, 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:

19 January 2025

Name:

Maria Kathrina dela Cruz

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

ACCA

Address:

58 Westminster Way

OX2 0LW

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

CORNERSTONE CHURCH (OXFORD)

England & Wales - Charity number 1050254

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|------|-----|-------------------|------|----|-----------------|-------|------|
| | | Period start date | | | Period end date | | |
| From | Day | Month | Year | To | Day | Month | Year |
| | 01 | 04 | 2021 | | 31 | 03 | 2022 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
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Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
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Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

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|--|--|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Constitution 18 January 1994 amended 13 th September 2006 |
| How the charity is constituted <small>(eg. trust, association, company)</small> | |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | Our Trustees are appointed at Church Members' Meeting |

Additional governance issues (Optional information)

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- policies and procedures adopted for the induction and training of trustees;
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- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

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|--|
| THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF JESUS CHRIST. |
|--|

Our main activities are Sunday services, crèche and Sunday school (except first Sunday of the month where we have all age Family Service), mid-week prayer meetings and Bible studies, Saturday youth group and monthly meetings with the elderly. Evangelistic activities, promotion of mission and matters of social concern.

CHURCH TRUSTEES

Cornerstone is legally registered as a charity. Every registered charity is legally required to have a board of trustees. The trustees are non-stipendiary. We meet regularly to appraise and review the life of the church to ensure that the church is not only pursuing the purposes of God but also observing due diligence with respect to the expectations/requirements of the Charity Commission such as that

- The charity is carrying out the purposes for which it is set up, and no other purpose.
- Charity funds are not spent on the wrong purposes.
- Statutory accounting and reporting requirements are met.
- The assets of the charity are only used to support or carry out its purposes.

We are ever thankful to God, our heavenly Father for His great mercy on us. As part of His Church, the body of Christ, we are beneficiaries of His great love and precious promises to participate in His divine nature and escape the corruption of this world caused by evil desires. As trustees we aim to ensure that this church provides the godly community where transparency, trust and godly character enable everyone to grow in the knowledge of God.

We contribute to these goals by appraising and reviewing the running of the church including membership, safeguarding issues, finances, assets, staffing etc. and ensuring that we remain focused on the calling of God for the church, and our responsibilities towards the Charity Commission with which the church is registered.

As ever, we are thankful to our Pastor and elders, church administrator and treasurer, the Church Council and all the ministries in the church for their contributions towards the same goal – to grow in the knowledge of Christ and please God in all we do, to His glory.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Sunday services, currently limited to 30 people per meeting, are very encouraging with greater sensitivity and boldness in worship (although quietly), prayer, testimony and teaching.

Cornerstone's ministries:

Children's ministry – A friendly and caring environment where children enjoy their arts and crafts, quiz sessions and Bible lessons meeting.

Junior (Sunday) Youth – The junior youth currently comprise children of school years 7, 8 and 9. We now meet every Sunday (except 1st Sundays of the month).

Men's Breakfast – regularly meets once a month. The men's ministry continues to bring men together in Cornerstone. The bond of fellowship is strong, providing a setting for meeting together for a time of teaching, sharing, encouraging, praying and aiming to support each other.

Women of Valour – Continue to meet every 2nd Saturdays of the month with Breakfast Fellowship or prayers. This ministry is an important avenue to help and support people in need.

Prayer Team – continues to minister in prayers and actively lead/coordinate mid-week prayers (online during restrictions). We continue our two-hour bi-monthly Bible study and prayer session to which everyone in church is also encouraged to take part and benefit from.

Young Adults - open for all young adults meeting every Sunday.

Section E

Financial review

Brief statement of the charity's policy on reserves

Reserve money will be used for major church building repairs and maintenance (roof, heating, electrical, etc.) Benevolence fund for supporting people in serious financial difficulties on totally charity basis. The Pastor and 2 or 3 members of church leadership approve this.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

A D Teagle

A. D. Teagle

Full name(s)

Anthony Teagle

Position (eg Secretary, Chair, etc)

Chair

Trustee

Trustee.

