

CORNERSTONE CHURCH, BOURNEMOUTH

England & Wales · Charity number 1163367

Details

Status Registered

Legal form Other

Registered 2015-09-02

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

Contact

Address Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

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Website <https://www.cornerstonechurchbournemouth.org/>

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The principal purpose of Cornerstone Church is the advancement of the Christian faith according to the principles of the Baptist denomination. Activities include regular public worship, prayer and learning together from the Bible to nurture Christian disciples. We encourage charitable social action (UK and abroad) to share the love of Christ and the good news of the Gospel with others.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** The General Public/mankind

Geography

- Bournemouth
- Dorset
- Poole

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£160,878	£111,109	-	-
2023-12-31	£112,150	£113,108	-	-
2022-12-31	£86,357	£119,568	-	-
2021-12-31	£76,927	£99,544	-	-
2020-12-31	£68,742	£166,466	-	-

Trustees

Name	Role	Appointed
Rev Joe Smith Minister	Chair	2025-09-21
David Parish Secretary		2022-01-01
Emma Kenneth-Taylor		2024-01-07
Helen Howells-Cole		2026-01-01
Jonathan Charles Irwin-Sawdon		2024-10-27
Kyle Frewin Treasurer		2026-01-01

CORNERSTONE CHURCH, BOURNEMOUTH

England & Wales - Charity number 1163367

Accounts



CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

FOR THE YEAR ENDED

31st DECEMBER 2024



CORNERSTONE CHURCH (BOURNEMOUTH)

INDEX TO THE REPORT & FINANCIAL STATEMENTS For the year ended 31st December 2024

	Page
Charity Information	3
Report of the Trustees	4 – 9
Financial Statements	10 – 13
Copy of independent examiner's report on the 2024 accounts for Cornerstone Church	14

CORNERSTONE CHURCH

CHARITY INFORMATION

The Trustees	Mr Toby Butler (until May 2024) Mrs Susan Frewin (until January 2024) Mr David Fleming (until March 2024) Mrs Lianne Hart (from January 2024) Mrs Emma Taylor (from January 2024) Mr Linford Dunstan (from September 2024) Mr Jonathan Irwin-Sawdon (from September 2024)
Secretary	Mr David Parish
Treasurer	Mr Ian Collier (March till September 2024) Mrs Christina Cashell (from September 2024) Mr David Fleming (until March 2024)
Principal office address	Cornerstone Church Holloway Avenue Bournemouth Dorset BH11 9JR
Registered Charity Number	1163367
Inland Revenue charity number	X95938
Independent Examiner	Mrs Sue Wintle, Oak Accounting
Bank	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CORNERSTONE CHURCH

REPORT OF THE TRUSTEES

For the year ended 31st December 2024

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31st December 2024.

Structure, governance and management

Governing Document

Cornerstone Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision-making body, being the Church Meeting, comprises all the members of the Church, and is governed in accordance with the constitution adopted on 25th September 2014 (and registered with the Charity Commission on 26th October) as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2011.

Organisational structure

The Church membership appoints Ministers, Elders, a Church Secretary, a Treasurer and Trustees to oversee the running of the affairs of the church. The individuals holding these posts also act as Trustees of the charity.

Toby & Hannah Butler left as joint church leaders in May 2024. An Interim Leadership Team was set up, led by the Church Secretary. The process of looking for a new minister was initiated without delay, assisted by the Regional Minister, Rev. Simon Gray.

Christina Cashell works 2 days a week as our Administrator. Libby Marlow, our Children's Worker, continued working two days a week. A new Youth Worker, Charlotte Croucher began in January and left at the end of December.

All the other Trustees and office bearers are non-stipendiary.

Our treasurer, David Fleming, resigned in March – Ian Collier took over until September, when the role was taken on by Christina Cashell on a voluntary basis.

Over 25 members (who are not trustees) operate as volunteers.

Recruitment and appointment of new trustees

Ministers, Secretary, and Treasurer are all Trustees of the charity, and their appointment is approved by the membership at an Ordinary Members' Meeting, as and when required. Additionally, we have a non-trustee Elder.

Objectives and activities

Cornerstone Church is a fellowship of Christian people affiliated to the Baptist Union of Great Britain. The mission of the church is summarised by the following statement:

“The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.”

Public Benefit

In undertaking the planning of the many activities undertaken during this year, we have taken into account the Charity Commission guidance on public benefit and in particular in

relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to the whole community in which we serve, both in the provision of services of worship, and in provision of community activity and support.

Reviewing Progress in Relation to Priorities Identified Last Year (2023)

The priorities identified at the end of 2023 were as follows:

1. To keep our eyes focused on Jesus, lifting Him high above all else.
2. Maintain a regular rhythm of prayer & worship.
3. Grow as a church, as disciples and missionaries - missional disciples, seeing growth in depth and new people coming to Christ.
4. To continue to grow a strong children's ministry, led by our Children's ministry lead and supported by a growing team.
5. To continue to run all of our youth activities, possibly starting new ones and see more young people come to know Jesus and grow in their relationship with Him.
6. To take the young people to Satellites in Summer 2024 and support them in doing this, before and after the event.
7. To develop a strong leadership team in the first half of the year, ready to take on the challenge of a pastoral vacancy for the second half of the year.
8. Develop those with leading and preaching skills, particularly in the younger half of the church.
9. Continue to grow strong disciples, ensuring all those who attend church are able to access a house group for regular accountability, support and spiritual growth.
10. To grow as a church family, developing skills and empowering one another in giftings.
11. To find a new church leader(s), seeking God in prayer as a church family to do this.

Progress made on these priorities:

1. Despite our joint leaders leaving in May, our membership only reduced slightly during the course of the year with some losses but also some gains.
2. Generally, all events continued at the same level after their departure, apart from Mini Mega Club (for younger children) which had to pause indefinitely in early summer due to a shortage of volunteers.
3. Weekly prayers continued to be a priority throughout 2024, with 3 to 4 sessions a week, as well as monthly Sunday evening gatherings. Prayer & worship of Jesus continues to be a priority in all that we do.
4. We were able to run a monthly Alpha course, as well as one for our youth.
5. Prayer Ministry is offered every Sunday and people will often ask for prayer. We have also prayed in groups during our Sunday gatherings and on Sunday evening gatherings and this has been much appreciated. We would like to see more coming forward for prayer.
6. Our worship team meets on Thursday evenings for prayer, worship and practice for Sunday.

7. We have seen our children and young people growing in their faith in many ways. We now have a fortnightly bible study group for our youth and one of our young people got baptised in December. Our children's groups all include time to ask questions and spend time with Jesus.
8. We look out to our community as we have events such as a Fun Day in the summer, a Messy Church Christingle, Light Party and regular all-age services. Sadly, we could not run our annual Fireworks evening as health and safety rules have changed.
9. We continued to run BLAH (Bible Learning at Home) for our 11 to 17-year-olds.
10. A new men's group, Ignite, was set up and held regular meetings.
11. Financially, we had healthy reserves in the bank at the end of the year, helped by not having to pay two salaries from May onwards, as well as due to a generous gift.
12. With the help of our Regional Minister the Church Profile (for prospective ministers to learn about our church) was completed during the summer and circulated in good time. Towards the end of the year, we appointed Rev. Ben Lucas as Moderator to guide us through the process of appointing a new minister. His assistance was greatly valued.

General Overview of the Year

- In January, after a gap of four months, we welcomed a new Youth Worker. Our children's worker's hours were slightly increased. We also began to prepare for our church leaders' departure.
- In the next two months an Interim Leadership Team was set up led by the Church Secretary. We held a Mission Sunday with a focus on Ukraine – an appeal for finance raised £1400.
- Before the joint leaders left, line management of the children's worker was handed over to a church member (later in the year replaced by a trustee), and two trustees took over the line management of the youth worker and administrator.
- We have a diverse congregation in terms of nationality, age and ability, Sunday attendance being around 40 adults out of around 70 in total, with 12 children and 6 young people. Some watch the live streamed Sunday service online.
- Leadership of the Parents and Toddlers group passed to a new leader in April but with the former leader assisting.
- Toby and Hannah Butler, the joint leaders, left in May, trustees and volunteers stepping up to continue to run the church effectively.
- The manse next door was let out in June under a six-month Assured Shorthold Tenancy agreement which brought in rental income as well as removing the liability for council tax.
- As usual, we had gatherings on Good Friday and again on Easter Sunday with an Easter egg hunt beforehand.
- We held our annual Family Fun Day in August, with up to several hundred people attending. Many from the church volunteered to make it a great success.

- We held the usual Messy Church Light Party in October for local families, which was well attended and enjoyed.
- Over the course of 2024 we held several all-age gatherings, led by members of our church family. These begin with a breakfast and are well attended and received by all ages, some of whom only attend church on these all-age Sundays.
- Christmas events included as usual the Carols by Candlelight service, and the Messy Nativity, which was attended by around 60 children and adults.

Activities mainly geared towards adults

We welcome allcomers to our activities – not just those otherwise involved with the church. All our activities were supported by our placement students from [Moorlands College](#).

- Our Tuesday Sports Group continues successfully – numbers were as high as 20 (often 15) but can vary. The more active sports are table tennis and badminton, but there is pool and table games, so all abilities are catered for. Voluntary contributions add to church funds.
- The informal Wednesday morning café continues to be well supported, especially by the more elderly. One café morning was held in aid of Macmillan Cancer Support. It is followed later in the morning by a keep-fit session.
- The Wednesday afternoon Open Door group for over-50s is attended by some from other local churches. The group went on a holiday together.
- Women's Wellbeing runs on Friday mornings in term time attended by around 15 – it is lots of fun with widely varying activities, and spans generations. At Christmas time around 45 attended for wreath-making. As it was run by one of the joint leaders (till she left) there was a need to hand it over to a volunteer, but this went seamlessly. There was also a monthly Alpha course for those seeking to explore matters around faith.
- The men have their own Ignite group which meets regularly for a friendly chat and Christian fellowship.
- House groups – where the bible and related topics are discussed, and prayed over, continue to be held, usually every two weeks.