Date

21/01/2024

**Cornerstone Church
Statement of Financial Position
as at 31st March 2023**

| | 31 March 2023 | 31 March 2022 |
|---------------------|----------------------|----------------------|
| Fixed Asset | 366,790 | 365,683 |
| Total Fixed Asset | <u>366,790</u> | <u>365,683</u> |
| Current Asset | | |
| Receivables | 0 | 0 |
| Gift Aid Receivable | 55,426 | 41,473 |
| Cash | 40,067 | 69,524 |
| Total Current Asset | <u>95,493</u> | <u>110,997</u> |
| Liabilities | | |
| Creditor: Mortgage | 0 | 14,888 |
| Net Asset | <u>95,493</u> | <u>96,109</u> |
| Funds | | |
| Unrestricted Funds | <u>462,283</u> | <u>461,792</u> |

**Cornerstone Church
Statement of Financial Activities
As at 31st March 2023**

Income from Charitable Activities

| | | |
|----------|---------------|----------------|
| Donation | 71,462 | 100,851 |
| Gift Aid | 13,953 | 21,053 |
| Others | 64 | 60 |
| | <u>85,479</u> | <u>121,964</u> |

Expenses on Charitable Activities

| | | |
|------------------------------|---------------|---------------|
| Church operating expense | 26,440 | 18,446 |
| Donations and contributions | 21,399 | 27,395 |
| Stipend and Payroll expense | 32,207 | 30,662 |
| Licences/Insurance/Pension | 3,402 | 3,664 |
| Interest expense | 0 | 3,022 |
| Subscription/membership/fees | 1,539 | 960 |
| | <u>84,987</u> | <u>84,149</u> |



Independent examiner's report on the accounts

Section A Independent Examiner's Report

**Report to the trustees/
members of**

Comerstone Church

**On accounts for the year
ended**

31 March 2023

**Charity no
(if any)**

1050254

Set out on pages

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's
statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, 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:

21 January 2024

Name:

Maria Kathrina dela Cruz

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

ACCA

Address:

58 Westminster Way

OX2 0LW

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



CORNERSTONE CHURCH (OXFORD)

England & Wales - Charity number 1050254

Accounts



Trustees' Annual Report for the period

| | | Period start date | | | Period end date | | | |
|-------------|--|-------------------|-------|------|-----------------|-------|------|------|
| | | Day | Month | Year | Day | Month | Year | |
| From | | 01 | 04 | 2021 | To | 31 | 03 | 2022 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | Anthony Teagle | Trustee | | Church Members' Meeting |
| 2 | Chikodi Echeta | Trustee | | Church Members' Meeting |
| 3 | Wale Atoyebi | Trustee | | Church Members' Meeting |
| 4 | | | | |
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Constitution 18 January 1994 amended 13 th September 2006 |
| How the charity is constituted <small>(eg. trust, association, company)</small> | |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | Our Trustees are appointed at Church Members' Meeting |

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

| |
|--|
| |
|--|

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF JESUS CHRIST.

| |
|--|
| |
|--|

Or main activities are Sunday services, crèche and Sunday school (except first Sunday of the month where we have all age Family Service), mid-week prayer meetings and Bible studies, Saturday youth group and monthly meetings with the elderly. Evangelistic activities, promotion of mission and matters of social concern.

CHURCH TRUSTEES

Cornerstone is legally registered as a charity. Every registered charity is legally required to have a board of trustees. The trustees are non-stipendiary. We meet regularly to appraise and review the life of the church to ensure that the church is not only pursuing the purposes of God but also observing due diligence with respect to the expectations/requirements of the Charity Commission such as that

- The charity is carrying out the purposes for which it is set up, and no other purpose.
- Charity funds are not spent on the wrong purposes.
- Statutory accounting and reporting requirements are met.
- The assets of the charity are only used to support or carry out its purposes.

We therefore work with the Pastor, Church Council and church administration team to ensure that the church does the work of God effectively as His Spirit enables us and also meet our statutory obligations.

The Trustees are grateful for the commitment and support of pastor, church council, the administrative team and the whole fellowship in passionately and effectively undertaking the calling of the church both locally and further afield, as well as meeting our statutory obligations.

We are extremely thankful to God for His great mercy on the church membership through the difficult years of COVID-19 pandemic. We are thankful that none of us lost their lives, and those who had the infection, some dangerously very serious, have all recovered. We are also very touched by the perseverance of many of our members in praying for and supporting one another, and resiliently upholding the activities of the church even when we could not meet physically.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Sunday services, currently limited to 30 people per meeting, are very encouraging with greater sensitivity and boldness in worship (although quietly), prayer, testimony and teaching.

Cornerstone's ministries:

From April 2021 some these groups meet virtually some face-to-face in line with the government guidelines.

Children's ministry – A friendly and caring environment where children enjoy their arts and crafts, quiz sessions and Bible lessons. Despite of the government restrictions on group meetings, TK has managed to meet regularly online through Zoom

Junior (Sunday) Youth –The junior youth currently comprise children of school years 7, 8 and 9. It has been a mixed year with mainstream services moving from 50% to 75% attendance. We have continued to meet at 3.00pm each Sunday for an hour, via ZOOM, with a stable regular attendance of 5 – 8 youth. The aim is to resume in-person meetings from June 2022, initially alternating with virtual meetings.

Men's Breakfast – regularly meets once a month. The men's ministry continues to bring men together in Cornerstone. The bond of fellowship is strong, providing a setting for meeting together for a time of teaching, sharing, encouraging, praying and supporting each other.

Women of Valour – Continue to meet every 2nd and 4th Saturdays of the month with Breakfast Fellowship or prayers. Women from other church has joined this meeting occasionally. This ministry is an important avenue to help and support people in need.

Prayer Team – continues to minister in prayers and actively lead/coordinate mid-week payers (online during restrictions). We continue our two-hour bi-monthly Bible study and prayer session to which everyone in church is also encouraged to take part and benefit from.

Section E Financial review

Brief statement of the charity's policy on reserves

Reserve money will be used for major church building repairs and maintenance (roof, heating, electrical, etc.) Benevolence fund for supporting people in serious financial difficulties on totally charity basis. The Pastor and 2 or 3 members of church leadership approve this.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

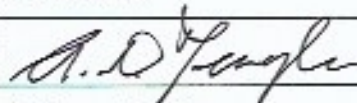
Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Anthony Teagle

Position (eg Secretary, Chair, etc)

Chair

Date

22/01/2023

Cornerstone Church
Statement of Financial Position
as at 31st March 2022

| | 31 March 2022 | 31 March 2021 |
|---------------------|----------------------|----------------------|
| Fixed Asset | 365,683 | 365,926 |
| Total Fixed Asset | <u>365,683</u> | <u>365,926</u> |
| Current Asset | | |
| Receivables | 0 | 2,041 |
| Gift Aid Receivable | 41,473 | 58,024 |
| Cash | 69,524 | 31,882 |
| Total Current Asset | <u>110,997</u> | <u>91,947</u> |
| Liabilities | | |
| Creditor: Mortgage | 14,888 | 33,896 |
| Net Asset | <u>96,109</u> | <u>58,051</u> |
| Funds | | |
| Unrestricted Funds | 461,792 | 423,977 |
| | ===== | ===== |

Cornerstone Church
Statement of Financial Activities
As at 31st March 2022

Income from Charitable Activities

| | | |
|----------|----------------|----------------|
| Donation | 100,851 | 93,502 |
| Gift Aid | 21,053 | 58,024 |
| Others | 60 | 60 |
| | <u>121,964</u> | <u>151,586</u> |