Activities geared mainly towards children and young people

- The Parents and Toddlers group continued to be highly successful, despite the change of leader during the course of the year (the church leader who left in May helped out). The previous leader had been running it for over 20 years. More help is still needed. It provides a great service to the community, attended by both new people and regulars. Activities varied from being able to go outside to enjoy a new gazebo in summer to a bring-and-share lunch toward the end of the year.
- Children's work continues to thrive, led by our Children's Worker, Libby. More volunteer help is needed, however, especially on Sundays. There were two community events during the year – a Light Party at the end of October and a 'Messy Church Nativity' in Advent. Links with local schools were initiated.

Mini Mega Club (ages 4-7) was initially paused in the summer, then discontinued for the time

being, due to lack of volunteers.

Mega Club (ages 7-11) was attended mostly by children with no connection to the church, numbers being frequently over 20 on a Friday evening, and helpers have to sometimes deal with challenging behaviour. Activities varied from dodgeball to looking at simple faith questions. There was also a bowling evening. On Easter Sunday an egg hunt in the grounds was thoroughly enjoyed.

These children sometimes joined in Sunday sung worship and would attend for the occasional all-age gatherings, otherwise they would go out to Kids' Church.

- Regarding youth activities, a new employed youth leader, Charlotte, began in January. The number of volunteers quickly grew to 13, and they would meet each term for a social evening and a separate Vision Evening. Relationships were built with a local secondary school in partnership with [PACE](#).
- On Friday evenings attendance at Youth Club (ages 11-17) rose during the year to 25-30 and continued to grow - a full programme with a wide range of activities. Some of the older ones would help and take responsibility.
- On Sunday mornings, as many as 8 would attend, and on occasion, youth would be involved in music worship.
- On Tuesdays after school a drop-in was set up where young people would prepare, then eat, a meal and clear up afterwards.
- There was a full programme of Christmas activities.
- A group of young people attended the national Satellites Christian Youth Camp in August (along with thousands of others). This is camping with seminars to attend. There was a fundraising Quiz Night to enable as many as possible to attend.

Maintaining the provision of facilities at Cornerstone Church

The church relies on volunteers to deal with a number of housekeeping tasks but employs the following contractors on a regular basis:

- a) Leaf Contract Clean continue to do our weekly four-hour clean.
- b) Ace of Spades mows the lawn on a fortnightly basis.
- c) Canford Drains deal with drain problems
- d) DFP Global maintain fire precaution equipment
- e) Giles Heating maintain all gas installations
- f) NICEIC inspect electrical systems
- g) Additional contractors are employed on an ad hoc basis as required.

Links with other Community Agencies

It has been encouraging to receive positive feedback on our activities during the year from

the community, schools and community organisations, and to continue to be recognised as being active in supporting the local community.

Before Christmas, the church supported the “Samaritan’s Purse” charity by purchasing shoe boxes for members to fill with toys and gifts for distribution to needy children in various countries around the world.

The church continued to support the Kinson Food Bank based at St. Andrew’s Church by referring suitable cases and issuing vouchers.

A coffee morning in aid of Macmillan Cancer Support was held

We allow the hire of parts of the building to known organisations such as Narcotics Anonymous – this generates income. It is also hired to known and trusted individuals.

The Kinson MSDC dancing group hired the hall throughout 2024 as in previous years.

A weekly badminton group hires the hall every Monday.

Looking Ahead

As we have no minister, our 2025 priorities are based on those for 2024:

1. To keep our eyes focused on Jesus, lifting Him high above all else.
2. Maintain a regular rhythm of prayer & worship.
3. Grow as a church, as disciples and missionaries - missional disciples, seeing growth in depth and new people coming to Christ.
4. To continue to grow a strong children’s ministry, led by our Children’s ministry lead and supported by a growing team.
5. To continue to run all our youth activities, expanding them if possible and to see more young people come to know Jesus and grow in their relationship with Him.
6. To take the young people to Satellites in Summer 2025 and support them in doing this, before and after the event.
7. To effectively continue leadership with the increased number of trustees until the pastoral vacancy is filled.
8. Develop those with skills such as leading and preaching, with emphasis on the younger people in the church.
9. Continue to grow strong disciples, ensuring all those who attend church can access a house group for regular fellowship, support and spiritual growth.
10. To grow together as a church family, developing skills, encouraging more to volunteer and empowering one another in giftings.
11. To find a new church leader (or leaders), seeking God prayerfully as a church family to achieve this.
12. We will have to budget for the renovation of the church manse to bring it up to date for a new minister and family.

Receipts and payments accounts

CC16a

For the period from	Period start date 1st January 2024	Period end date 31st December 2024
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Section A Receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £	Notes
A1 Receipts						
Income from Offerings & Gift Aid	117,642	-	-	117,642	70,553	2 (ii)
Tax Recovery	13,845	-	-	13,845	12,255	
Cafe	3,091	-	-	3,091	3,256	
Other Income	21,293	-	3,000	24,293	23,417	
Building/ Development Fund	-	-	-	-	2,520	2 (ii)
Income received and paid out to others	-	-	2,008	2,008	149	2 (iii)
Sub total (Gross income for AR)	155,870	-	5,008	160,878	112,150	
A2 Asset and investment sales, (see table).						
Total receipts	£155,870	£0	£5,008	£160,878	£112,150	
A3 Payments						
Ministers' expenses	26,366	-	-	26,366	46,051	
Administration:	20,249	-	-	20,249	18,782	
Children's Ministry	27,701	-	-	27,701	16,355	
Evangelism	528	-	-	528	735	
Premises	21,640	-	-	21,640	22,415	
Ministry	1,529	-	-	1,529	734	
Missionary support	-	9,979	-	9,979	6,850	2 (ii)
Music Group	-	-	-	-	-	
Other Exp.	-	-	3,115	3,115	1,185	
Building/ Development Fund	-	-	-	-	-	2 (ii)
Payment of income received for others	-	-	-	-	-	2 (iii)
Sub total	98,014	9,979	3,115	111,109	113,108	
A4 Asset and investment purchases, (see table)						
Sub total	-	-	-	-	-	
Total payments	£98,014	£9,979	£3,115	£111,109	£113,108	
Net of receipts/(payments)	57,856	- 9,979	1,893	49,770	- 958	
A5 Transfers between funds	-	-	-	-	-	
A6 Cash funds last year end	69,309	-	-	69,309	70,267	
Cash funds this year end	127,165	-£9,979	£1,893	£119,079	£69,309	

Section B Statement of assets and liabilities at the end of the period

Categories	Unrestricted funds	Designated funds	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds					
CAFbank	82,239	-	-	82,239	22,644
Redwood Bank	-	-	-	-	-
Baptist Together/ Loans Fund	36,211	-	-	36,211	45,288
Cash in hand	886	-	-	886	1,375
Petty Cash	3	-	-	3	3
Lloyds	-	-	-	-	-
Total cash funds	£119,339	£0	£0	£119,339	£69,310

B2 Other monetary assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
		£0	£0	£0

B3 Investment assets	Details	to nearest £	to nearest £	to nearest £
		£0	£0	£0

B4 Assets retained for charity's own	Details	to nearest £	to nearest £	to nearest £
Church Buildings	At Insurance Valuation		1,781,346	1,724,454
Church Manse	At Insurance Valuation		437,500	332,776
Church Contents	At estimated realisable value	82,215		8,000
Total Capital Asset Value		£82,215	£2,218,846	£2,065,230

B5 Liabilities	Details	to nearest £	to nearest £	to nearest £
				-

Signed by two Trustees on behalf of all the Trustees	Signature	Print Name	Date of approval
		D. R. PARISH	21/04/2025
		E. S. Kenneth-Taylor	21/04/2025

Cornerstone Church, Bournemouth
Notes to Financial Statements Year Ended 31st December 2023

1 Accounting Policies

- (i) **Basis of Accounting**
The Financial Statements have been prepared in accordance with the Charities Act 2011, on the Receipts and Payments basis.
- (ii) **Grant Making Policy**
Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies donated from general funds to Missionary causes are detailed below. Monies received for specific causes are held in a Restricted Fund pending remittance of monies to the appropriate beneficiary.
- (iii) **Assets for Church Purposes**
Assets and property, which are retained for or are occupied by Church purposes and which are non- investment assets, are valued at insured values and are listed on the Statement of Assets and Liabilities as non- monetary assets.

2 Analysis of Financial Movements for the Year

- (i) **UNRESTRICTED FUNDS** may be used by the Church for any of it's ordinary purposes. The movement in the funds are given in the Receipts & Payments Account
- (ii) **DESIGNATED FUNDS** represent funds set aside by the Trustees, out of ordinary unrestricted general funds, for specific purposes or projects, but they can be transferred back into general funds at any time.

PURPOSE	Balance 1st Jan 2024 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2024 to nearest £
SCBA Home Mission	-	3,120	3,120	-
Baptist Missionary Society	-	3,120	3,120	-
Small Gifts to other missions	150	3,590	3,740	-
Development Fund	-	-	-	-
Totals	£150	£9,830	£9,980	£0

- (iii) **RESTRICTED FUNDS** represent donations or grants received or invited for specific purposes. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.

FUND NAME	FUND PURPOSE	Balance 1st Jan 2024 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2024 to nearest £
Tear Fund	Relief Agency	53	-	53	-
BCHA	Relief Agency	218	-	218	-
Kinson Food Bank	Relief Agency	312	569	881	-
Ukraine	Relief Agency	524	1,438	1,962	-
Grant Income	Youth Work	-	3,000	3,000	-
Totals		£1,108	£5,008	£6,115	£0

3 Sundry Accounts

By the end of the 2023, there were no separate funds that only exist because the Church exists.

Sundry Funds held by connected Groups and Funds

	Restricted Funds to nearest £	2024 Total to nearest £	2023 Total to nearest £
Receipts			
Operating Activities to further Charity's objects	-	-	-
Operating Activities to generate funds	-	-	-
Donations	-	-	-
Total Receipts	-	-	-
Payments			
Payments for generating funds	-	-	-
Operating Activities to further Charity's objects	-	-	126
Funds taken by Group that is no longer part of the Church	-	-	739
Charitable payments (to Church Funds)	-	-	534
Total Payments	-	-	1,398
Net of receipts/(payments)	-	-	1,398
Cash funds last year end	-	-	1,398
Cash funds this year end	£0	£0	£0

Cornerstone Church, Bournemouth
Notes to Financial Statements for year ended 31st December 2024

4 Analysis of Receipts and Payments Items

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
Receipts					
Offerings (non- Gift-aided)	88,685	-	-	88,685	32,281
Gift Aided Donations	28,957	-	-	28,957	38,272
Tax Recovery	13,845	-	-	13,845	12,255
Rents	11,016	-	-	11,016	6,909
Interest	1,523	-	-	1,523	1,510
Café	3,091	-	-	3,091	3,256
Other Income	8,754	-	3,000	11,754	14,998
Development Fund	-	-	-	-	2,520
Income received to pay to others	-	-	2,008	2,008	149
Total income	£155,870	£0	£5,008	£160,878	£112,150

Payments

Ministers' Expenses:

Salary, Pension & NI	23,543	-	-	23,543	42,050
Pension Deficit Contribution	10	-	-	10	12
Car Allowance	3	-	-	3	364
Conferences & Book Allowance	-	-	-	-	737
Council Tax	812	-	-	812	1,946
Manse Water/ Sewage/ Insurance	1,998	-	-	1,998	943
Total	26,366	-	-	26,366	46,052

Administration:

Postage & Stationery	474	-	-	474	386
Fees & Subscriptions	2,204	-	-	2,204	2,433
Household Goods	3,604	-	-	3,604	3,424
Sundries	1,329	-	-	1,329	4
Administrator Salary, Pension & NI	10,196	-	-	10,196	9,657
Event & Activities expenditure	2,442	-	-	2,442	2,878
Total	20,249	-	-	20,249	18,782

Children's Ministry

Youth Worker	14,329	-	-	14,329	14,474
Children's Worker	9,423	-	-	9,423	-
Youth & Children's Work	2,409	-	-	2,409	-
Offsite events/festivals	704	-	-	704	99
Children's worker travel, training etc	22	-	-	-	-
Youth & Childrens Outreach	815	-	-	815	1,783
Total	27,701	-	-	27,679	16,356

Evangelism Group

General Evangelism	528	-	-	528	735
Total	528	-	-	528	735

Premises Group

Electricity	1,934	-	-	1,934	4,686
Gas	2,702	-	-	2,702	1,627
Water & Sewerage	561	-	-	561	2,478
Church Insurance	2,193	-	-	2,193	2,279
Telephone	462	-	-	462	406
Cleaning	2,916	-	-	2,916	2,597
Repair & Maintenance	7,213	-	-	7,213	6,658
Buildings & Equipment	3,660	-	-	3,660	1,685
Total	21,640	-	-	21,640	22,416

Ministry Group

Visiting Ministry/ Moorlands	874	-	-	874	-
Teaching Materials	131	-	-	131	191
Training/ Retreats	400	-	-	400	480
Pastoral	124	-	-	124	63
Total	1,529	-	-	1,529	734

Missionary Group

Home Mission	-	3,120	-	3,120	2,200
BMS	-	3,120	-	3,120	2,200
Other Mission Support	-	3,740	-	3,740	2,450
Total	-	9,979	-	9,979	6,850

Other Expenditure

Building/ Development Fund	-	-	3,115	3,115	1,185
Income paid out to others	-	-	-	-	-
Total payments	98,014	9,979	3,115	111,087	113,110

5 Paid Employees

	This year to nearest £	Last year to nearest £
Gross Salary, NIC & pension costs	57,492	66,180
Pension Deficit Contributions	10	12
Total Staff Costs	57,502	66,192
Average number of employees for the year	3.83	3.58

1st April 2025

The Trustees
Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Cornerstone Church, on accounts for the year ended 31st December 2024

Respective responsibilities of Trustees and examiner

The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 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 you as 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 the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - a. Proper accounting records are kept (in accordance with section 41 of the Act); and
 - b. Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed...*Sue W*.....

Date... 1/4/2025.....

Sue Wintle ACIE
Association of Charity Independent Examiners
27 Bascott Road
Bournemouth
Dorset BH11 8RJ

CORNERSTONE CHURCH, BOURNEMOUTH

England & Wales - Charity number 1163367

Accounts



CORNERSTONE CHURCH (BOURNEMOUTH)
REPORT

FOR THE YEAR ENDED
31st DECEMBER 2023



CORNERSTONE CHURCH

INDEX TO THE REPORT & FINANCIAL STATEMENTS For the year ended 31st December 2023

	Page
Charity Information	3
Report of the Trustees	4 – 8
Financial Statements	9 – 12
Copy of independent examiner's report on the 2023 accounts for Cornerstone Church	13

CORNERSTONE CHURCH

CHARITY INFORMATION

The Trustees	Mr Toby Butler (Church Leader) Mrs Melinda Fewtrell (until March 2023) Mr Ian Collier Mrs Sue Frewin
Secretary	Mr David Parish
Treasurer	Mr David Fleming
Principal office address	Cornerstone Church Holloway Avenue Bournemouth Dorset BH11 9JR
Registered Charity Number	1163367
Inland Revenue charity number	X95938
Independent Examiner	Mrs Sue Wintle, Oak Accounting
Bank	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CORNERSTONE CHURCH

REPORT OF THE TRUSTEES

For the year ended 31st December 2023

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31st December 2023.

Structure, governance and management

Governing Document

Cornerstone Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision-making body, being the Church Meeting, comprises all the members of the Church, and is governed in accordance with the constitution adopted on 25th September 2014 as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2011.

Cornerstone Church was registered with the Charity Commission on 26th October 2014.

Organisational structure

The Church membership appoints Ministers, Elders, a Church Secretary and a Treasurer to oversee the running of the affairs of the church. The individuals holding these posts also act as Trustees of the charity.

The church employs Toby & Hannah Butler as joint church leaders with 7 days between them. AJ Fewtrell was employed full-time as our Youth & Children's Worker until May 2023, when his contract came to an end. Christina Cashell works 2 days a week as our Administrator. Libby Marlow joined in September 2023 on 1.5 days a week, increasing to 2 days a week in December 2023.

All the other Trustees and office bearers are non-stipendiary.

Recruitment and appointment of New Trustees

Ministers, Secretary and Treasurer are all Trustees of the charity and their appointment is approved by the membership at a General Meeting, as and when required. Elders can be voted in as a trustee, in addition to their appointment as Elder.

Objectives and activities

Cornerstone Church is a fellowship of Christian people affiliated to the Baptist Union of Great Britain. The mission of the church is summarised by the statement:

“The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.”

Public Benefit

In undertaking the planning of the many activities undertaken during this year, we have taken into account the Charity Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to all within the community in which we serve, both in the provision of services of worship and in provision of community activity and support.

Reviewing Progress in Relation to Priorities Identified Last Year (2022)

The priorities identified at the end of 2022 were as follows:

1. To keep prayer & worship of Jesus at the core of all we do. Prayers happen every weekday except Thursday and are an important part of church life. Evening gathering attendance is low and sporadic, so this will prayerfully be considered.
2. We would like to have a focussed prayer event, as well as encouraging people to think about and pray for the wider world and our mission partners.
3. To grow a healthy church, all looking to go further in their journey with Jesus, as missional disciples, building God's kingdom. We would like to see new housegroups, new leaders, more preachers and others stepping up in ministry.
4. To encourage more people to access prayer ministry on Sundays and beyond.
5. To diversify Sunday gatherings, with regular opportunities for discussion during the gathering.
6. To grow our worship team well. We have recently been joined by some gifted musicians, keen to worship together.
7. To see our children and young people come to know Jesus for themselves.
8. To see yet more families of those who come for kids' work engaged in the church too, through chats in the café and hopefully see them coming on Sundays too and finding their own faith, as well as finding a sense of belonging here.
9. To see our new members actively engaged in using their gifts and serving in our church community and beyond.
10. To grow as a church in a financially sustainable way. All members are encouraged to tithe regularly, which is a core part of the discipleship life of this church and key to maintaining financial sustainability.
11. To do what we see God doing and go where He goes – to be wise in what we commit to, with a heart for the last, the least and the lost.

Progress made on these priorities:

i) Weekly prayers were a priority throughout 2023, with 3-4 sessions a week and a growth in attendance, plus monthly evening gatherings. Prayer & worship of Jesus definitely remains a priority in all that we do.

ii) In February 2023 we held a couple of days of prayer, which was well received, but not that well attended. Those who came appreciated the chance to focus on prayer together. In March 2023 we had a Mission Sunday, focussing on our mission partners and why we support them.

iii) We were delighted to run another Alpha Course from January - May 2023, followed by a Bible Course from the Bible Society. Both were very much appreciated and two of those who attended Alpha were baptised during the year. Over the course of 2023, we had one new housegroup, with another stopping in June 2023. Toby ran a preaching course in November 2023, which was well attended, and some new preachers stepped up.

iv) Prayer Ministry is offered every Sunday and people will often ask for prayer. We have also prayed in groups during our Sunday gatherings and on Sunday evening gatherings and this has been much appreciated. We would like to see more coming forward for prayer still.

v) We have had several Sundays where we have split into groups to discuss and pray together as a response to the sermon. This has been well received and we will continue to take this approach. This was particularly prevalent during our Celebration of Discipline series

in the Autumn.

vi) Our worship team has grown significantly over the last year and we have begun meeting regularly to grow as team together, initially on Sunday nights, but towards the end of the year it was proposed we do this every Thursday evening.

vii) We have seen our children and young people growing in their faith in many ways. We now have a fortnightly bible study group for our youth and one of our young people got baptised in December. Our children's groups all include time to ask questions and spend time with Jesus.

viii) Some families whose children come to our community groups have attended our messy church Christingle, Light Party and on occasion, All Age services.

ix) We have seen a number of new members step up to various roles in church: children's work, welcome team, worship band and tea & coffee rotas.

x) As our accounts will show, we are delighted to see sustainable growth in financial giving, which included a generous one off Gift Day showing support for our children's and youth work.

xi) We look to take time always to pray and seek God's heart on what we choose to do as a church, always encouraging everyone to love the last, the least and the lost. This is reflected in all we have to offer as a church.