Expenses on Charitable Activities

| | | |
|------------------------------|---------------|---------------|
| Church operating expense | 18,446 | 13,633 |
| Donations and contributions | 27,395 | 13,996 |
| Stipend and Payroll expense | 30,662 | 28,864 |
| Licences/Insurance/Pension | 3,664 | 3,497 |
| Interest expense | 3,022 | 4,458 |
| Subscription/membership/fees | 960 | 1,260 |
| | <u>84,149</u> | <u>65,708</u> |



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Comerstone Church

On accounts for the year
ended

31 March 2022

Charity no
(if any)

1050254

Set out on pages

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's
statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, 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:

22 January 2023

Name:

Maria Kathrina dela Cruz

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

ACCA

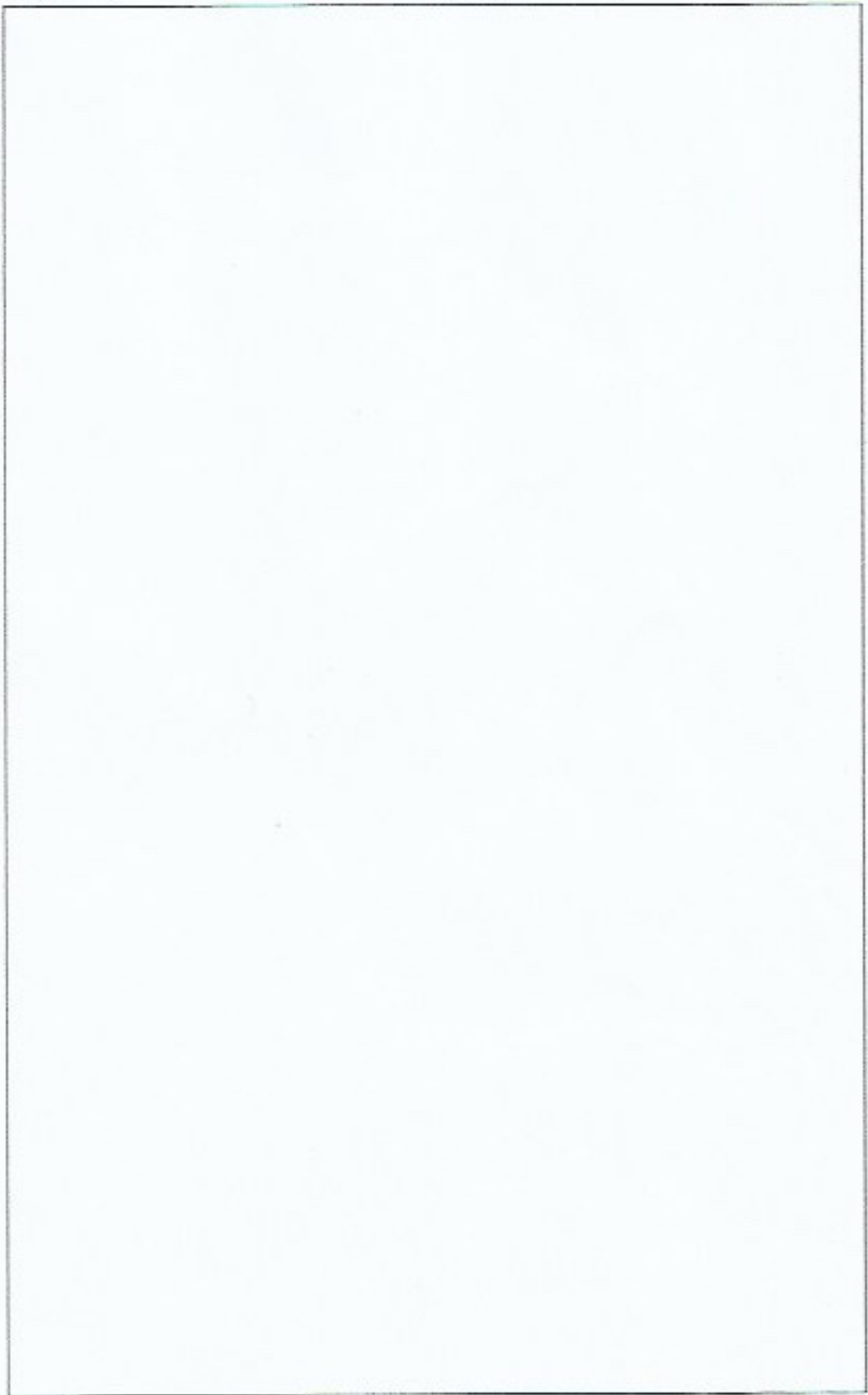
Address:

58 Westminster Way

OX2 0LW

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.



CORNERSTONE CHURCH (OXFORD)

England & Wales - Charity number 1050254

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|--------------------------|-------------|--------------|-----------|------------------------|-------------|--------------|
| From | Period start date | | | To | Period end date | | |
| | Day 01 | Month 04 | Year 2020 | | Day 31 | Month 03 | Year 2021 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | Anthony Teagle | Trustee | | Church Members' Meeting |
| 2 | Chikodi Echeta | Trustee | | Church Members' Meeting |
| 3 | Wale Atoyebi | Trustee | | Church Members' Meeting |
| 4 | | | | |
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| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Or main activities are Sunday services, crèche and Sunday school (except first Sunday of the month where we have all age Family Service), mid-week prayer meetings and Bible studies, Saturday youth group and monthly meetings with the elderly. Evangelistic activities, promotion of mission and matters of social concern.

CHURCH TRUSTEES

Cornerstone is legally registered as a charity. Every registered charity is legally required to have a board of trustees and we feel honoured to serve in this non-stipendiary capacity for Cornerstone Church. Some of the expectations of the trustees of a charity are to ensure that

- The charity is carrying out the purposes for which it is set up, and no other purpose.
- Charity funds are not spent on the wrong purposes.
- Statutory accounting and reporting requirements are met.
- The assets of the charity are only used to support or carry out its purposes.

We therefore work with the Pastor, Church Council and church administration team to ensure that the church does the work of God effectively as His Spirit enables us and also meet our statutory obligations.

The Trustees are grateful for the commitment and support of pastor, church council, the administrative team and the whole fellowship in passionately and effectively undertaking the calling of the church both locally and further afield, as well as meeting our statutory obligations.

The Trustees continues to regularly review

- AOG policies and current annual financial contribution
- Church Safeguarding policy and processes
- Reaching out to the local community on of which is through Christian Against Poverty's' Life Skill Course which we did another course online. This is a pioneering project in Oxford and we hope that other churches/organisations will be able to replicate the same to serve people in our communities.
- Church finances, accounts and other financial matters
- Implications of general data protection regulations.

We are pleased to report excellent progress in relation to the above; it continues to be an honour to serve Cornerstone Church.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--|
| Type of governing document <small>(eg. trust deed, constitution)</small> | Constitution 18 January 1994 amended 13 th September 2006 |
| How the charity is constituted <small>(eg. trust, association, company)</small> | |
| Trustee selection methods <small>(eg. appointed by, elected by)</small> | Our Trustees are appointed at Church Members' Meeting |

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY THE PROCLAMATION AND FURTHERANCE OF THE GOSPEL OF JESUS CHRIST.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Sunday services, currently limited to 30 people per meeting, are very encouraging with greater sensitivity and boldness in worship (although quietly), prayer, testimony and teaching.

Cornerstone's ministries:

From April 2021 some these groups meet virtually some face-to-face in line with the government guidelines.

Children's ministry – A friendly and caring environment where children enjoy their arts and crafts, quiz sessions and Bible lessons. Despite of the government restrictions on group meetings, TK has managed to meet regularly online through Zoom

Junior (Sunday) Youth – The junior youth comprise children of school years 7, 8 and 9. This has been a year like no other. During the early part of the pandemic, similar to other regular church activities, junior youth temporarily stopped. The need to restart was soon evident, hence the online approach. We meet each Sunday for an hour, via ZOOM, with a stable regular attendance of 7 – 8 youth

Men's Breakfast – regularly meets once a month. The men's ministry continues to bring men together in Cornerstone. The bond of fellowship is strong, providing a setting for meeting together for a time of teaching, sharing, encouraging, praying and supporting each other. As the lockdown eases gradually, we are aiming to resume our physical meetings without breaching the government guidelines.