General Overview of the Year

Our average Sunday church attendance is 70-80 people. Around 80 adults and 30 children would consider this their home church.

We ran another Easter holiday club in April, slightly curtailed due to the absence of our children's and youth worker. We welcomed around 30 children over two days, followed by a Messy Church Good Friday service, which was well attended by those from the local community. We had a wonderful gathering on Easter Sunday, with around 90 in attendance, and an Easter egg hunt beforehand.

We held our annual Family Fun Day in August, with up to 300 people attending. Many from the church volunteered to make it a great success.

We held a Messy Church Light Party in October for local families. About 70 people attended and it was very well received. Our Fireworks Night was a success, with around 300 people attending, enjoying fireworks, 's'mores', firepits, hot dogs and hot chocolate.

Over the course of 2023, we held several all-age gatherings, led by members of our church family. These begin with a breakfast and are well attended and received by all ages, several of whom only attend church on these all age Sundays.

Our Advent season began with two wreath-making workshops, well attended by 50 people from our local community. We held a testimony filled carol service with at least one-third of those who came not regular church attendees, a 'Messy Church' Christingle for families with around 80 attending and Christmas Day was a wonderful family celebration.

Activities mainly geared towards adults

- Tuesday evening Sports Night has seen up and down attendance, with around 15 most nights.

- Open Door & Wednesday Café have been well attended with around 30-40 local people, mainly over 60, involved. Open Door has welcomed visitors from various local community groups including the choir of Christ the King school.
- Housegroups continue to run, generally fortnightly.
- Men's Fire Nights were held several times in 2023, with men gathered around a firepit to chat and pray for one another.
- Women's Wellbeing Café runs in term time every Friday, with coffee, cake and chat, followed by various wellbeing workshops, including: cold porcelain flower making, Zumba, mindfulness, paper crafts, storytelling and much more. Around 15 women, plus 3-5 children attend each week. It has been wonderful to see many women grow in confidence in their giftings and spread their wings beyond women's wellbeing cafe. We have also welcomed several new women along.
- Women's wellbeing, cafe, Open Door and Sports Night are all great ways of building relationships with those who need support, friendship and may not yet know Jesus. Many do then attend Alpha, housegroups or Sunday gatherings as a result of these friendships being built, with some beginning their own relationship with Jesus.

Activities geared mainly towards children and young people

- Tuesday morning Parents and Toddlers Group runs every Tuesday in term-time. We have over 50 families in regular attendance. We have run a few lunches afterwards, which have been much appreciated.
- Until April 2023, we ran Mini-Mega Club (reception - year 2), Mega Club (years 3-5) and Mega Club Plus (years 6-8) on a weekly basis, with around 30-40 children regularly attending. Youth group occurred on Thursday nights, with around 8-10 young people attending. This changed in April 2023, as our children's and youth worker role became redundant. The church community stepped up brilliantly and we then ran our groups as follows: Mini Mega Club (YR-Y2) on Wednesday, Mega Club (y3-y6) on Fridays and Youth Group (Y7-12) on Fridays. All of these groups saw growth, and by the end of 2023, we had on average, 8 at Mini Mega Club, 20 at Mega Club and over 20 at youth club. All of these groups open up space to talk about Jesus and ask questions, which is enjoyed by participants and leaders alike.
- Our youth worker attended school lunchtime sessions, assemblies and classes, alongside PACE (<https://pace.org.uk>) at Oak Academy until March 2023. We hope to resume this in 2024 with the appointment of a new youth worker.
- We had 4 Moorlands students with us over the course of 2023, making a big impact in helping with kids, youth clubs and events, as well as other areas of church life.

Maintaining the provision of facilities at Cornerstone Church

The church employs the following self-employed contractors on a regular basis:

- a) *Leaf Contract Clean* continue to do our weekly four-hour clean.
- b) *Benefitz Gardening* mows the lawn on a fortnightly basis. This ceased in October 2023 as the business is changing.
- c) Other contractors are employed on an ad hoc basis as required.

Links with other Community Agencies

It has been encouraging to receive positive feedback on our activities during the year from the community, schools and community organisations, and to continue to be recognised as being active in supporting the local community.

- 30 shoeboxes were collected for distribution via “House of Opportunity” working with needy children in various countries around the world.
- Food Bank support continued throughout the year with the church supporting the Kinson Food Bank based at St. Andrew’s Church.
- A Macmillan coffee morning was held in September raising £427.
- BCHA (Bournemouth Churches Housing Association) continued to run their drop-in advice service, as well as a Freedom Programme, for victims of domestic abuse throughout the year.
- Narcotics Anonymous used the facilities at Cornerstone Church throughout the year on a Monday night.
- Community Dancing has run throughout 2023.
- A weekly badminton group hires the hall every Monday.

Looking Ahead

Here are our 2024 priorities:

1. **To keep our eyes focused on Jesus, lifting Him high above all else.**
2. **Maintain a regular rhythm of prayer & worship.**
3. **Grow as a church, as disciples and missionaries - missional disciples, seeing growth in depth and new people coming to Christ.**
4. **To continue to grow a strong children’s ministry, led by our Children’s ministry lead and supported by a growing team.**
5. **To continue to run all of our youth activities, possibly starting new ones and see more young people come to know Jesus and grow in their relationship with Him.**
6. **To take the young people to [Satellites](#) in Summer 2024 and support them in doing this, before and after the event.**
7. **To develop a strong leadership team in the first half of the year, ready to take on the challenge of an interregnum for the second half of the year.**
8. **Develop those with leading and preaching skills, particularly in the younger half of the church.**
9. **Continue to grow strong disciples, ensuring all those who attend church are able to access a housegroup for regular accountability, support and spiritual growth.**
10. **To grow as a church family, developing skills and empowering one another in giftings.**
11. **To find a new church leader (or leaders), seeking God in prayer as a church family to do this.**

Cornerstone Church, Bournemouth		1163367
Receipts and payments accounts		
For the period from	1st January 2023	31st December 2023

CC16a

Section A Receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £	Notes
A1 Receipts						
Income from Offerings & Gift Aid	70,553	-	-	70,553	51,836	2 (ii)
Tax Recovery	12,255	-	-	12,255	8,269	
Cafe	3,256	-	-	3,256	2,476	
Other Income	16,917	6,500	-	23,417	18,351	
Building/ Development Fund	-	2,520	-	2,520	4,603	2 (ii)
Income received and paid out to others	-	149	-	149	823	2 (iii)
Sub total (Gross income for AR)	102,981	9,169	-	112,150	86,358	
A2 Asset and investment sales, (see table).						
Total receipts	£102,981	£9,169	£0	£112,150	£86,358	
A3 Payments						
Ministers' expenses	46,051	-	-	46,051	40,506	
Administration:	18,782	-	-	18,782	22,106	
Children's Ministry	16,355	-	-	16,355	34,829	
Evangelism	735	-	-	735	434	
Premises	22,415	-	-	22,415	13,763	
Ministry	734	-	-	734	713	
Missionary support	-	6,850	-	6,850	6,500	2 (ii)
Music Group	-	-	-	-	-	
Other Exp.	-	1,185	-	1,185	717	
Building/ Development Fund	-	-	-	-	-	2 (ii)
Payment of income received for others	-	-	-	-	-	2 (iii)
Sub total	105,073	8,035	-	113,108	119,568	
A4 Asset and investment purchases, (see table)						
Sub total	-	-	-	-	-	
Total payments	£105,073	£8,035	£0	£113,108	£119,568	
Net of receipts/(payments)	- 2,091	1,134	-	- 958	- 33,210	
A5 Transfers between funds	-	-	-	-	-	
A6 Cash funds last year end	70,267	-	-	70,267	103,477	
Cash funds this year end	68,176	£1,134	£0	£69,309	£70,267	

Section B Statement of assets and liabilities at the end of the period

Categories	Unrestricted funds	Designated funds	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds					
CAFbank	22,644	-	-	22,644	22,934
Redwood Bank	-	-	-	-	42,723
Baptist Together/ Loans Fund	45,288	-	-	45,288	4,535
Cash in hand	1,375	-	-	1,375	72
Petty Cash	3	-	-	3	3
Lloyds	-	-	-	-	1
Total cash funds	£69,309	£0	£0	£69,309	£70,267



B2 Other monetary assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
		£0	£0	£0

B3 Investment assets	Details	to nearest £	to nearest £	to nearest £
		£0	£0	£0

B4 Assets retained for charity's own	Details	to nearest £	to nearest £	to nearest £
Church Buildings	At Insurance Valuation		1,724,454	1,724,454
Church Manse	At Insurance Valuation		332,776	332,776
Church Contents	At estimated realisable value	8,000		8,000
Total Capital Asset Value		£8,000	£2,057,230	£2,065,230

B5 Liabilities	Details			
				-

Signed by two Trustees on behalf of all the Trustees

Signature	Print Name	Date of approval
	L. S. HART	18/9/24
	DAVID PARISH	18/9/24

Cornerstone Church, Bournemouth
Notes to Financial Statements Year Ended 31st December 2023

1 Accounting Policies

- (i) **Basis of Accounting**
The Financial Statements have been prepared in accordance with the Charities Act 2011, on the Receipts and Payments basis.
- (ii) **Grant Making Policy**
Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies donated from general funds to Missionary causes are detailed below. Monies received for specific causes are held in a Restricted Fund pending remittance of monies to the appropriate beneficiary.
- (iii) **Assets for Church Purposes**
Assets and property, which are retained for or are occupied by Church purposes and which are non- investment assets, are valued at insured values and are listed on the Statement of Assets and Liabilities as non- monetary assets.

2 Analysis of Financial Movements for the Year

- (i) **UNRESTRICTED FUNDS** may be used by the Church for any of it's ordinary purposes. The movement in the funds are given in the Receipts & Payments Account
- (ii) **DESIGNATED FUNDS** represent funds set aside by the Trustees, out of ordinary unrestricted general funds, for specific purposes or projects, but they can be transferred back into general funds at any time.

PURPOSE	Balance 1st Jan 2023 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2023 to nearest £
SCBA Home Mission	-	2,200	2,200	-
Baptist Missionary Society	-	2,200	2,200	-
Small Gifts to other missions	-	2,600	2,450	150
Development Fund	32,394	2,310	34,704	0
Totals	£32,394	£9,310	£41,554	£150

- (iii) **RESTRICTED FUNDS** represent donations or grants received or invited for specific purposes. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.

FUND NAME	FUND PURPOSE	Balance 1st Jan 2023 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2023 to nearest £
Tear Fund	Relief Agency	53	-	-	53
BCHA	Relief Agency	188	30	-	218
Kinson Food Bank	Relief Agency	173	139	-	312
Ukraine	Relief Agency	524	-	-	524
Totals		£939	£169	£0	£1,108

3 Sundry Accounts

During this year, 2 more funds have been absorbed into the main Church accounts and ceased to have separate accounts. The final fund is no longer considered a Church activity and has been removed from the records. By the end of the year, there were no separate funds that only exist because the Church exists. A final summary of activities is given below

Sundry Funds held by connected Groups and Funds	Restricted Funds to nearest £	2023 Total to nearest £	2022 Total to nearest £
Receipts			
Operating Activities to further Charity's objects	-	-	3,408
Operating Activities to generate funds	-	-	730
Donations	-	-	150
Total Receipts	-	-	4,288
Payments			
Payments for generating funds	-	-	672
Operating Activities to further Charity's objects	126	126	2,597
Funds taken by Group that is no longer part of the Church	739	739	-
Charitable payments (to Church Funds)	534	534	1,381
Total Payments	1,398	1,398	4,650
Net of receipts/(payments)	- 1,398	- 1,398	- 362
Cash funds last year end	1,398	1,398	1,761
Cash funds this year end	£0	£0	£1,398

Cornerstone Church, Bournemouth
Notes to Financial Statements for year ended 31st December 2023
4 Analysis of Receipts and Payments Items

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
Receipts					
Offerings (non- Gift-aided)	32,281	-	-	32,281	20,600
Gift Aided Donations	38,272	-	-	38,272	31,236
Tax Recovery	12,255	-	-	12,255	8,269
Rents	6,909	-	-	6,909	7,230
Interest	1,510	-	-	1,510	1,028
Café	3,256	-	-	3,256	2,476
Other Income	8,498	6,500	-	14,998	10,093
Development Fund	-	2,520	-	2,520	4,603
Income received to pay to others	-	149	-	149	823
Total income	£102,981	£9,169	£0	£112,150	£86,357
Payments					
Ministers' Expenses:					
Salary, Pension & NI	42,050	-	-	42,050	34,743
Pension Deficit Contribution	12	-	-	12	2,192
Car Allowance	364	-	-	364	302
Conferences & Book Allowance	737	-	-	737	1,021
Council Tax	1,946	-	-	1,946	1,322
Manse Water/ Sewage/ Insurance	943	-	-	943	927
Total	46,051	-	-	46,051	40,506
Administration:					
Postage & Stationery	386	-	-	386	352
Fees & Subscriptions	2,433	-	-	2,433	1,558
Household Goods	3,424	-	-	3,424	3,053
Sundries	4	-	-	4	4,441
Administrator Salary, Pension & NI	9,657	-	-	9,657	9,274
Event expenditure	2,878	-	-	2,878	3,428
Total	18,782	-	-	18,782	22,106
Children's Ministry					
Youth Worker	14,474	-	-	14,474	26,911
Youth & Children's Work	-	-	-	-	-
Offsite events/festivals	99	-	-	99	1,860
Children's worker travel, training etc	-	-	-	-	293
Youth & Childrens Outreach	1,783	-	-	1,783	5,765
Total	16,355	-	-	16,355	34,829
Evangelism Group					
General Evangelism	735	-	-	735	434
Total	735	-	-	735	434
Premises Group					
Electricity	4,686	-	-	4,686	902
Gas	1,627	-	-	1,627	2,649
Water & Sewerage	2,478	-	-	2,478	414
Church Insurance	2,279	-	-	2,279	2,071
Telephone	406	-	-	406	377
Cleaning	2,597	-	-	2,597	2,641
Repair & Maintenance	6,658	-	-	6,658	2,469
Buildings & Equipment	1,685	-	-	1,685	2,239
Total	22,415	-	-	22,415	13,763
Ministry Group					
Visiting Ministry/ Moorlands	-	-	-	-	379
Teaching Materials	191	-	-	191	85
Training/ Retreats	480	-	-	480	250
Pastoral	63	-	-	63	-
Total	734	-	-	734	713
Missionary Group					
Home Mission	-	2,200	-	2,200	2,200
BMS	-	2,200	-	2,200	2,200
Other Mission Support	-	2,450	-	2,450	2,100
Total	-	6,850	-	6,850	6,500
Other Expenditure					
Building/ Development Fund	-	1,185	-	1,185	717
Income paid out to others	-	-	-	-	-
Total payments	105,073	8,035	-	113,108	119,568

5 Paid Employees

	This year to nearest £	Last year to nearest £
Gross Salary, NIC & pension costs	66,180	70,927
Pension Deficit Contributions	12	2,192
Total Staff Costs	66,192	73,120
Average number of employees for the year	3.58	4.00

14th May 2024

The Trustees
Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Cornerstone Church, on accounts for the year ended 31st December 2023

Respective responsibilities of Trustees and examiner

The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 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 you as 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 the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - a. Proper accounting records are kept (in accordance with section 41 of the Act); and
 - b. Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed...*Sue W*.....

Date... 14/5/2024.....

Sue Wintle FMAAT
Accounting Technician
27 Bascott Road
Bournemouth
Dorset BH11 8RJ

CORNERSTONE CHURCH, BOURNEMOUTH

England & Wales - Charity number 1163367

Accounts



CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

FOR THE YEAR ENDED

31st DECEMBER 2022



CORNERSTONE CHURCH

INDEX TO THE REPORT & FINANCIAL STATEMENTS For the year ended 31st December 2022

	Page
Charity Information	3
Report of the Trustees	4 – 8
Financial Statements	9 – 12
Copy of independent examiner's report on the 2022 accounts for Cornerstone Church	13

CORNERSTONE CHURCH

CHARITY INFORMATION

The Trustees	Mr Toby Butler (Church Leader) Mrs Melinda Fewtrell Mr Ian Collier Mrs Sue Frewin
Secretary	Mr David Parish
Treasurer	Mr David Fleming
Principal office address	Cornerstone Church Holloway Avenue Bournemouth Dorset BH11 9JR
Registered Charity Number	1163367
Inland Revenue charity number	X95938
Independent Examiner	Mrs Sue Wintle, Oak Accounting
Bank	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CORNERSTONE CHURCH

REPORT OF THE TRUSTEES

For the year ended 31st December 2022

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31st December 2022.

Structure, governance and management

Governing Document

Cornerstone Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision-making body, being the Church Meeting, comprises all the members of the Church, and is governed in accordance with the constitution adopted on 25th September 2014 as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2011.

Cornerstone Church was registered with the Charity Commission on 26th October 2014.

Organisational structure

The Church membership appoints Ministers, Elders, a Church Secretary and a Treasurer to oversee the running of the affairs of the church. The individuals holding these posts also act as Trustees of the charity.

The church employs Toby & Hannah Butler as joint church leaders with 7 days between them. AJ Fewtrell is employed full-time as our Youth & Children's Worker. Christina Cashell works 2 days a week as our Administrator.

All the other Trustees and office bearers are non-stipendiary.

Recruitment and appointment of New Trustees

Ministers, Elders, Secretary and Treasurer are all Trustees of the charity and their appointment is approved by the membership at a General Meeting, as and when required.

Objectives and activities

Cornerstone Church is a fellowship of Christian people affiliated to the Baptist Union of Great Britain. The mission of the church is summarised by the statement:

“The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.”

Public Benefit

In undertaking the planning of the many activities undertaken during this year, we have taken into account the Charity Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to all within the community in which we serve, both in the provision of services of worship and in provision of community activity and support.

Reviewing Progress in Relation to Priorities Identified Last Year (2021)

The priorities identified at the end of 2021 were as follows:

1. To keep prayer & worship of Jesus at the core of all we do. We would like to run an evening service at some point, with more time to pray & worship, uninterrupted.
2. To grow a healthy church, all looking to go further in their journey with Jesus, as missional disciples, building God's kingdom. This may look like more involved on a Sunday and more house groups starting.
3. To see further growth and consolidation amongst our children's and young people's work. We have good links with schools which we would like to grow. We would like to take our young people on a Christian summer camp, and look at discipleship opportunities for them throughout the year i.e. a regular young people/children's housegroup.
4. To see more families of those who come for kids' work engaged in the church too, through chats in the café, and hopefully see them coming on Sundays too and finding their own faith, as well as finding a sense of belonging here.
5. To see our new members actively engaged in using their gifts and serving in our church community and beyond.
6. To continue to meet the needs of our local community. We would especially like to start a CAP (Christians Against Poverty) money course.
7. To do what we see God doing and go where He goes – to be wise in what we commit to, with a heart for the last, the least and the lost.