Women of Valour – Continue to meet every 2nd and 4th Saturdays of the month with Breakfast Fellowship or prayers. Women from other church has joined this meeting occasionally. This ministry is an important avenue to help and support people in need. Meeting online until restrictions are lifted.

Section D**Achievements and performance**

Prayer Team – continues to minister in prayers and actively lead/coordinate mid-week payers (online during restrictions). We continue our two-hour bi-monthly Bible study and prayer session to which everyone in church is also encouraged to take part and benefit from.

Pastoral Team continues to meet virtually regularly. This team aims to support members of the congregation and the wider community.

Section E**Financial review**

Brief statement of the charity's policy on reserves

Reserve money will be used for major church building repairs and maintenance (roof, heating, electrical, etc.) Benevolence fund for supporting people in serious financial difficulties on totally charity basis. Pastor and 2 or 3 members of church leadership approve this.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

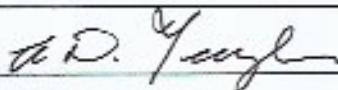
- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information****Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Anthony Teagle

Position (eg Secretary, Chair, etc)

Chair

Date

26/01/2022

**Cornerstone Church
Balance Sheet
as of 31st March 2021**

| | 31 March 2021 | 31 March 2020 |
|-----------------------------------|----------------------|----------------------|
| Fixed Assets | 365,926 | 366,273 |
| Receivables | 2,041 | 2,041 |
| Gift Aid Receivable | 58,024 | |
| Cash | 31,882 | 23,223 |
| Total Asset | 457,873 | 391,537 |
| <hr/> | | |
| Mortgage | 33,896 | 53,438 |
| Total Liability | 33,896 | 53,438 |
| Equity (Schedule 1) | 423,977 | 338,099 |
| Total Liability and Equity | 457,873 | 391,537 |

**Cornerstone Church
Income and Expense
For the year ended 31st March 2021**

| | Ending 31 March 2021 | Ending 31 March 2020 |
|-------------------|-----------------------------|-----------------------------|
| Income | 151,586 | 99,502 |
| Expense | 65,708 | 80,296 |
| Net Income | 85,878 | 19,206 |

| Schedule 1 | 31 March 2021 | 31 March 2020 |
|--------------------------|----------------------|----------------------|
| Beginning Balance | 338,099 | 318,893 |
| Net Income | 85,878 | 19,206 |
| Ending Balance | 423,977 | 338,099 |

Detailed income and Expense

| | 31-Mar-21 | 31-Mar-20 |
|------------------------------|------------------|------------------|
| <i>Income</i> | | |
| Tithes/Offering | 93,502 | 99,436 |
| Tax Reclaim and gift aid | 58,024 | 0 |
| Others | 60 | 66 |
| Total Income | 151,586 | 99,502 |
| | | |
| <i>Expense</i> | | |
| Church operating expense | 13,633 | 18,097 |
| Donations and contributions | 13,996 | 19,888 |
| Stipend and Payroll expense | 28,864 | 31,920 |
| Licences/Insurance/Pension | 3,497 | 2,975 |
| Interest expense | 4,458 | 5,821 |
| Subscription/membership/fees | 1,260 | 1,595 |
| Total Expense | 65,708 | 80,296 |



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Cornerstone Church

On accounts for the year
ended

31 March 2021

Charity no
(if any)

1050254

Set out on pages

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's
statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, 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:

23 January 2022

Name:

Maria Kathrina dela Cruz

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

ACCA

Address:

58 Westminster Way

OX2 0LW

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

[Empty rectangular box for disclosure details]