Progress made on these priorities:

i) Weekly prayers were a priority throughout 2022, with 3-4 sessions a week, plus monthly evening gatherings where possible. Prayer & Worship of Jesus definitely remains a priority in all that we do.

ii) The church continued to grow throughout 2022, with more attending on Sundays, new members, an Alpha course and more joining housegroups. We were delighted to baptise 5 of our congregation over the course of the year.

iii) Our youth and children's work continued to grow, with a youth housegroup in place, further discipleship for Mega Club children and the young people attending Soul Survivor - a large Christian summer festival. Our school links were developed with regular interaction with our youth worker and the local secondary school. We were also joined by a youth worker from the YMCA who supported our youth club and work in schools.

iv) We ran several all-age gatherings and other family events in 2022, with the families of our children and young people in attendance. This was particularly in evidence over our Easter Holiday Club, resulting in members of one family then beginning to attend regularly on a Sunday.

v) Most new members who have joined are using their gifts and skills to serve our church community and beyond, whether it be in worship, kids' work, welcoming, or serving tea and coffee. We were thrilled to be able to gather enough people to form a choir in the Autumn of 2022, which was a wonderful way of seeing people's gifts develop and bloom.

vi) The CAP money course was proposed but didn't garner enough interest. We are still

actively engaged in serving our community in many ways, with twice weekly cafe sessions, childrens and youth groups, food bank collection and pastoral care for many in our local community.

vii) We seek after God's heart in all we do, asking for eyes to see how we can be Jesus to those around us. This takes so many different forms from a one-off chat, to prayer appointments, forming a new group or visiting someone in hospital.

Achievements and Performance

In 2021, Sunday attendance varied throughout the year, depending on restrictions and availability, but around 60-70 adults and 20-30 children would call this church their home by the end of the year. Throughout 2022, this number continued to grow, with up to 35 children and young people seeing this as 'their church' on a Sunday and at least 80 adults.

We ran our first Easter holiday club in April, with around 50 different children and young people attending, joined by their families on Good Friday. We had a wonderful outdoor gathering on Easter Sunday, with around 100 in attendance, as well as an Easter egg hunt beforehand.

Over the summer holidays, we ran various activities for youth and children, culminating in a Family Fun Day, with around 30 volunteers and 500 plus people in attendance. It was a great success and enjoyed by all.

A Men's Ministry has begun, with prayer and food on some Saturday mornings and Sunday evenings, this latter around a firepit.

We held a Light Party in October for local families. About 40 attended and it was well received. We went back to holding a Fireworks Night and it was wonderful, with over 300 people attending, enjoying fireworks, s'mores, firepits, hot dogs and hot chocolate.

We were delighted to be able to be in church for our Christmas events again, with a successful wreath making evening (60 wreaths made), 'Messy Church' Christingle with a roast dinner, Carol Service with our new choir, and Christmas Day itself in church!

Activities mainly geared towards adults

- Tuesday evening Sports Night has seen growth over the last year, with up to 20 in attendance some nights.
- Open Door & Wednesday Café have been well attended with around 30-40 local people, mainly over 60, involved.
- Housegroups continue to run, generally fortnightly.
- Women's Wellbeing Café runs in term time every Friday, with coffee, cake and chat, followed by various wellbeing workshops, including: music, Zumba, mindfulness, craft, cake decorating and much more. Around 10-15 women, plus 3-5 children attend each week.

Activities geared mainly towards children and young people

- Tuesday morning Parents and Toddlers Group runs every Tuesday in term-time. We have over 50 families in regular attendance. We have run a few lunches afterwards, which have been much appreciated.
- We have run Mini-Mega Club (reception - year 2), Mega Club (years 3-5) and Mega Club Plus (years 6-8) on a weekly basis, with around 30-40 children regularly attending.
- Youth group occurs on Thursday nights, with around 8-10 young people attending.
- Our youth worker attended regular school lunchtime sessions, assemblies and classes, alongside PACE (<https://pace.org.uk>) at Oak Academy.
- We had 3 Moorlands students with us over the course of 2022, making a big impact in helping with kids, youth clubs and events. As well as giving their help at the church (especially with youth events), it forms a part of their on-going training and development in their college course.

Maintaining the provision of facilities at Cornerstone Church

The church employs the following self-employed contractors on a regular basis:

- a) *Lucy Mateus* resigned as cleaner in February 2022 and we employed *Leaf Contract Clean* to do our weekly four-hour clean from this time.
- b) *Benefitz Gardening* mows the lawn on a fortnightly basis.
- c) Other contractors are employed on an ad hoc basis as required.

Links with other Community Agencies

It has been encouraging to receive positive feedback during the year from the community, schools and community organisations on our activities, and to continue to be recognised as being active in supporting the local community.

- Shoeboxes were collected for distribution via "Samaritan's Purse" working with needy children in various countries around the world.
- Strong links with the charity Hopestonia continue. Cornerstone has collected household items which are taken to Estonia by this local charity.
- Food Bank support continued throughout the year with the church supporting the Kinson Food Bank based at St. Andrew's Church.

- A Macmillan coffee morning was held in September raising £380.
- BCHA (Bournemouth Churches Housing Association) continued to run their drop-in advice service, as well as a Freedom Programme, for victims of domestic abuse throughout the year.
- Narcotics Anonymous used the facilities at Cornerstone Church throughout the year on a Monday night.
- Community Dancing has run throughout 2022.
- A weekly badminton group hires the hall every Monday.

Looking Ahead

Here are our 2023 priorities:

1. To keep prayer & worship of Jesus at the core of all we do. Prayers happen every weekday except Thursday and are an important part of church life. Evening gathering attendance is low and sporadic, so this will prayerfully be considered.
2. We would like to have a focussed prayer event, as well as encouraging people to think about and pray for the wider world and our mission partners.
3. To grow a healthy church, all looking to go further in their journey with Jesus, as missional disciples, building God's kingdom. We would like to see new housegroups, new leaders, more preachers and others stepping up in ministry.
4. To encourage more people to access prayer ministry on Sundays and beyond.
5. To diversify Sunday gatherings, with regular opportunities for discussion during the gathering.
6. To grow our worship team well. We have recently been joined by some gifted musicians, keen to worship together.
7. To see our children and young people come to know Jesus for themselves.
8. To see yet more families of those who come for kids' work engaged in the church too, through chats in the café and hopefully see them coming on Sundays too and finding their own faith, as well as finding a sense of belonging here.
9. To see our new members actively engaged in using their gifts and serving in our church community and beyond.
10. To grow as a church in a financially sustainable way. All members are encouraged to tithe regularly, which is a core part of the discipleship life of this church and key to maintaining financial sustainability.
11. To do what we see God doing and go where He goes – to be wise in what we commit to, with a heart for the last, the least and the lost.

Receipts and payments accounts

For the period from	Period start date 1st January 2022	Period end date 31st December 2022
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Section A Receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £	Notes
A1 Receipts						
Income from Offerings & Gift Aid	51,836	-	-	51,836	49,157	2 (ii)
Tax Recovery	8,091	178	-	8,269	10,812	
Cafe	2,476	-	-	2,476	956	
Other Income	15,519	2,832	-	18,351	8,303	
Building/ Development Fund	200	4,403	-	4,603	6,381	2 (ii)
Income received and paid out to others	-	823	-	823	1,318	2 (iii)
Sub total (Gross income for AR)	78,122	8,235	-	86,357	76,927	
A2 Asset and investment sales, (see table).						
Total receipts	£78,122	£8,235	£0	£86,357	£76,927	
A3 Payments						
Ministers' expenses	40,506	-	-	40,506	38,019	
Administration:	22,106	-	-	22,106	6,735	
Children's Ministry	34,829	-	-	34,829	28,924	
Evangelism	434	-	-	434	984	
Premises	13,763	-	-	13,763	11,662	
Ministry	713	-	-	713	453	
Missionary support	2,100	4,400	-	6,500	6,400	2 (ii)
Music Group	-	-	-	-	-	
Other Exp.	152	565	-	717	208	
Building/ Development Fund	-	-	-	-	4,614	2 (ii)
Payment of income received for others	-	-	-	-	1,547	2 (iii)
Sub total	114,603	4,965	-	119,568	99,544	
A4 Asset and investment purchases, (see table)						
Sub total	-	-	-	-	-	
Total payments	£114,603	£4,965	£0	£119,568	£99,544	
Net of receipts/(payments)	- 36,481	3,270	-	- 33,211	- 22,617	
A5 Transfers between funds	46,255	- 46,255	-	-	-	
A6 Cash funds last year end	27,053	77,869	-	104,922	126,045	
Cash funds this year end	36,826	£34,885	£0	£71,711	126,045	

Section B Statement of assets and liabilities at the end of the period

Categories	Unrestricted funds	Designated funds	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds					
CAFbank	20,442	2,491	-	22,934	26,691
Redwood Bank	10,329	32,394	-	42,723	-
Baptist Together/ Loans Fund	4,535	-	-	4,535	61,836
Cash in hand	72	-	-	72	14,413
Petty Cash	3	-	-	3	- 20
Lloyds	1	-	-	1	495
Total cash funds	£35,382	£34,885	£0	£70,267	£103,415
B2 Other monetary assets					
Details			Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
			£0	£0	£0
B3 Investment assets					
Details			£0	£0	£0
B4 Assets retained for charity's own					
Details			to nearest £	to nearest £	to nearest £
Church Buildings	At Insurance Valuation			1,724,454	1,645,474
Church Manse	At Insurance Valuation			332,776	258,913
Church Contents	At estimated realisable value		8,000		7,000
Total Capital Asset Value			£8,000	£2,057,230	£1,911,387
B5 Liabilities					
Details					-
Signed by two Trustees on behalf of all the Trustees					
Signature		Print Name		Date of approval	

Cornerstone Church, Bournemouth
Notes to Financial Statements Year Ended 31st December 2022

1 Accounting Policies

- (i) **Basis of Accounting**
The Financial Statements have been prepared in accordance with the Charities Act 2011, on the Receipts and Payments basis.
- (ii) **Grant Making Policy**
Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies donated from general funds to Missionary causes are detailed below. Monies received for specific causes are held in a Restricted Fund pending remittance of monies to the appropriate beneficiary.
- (iii) **Assets for Church Purposes**
Assets and property, which are retained for or are occupied by Church purposes and which are non- investment assets, are valued at insured values and are listed on the Statement of Assets and Liabilities as non- monetary assets.

2 Analysis of Financial Movements for the Year

- (i) **UNRESTRICTED FUNDS** may be used by the Church for any of it's ordinary purposes. The movement in the funds are given in the Receipts & Payments Account
- (ii) **DESIGNATED FUNDS** represent funds set aside by the Trustees, out of ordinary unrestricted general funds, for specific purposes or projects, but they can be transferred back into general funds at any time.

PURPOSE	Balance 1st Jan 2022 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2022 to nearest £
SCBA Home Mission	-	2,200	2,200	-
Baptist Missionary Society	-	2,200	2,200	-
Small Gifts to other missions	-	2,000	2,000	-
Development Fund	80,446	4,580	52,632	32,394
Totals	£80,446	£10,980	£59,032	£32,394

- (iii) **RESTRICTED FUNDS** represent donations or grants received or invited for specific purposes. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.

FUND NAME	FUND PURPOSE	Balance 1st Jan 2022 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2021 to nearest £
Tear Fund	Relief Agency	-	53	-	53
BCHA	Relief Agency	-	63	-	63
Kinson Food Bank	Relief Agency	-	174	-	174
Ukraine	Relief Agency	-	524	-	524
Totals		£0	£814	£0	£814

3 Sundry Accounts

During this year, 3 funds have been absorbed into the main Church accounts and ceased to have separate accounts. By the end of the year, only 3 Funds and Groups, which only exist because the Church exists, operated in a separate capacity with their own finances. These are subject to separate independent examination. A summary of their combined activities is given below and copies of their accounts can be obtained from the Church Treasurer. They are:

- Youthwork
- Praisin' Puppets
- Open Door

Sundry Funds held by connected Groups and Funds

	Restricted Funds to nearest £	2022 Total to nearest £	2021 Total to nearest £
Receipts			
Operating Activities to further Charity's objects	5,821	5,821	3,072
Operating Activities to generate funds	730	730	305
Donations	150	150	310
Total Receipts	6,701	6,701	3,688
Payments			
Payments for generating funds	672	672	360
Operating Activities to further Charity's objects	3,275	3,275	1,883
Charitable payments (to Church Funds)	5,001	5,001	1,800
Total Payments	8,948	8,948	4,043
Net of receipts/(payments)	- 2,248	- 2,248	- 355
Cash funds last year end	3,646	3,646	4,001
Cash funds this year end	£1,398	£1,398	£3,646

4 Analysis of Receipts and Payments Items

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
Receipts					
Offerings (non- Gift-aided)	20,600	-	-	20,600	16,086
Gift Aided Donations	31,236	-	-	31,236	33,071
Tax Recovery	8,091	178	-	8,269	10,812
Rents	7,230	-	-	7,230	4,086
Interest	1,028	-	-	1,028	824
Café	2,476	-	-	2,476	956
Other Income	7,261	2,832	-	10,093	4,711
Development Fund	200	4,403	-	4,603	6,381
Income received to pay to others	-	823	-	823	-
Total income	£78,122	£8,235	£0	£86,357	£76,927

Payments

Ministers' Expenses:

Salary, Pension & NI	34,743	-	-	34,743	31,656
Pension Deficit Contribution	2,192	-	-	2,192	3,695
Car Allowance	302	-	-	302	43
Conferences & Book Allowance	1,021	-	-	1,021	70
Council Tax	1,322	-	-	1,322	1,666
Manse Water/ Sewage/ Insurance	927	-	-	927	889
Total	40,506	-	-	40,506	38,019

Administration:

Postage & Stationery	352	-	-	352	184
Fees & Subscriptions	1,558	-	-	1,558	858
Household Goods	3,053	-	-	3,053	903
Sundries	4,441	-	-	4,441	1,295
Administrator Salary, Pension & NI	9,274	-	-	9,274	2,669
Event expenditure	3,428	-	-	3,428	826
Total	22,106	-	-	22,106	6,735

Children's Ministry

Youth Worker	26,911	-	-	26,911	27,340
Youth & Children's Work	-	-	-	-	-
Offsite events/festivals	1,860	-	-	1,860	-
Children's worker travel, training etc	293	-	-	293	216
Youth & Childrens Outreach	5,765	-	-	5,765	1,368
Total	34,829	-	-	34,829	28,924

Evangelism Group

General Evangelism	434	-	-	434	984
Total	434	-	-	434	984

Premises Group

Electricity	902	-	-	902	826
Gas	2,649	-	-	2,649	1,561
Water & Sewerage	414	-	-	414	150
Church Insurance	2,071	-	-	2,071	1,870
Telephone	377	-	-	377	425
Cleaning	2,641	-	-	2,641	1,551
Repair & Maintenance	2,469	-	-	2,469	3,398
Buildings & Equipment	2,239	-	-	2,239	1,880
Total	13,763	-	-	13,763	11,662

Ministry Group

Visiting Ministry/ Moorlands	379	-	-	379	350
Teaching Materials	85	-	-	85	64
Training/ Retreats	250	-	-	250	39
Total	713	-	-	713	453

Missionary Group

Home Mission	-	2,200	-	2,200	2,200
BMS	-	2,200	-	2,200	2,200
Other Mission Support	2,100	-	-	2,100	2,000
Total	2,100	4,400	-	6,500	6,400

Music Group

Other Expenditure	152	565	-	717	208
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Building/ Development Fund

Building/ Development Fund	-	-	-	-	4,614
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Income paid out to others	-	-	-	-	1,547
Total payments	114,603	4,965	-	119,568	99,544

5 Paid Employees

	This year to nearest £	Last year to nearest £
Gross Salary, NIC & pension costs	70,927	61,665
Pension Deficit Contributions	2,192	3,695
Total Staff Costs	73,120	65,360
Average number of employees for the year	4.00	3.33

2nd May 2022

The Trustees
Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Cornerstone Church, on accounts for the year ended 31st December 2022

Respective responsibilities of Trustees and examiner

The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 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 you as 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 the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - a. Proper accounting records are kept (in accordance with section 41 of the Act); and
 - b. Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed...*Sue W*.....

Date... 2/5/2023.....

Sue Wintle FMAAT
Accounting Technician
27 Bascott Road
Bournemouth
Dorset BH11 8RJ

CORNERSTONE CHURCH, BOURNEMOUTH

England & Wales - Charity number 1163367

Accounts



CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

FOR THE YEAR ENDED

31st DECEMBER 2021



CORNERSTONE CHURCH

INDEX TO THE REPORT & FINANCIAL STATEMENTS For the year ended 31st December 2021

	Page
Charity Information	3
Report of the Trustees	4 – 9
Financial Statements	10 – 13
Copy of independent examiner's report on the 2021 accounts for Cornerstone Church	14

CORNERSTONE CHURCH

CHARITY INFORMATION

The Trustees	Mr Toby Butler (Church Leader) Mrs Jacqui Underwood Mr Ian Collier Mrs Madeleine Parish
Secretary	Mrs Mary James
Treasurer	Mrs Miriam Fitzsimmonds Jan – Sep 2021 Mr David Fleming Oct 2021 onwards
Principal office address	Cornerstone Church Holloway Avenue Bournemouth Dorset BH11 9JR
Registered Charity Number	1163367
Inland Revenue charity number	X95938
Independent Examiner	Mrs Sue Wintle Oak Accounting
Bank	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CORNERSTONE CHURCH

REPORT OF THE TRUSTEES

For the year ended 31st December 2021

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31st December 2021.

Structure, governance and management

Governing Document

Cornerstone Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision-making body, being the Church Meeting, comprises all the members of the Church, and is governed in accordance with the constitution adopted on 25th September 2014 as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2011.

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The church employs Toby & Hannah Butler as joint church leaders with 7 days between them. AJ Fewtrell is employed full-time as our Youth & Children's Worker. In September 2021, we were pleased to employ Christina Cashell as our part-time Administrator.

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Recruitment and appointment of New Trustees

Ministers, Elders, Secretary and Treasurer are all Trustees of the charity and their appointment is approved by the membership at a General Meeting, as and when required.

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Public Benefit

In undertaking the planning of the many activities undertaken during this year, we have taken into account the Charity Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to all within the community in which we serve, both in the provision of services of worship and in provision of community activity and support.

Reviewing Progress in Relation to Priorities Identified Last Year (2020)

The priorities identified at the end of 2020 were as follows:

- i) To keep prayer & worship of Jesus at the core of all we do. We would like to run an evening service at some point, with more time to pray & worship, uninterrupted. We would like to return to our regular rhythm of prayer throughout the week, once restrictions are over.
- ii) To grow a healthy church, all looking to go further in their journey with Jesus, as missional disciples, building God's kingdom.
- iii) To see further growth and consolidation amongst our children's and young people's work. We have good links with schools which we would like to grow. We would like to start a junior mega club (mini mega club) for reception – year 2 aged children, as well as a drop-in café for teenagers.
- iv) To see the families of those who come for children's work engaged in the church too, through chats in the café and hopefully see them coming on Sundays too and finding their own faith.
- v) To firm up our pastoral care system, ensuring that needs are being met in the most caring, efficient and effective way possible.
- vi) To start a Women's Wellbeing Café, engaging with and supporting women from our local community and signposting them to further support as needed.
- vii) To look at running a discipleship year.
- viii) To continue to meet the needs of our local community. We would especially like to start a CAP money course.

Progress made on these priorities:

- i) Throughout 2021, we have run our morning gatherings and prayer times either online or in-person, depending on the Covid restrictions. Prayers are held every day and accessible to anyone. Due to Covid restrictions and the need to wear masks inside still in place – and for the first half of 2021 we still weren't allowed to sing indoors – we have not yet started an evening gathering but still hope to do so as soon as we are able to sing freely. Jesus is still very much at the centre of all we do.
- ii) We have seen overall growth in Sunday attendance, as well as housegroups. New people have joined the church, some believers, some not yet and we have run an Alpha course with around 7 guests. It is our hope and prayer that our Sunday services and housegroups are supporting and challenging growth as disciples of Christ.
- iii) We are delighted that our children's and youth groups have grown. Our playgroup is growing, with many coming for the first time in April – July 2021 when we could meet outside with masks off – we made very good use of our lovely outdoor space and in August 2021, the playgroup gave money towards the erection of a large fence to keep the children safe. We were able to start a Mini-Mega Club in autumn 2021 with around 10 in attendance each week. Our youth drop-in began in November 2021 with 3-8 young people each week.
- iv) We have seen at least two families join the church as a result of first attending our weekly playgroup, then Women's Wellbeing, then Alpha and Sunday gatherings, which has been wonderful to witness. Several others have attended Women's Wellbeing and one-off family events too.

- v) Toby clearly outlined our pastoral care system – ‘pastoral share’ – with the responsibility for pastoral care first going through housegroup leaders, then to church leaders if needed.
- vi) Women’s Wellbeing Café began in June 2021 and has been going very well, with around 20 women and children in the loop. We run workshops based on the five ways to wellbeing each week and these have been very much enjoyed. Intergenerational friendships are a joy to witness here.
- vii) Our discipleship year, Arrow, began in September 2021 with 5 participants. The group meet weekly to learn together and put into practice what they are learning.
- viii) Through the many groups we run, we are meeting needs such as loneliness, lack of safe space to play and lack of community. We have been able to signpost people to further support as and when needed. We have not yet been able to run a money course, but still hope to do so.

Achievements and Performance

By November 2020, we were seeing up to 18 children at church most Sundays and around 50 adults – this was still with Covid making people wary and we were unable to worship as we would like. In 2021, Sunday attendance varied throughout the year, depending on restrictions and availability, but around 60-70 adults and 20-30 children would call this church their home by the end of the year.

Membership of the church stood at 54 during 2020 and by the end of 2021 was at 65. We had several new families and couples join the church in 2021, which we were delighted about. January – March saw another lockdown with church online again, but, as soon as we were able, we began to meet in person again, still limited by restrictions. We had a wonderful outdoor gathering at Easter, with around 120 in attendance, as well as an Easter egg hunt beforehand. As we could sing outside without masks, we tried to do as many services outside as possible, but this was intermittent, due to the weather!

Over the summer holidays, we ran various activities for youth and children (see below), culminating in a Family Fun Day, with around 30 volunteers and 250-300 people in attendance. It was a great success and enjoyed by all.

We held a Light Party in October half term for local families. About 50 attended and it was well received. We went back to holding a Fireworks Night and it was wonderful, with well over 200 people attending, enjoying fireworks, s’mores, firepits, homemade soup and hot chocolate.

Covid cases were on the rise by December, so the Christingle and Carol Service were down on numbers and we didn’t hold a service on Christmas Day itself, but went online.

In the week running up to Christmas, we went in small groups to sing at people’s houses who were housebound at the time. It was joyfully received and was a blessing to the neighbours too.

Activities mainly geared towards adults

- Tuesday evening Sports Night ran from May 2021 onwards, with restrictions in place, attendance has been lower than normal
- Open Door & Wednesday Café began from the new café area from June 2021, with restrictions in place. Both have been a welcome relief to the lonely and in particular the elderly, after so long in isolation.
- BCHA continued to run their drop-in advice service for victims of domestic abuse throughout the year, as it is a high priority service.
- We ran a Quiz Night with fish and chips in November, raising money for Tearfund with around 40 people joining for a fun night of competition and food!
- Narcotics Anonymous used the facilities at Cornerstone Church as much as possible throughout the year on a Monday night, as support groups were allowed to continue even through some lockdowns.
- Community Dancing began again in summer 2021.
- Boot Camps continued, once restrictions were lifted.
- Housegroups continued throughout the year, in person and online.
- Women's Wellbeing Café began in June 2021, with coffee, cake and chat, followed by various wellbeing workshops, including: music, Zumba, mindfulness, craft, cake decorating and much more. Around 10-15 adults, plus 3-5 children attend each week.

Activities geared mainly towards children and young people

- Tuesday morning Parents and Toddlers Group did not run January – April 2021, but resumed after Easter, and ran mostly outside until July 2021. We had up to 30 families joining us most weeks. With restrictions lowered from September, we ran the group inside with no problems. We ran a playgroup plus siblings craft-and-play session in the summer holidays, which went down well.
- MegaClub ran from April 2021 until the end of the year, with up to 30 children aged 7-11 attending by the end of the year.
- Youth mentoring sessions were run throughout the year, as part of meeting the need to support vulnerable teenagers. Youth group started back in March 2021, small, but enjoyed by those who came.
- Our youth worker was able to go into schools again from Autumn 2021, doing so on regular occasions for lunchtime, assemblies and lessons.
- Messy Church ran twice, once in summer, once at Christmas and was well received.
- A puppet group meet for rehearsal, and regularly perform at special services and all-age gatherings throughout the year, where possible during the various restrictions.
- In September 2020, we welcomed 2 new Moorlands students, who remained with us from September 2021, making a big impact in helping with kids and youth clubs and events. As well as giving their help at the church (especially with youth events), it forms a part of their on-going training and development in their college course.

Maintaining the provision of facilities at Cornerstone Church

The church employs the following self-employed contractors on a regular basis:

- a) *Busy Bees* resigned in Spring 2021 and the staff team took on cleaning responsibilities for a while, before employing Lucy Mateus.
- b) *Benefitz Gardening* mows the lawn on a fortnightly basis.
- c) Other contractors are employed on an ad hoc basis as required.

Developing facilities at Cornerstone Church

It was decided and approved in 2020, to redecorate the side hall and turn the foyer into a proper café space at the cost of £10,000. The side hall was turned into the lounge, with the corridor replaced by cupboards. Refurbishment was carried out by Martin Barber, as well as staff members and volunteers. The foyer was transformed into a working café during this time too, again with considerable staff and volunteer input.

Links with other Community Agencies

It has been encouraging to receive positive feedback during the year from the community, schools and community organisations on our activities, and to continue to be recognised as being active in supporting the local community.

- 100 shoeboxes were collected for distribution via “Samaritan's Purse” working with needy children in various countries around the world.
- Strong links with the charity Hopestonia continue. Cornerstone has collected household items which are taken to Estonia by this local charity.
- Food Bank support continued throughout the year with the church supporting the Kinson Foodbank based at St. Andrew's Church.
- A Macmillan coffee morning was held in September raising a record £420.39.

Looking Ahead

Although 2022 is looking unpredictable with Covid-19 still very much present and restrictions varied, here are our 2022 priorities:

1. To keep prayer & worship of Jesus at the core of all we do. We would like to run an evening service at some point, with more time to pray & worship, uninterrupted.
2. To grow a healthy church, all looking to go further in their journey with Jesus, as missional disciples, building God's kingdom. This may look like more involved on a Sunday and more housegroups starting.
3. To see further growth and consolidation amongst our children's and young people's work. We have good links with schools which we would like to grow. We would like to take our young people on a Christian summer camp, and look at discipleship opportunities for them throughout the year i.e. a regular young people/children's housegroup.
4. To see more families of those who come for kids work engaged in the church too, through chats in the café and hopefully see them coming on Sundays too and finding their own faith, as well as finding a sense of belonging here.
5. To see our new members actively engaged in using their gifts and serving in our church community and beyond.
6. To continue to meet the needs of our local community. We would especially like to start a CAP money course.
7. To do what we see God doing and go where He goes – to be wise in what we commit to, with a heart for the last, the least and the lost.



Charity Name Cornerstone Church, Bournemouth	No (if any) 1163367
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Receipts and payments accounts

CC16a

For the period from	Period start date 1st January 2021	Period end date 31st December 2021
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Section A Receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £	Notes
A1 Receipts						
Income from Offerings & Gift Aid	49,041	63	53	49,157	46,391	2 (ii)
Tax Recovery	9,421	1,391	-	10,812	9,887	
Cafe	956	-	-	956	-	
Other Income	8,303	-	-	8,303	1,783	
Building/ Development Fund	-	6,381	-	6,381	7,760	2 (ii)
Income received and paid out to others	-	1,318	-	1,318	2,705	2 (iii)
Sub total (Gross income for AR)	67,721	9,153	53	76,927	68,526	
A2 Asset and investment sales, (see table).						
Total receipts	£67,721	£9,153	£53	£76,927	£68,526	
A3 Payments						
Ministers' expenses	38,019	-	-	38,019	38,418	
Administration:	6,735	-	-	6,735	2,542	
Children's Ministry	28,924	-	-	28,924	16,731	
Evangelism	984	-	-	984	427	
Premises	11,662	-	-	11,662	9,930	
Ministry	453	-	-	453	660	
Missionary support	2,000	4,400	-	6,400	7,050	2 (ii)
Music Group	-	-	-	-	98	
Other Exp. (Manse refurbishment, etc.)	208	-	-	208	-	
Building/ Development Fund	4,614	-	-	4,614	87,690	2 (ii)
Payment of income received for others	-	-	1,547	1,547	2,920	2 (iii)
Sub total	93,598	4,400	1,547	99,544	166,466	
A4 Asset and investment purchases, (see table)						
Sub total	-	-	-	-	-	
Total payments	£93,598	£4,400	£1,547	£99,544	£166,466	
Net of receipts/(payments)	- 25,877	4,753	- 1,493	- 22,617	- 97,940	
A5 Transfers between funds	4,400	- 4,400	-	-	-	
A6 Cash funds last year end	48,530	77,516	-	126,045	223,769	
Cash funds this year end	27,053	£77,869	-£1,493	£103,428	126,045	

Section B Statement of assets and liabilities at the end of the period

Categories	Unrestricted funds	Designated funds	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds					
CAFbank	10,658	16,033	-	26,691	24,170
United Trust Bank	-	-	-	-	16,401
Redwood Bank	-	61,836	-	61,836	61,115
Baptist Together/ Loans Fund	14,413	-	-	14,413	
Cash in hand	- 20	-	-	- 20	
Lloyds	495	-	-	495	24,359
Total cash funds	£25,546	£77,869	£0	£103,415	£126,045

B2 Other monetary assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
		£0	£0	£0

B3 Investment assets	Details	to nearest £	to nearest £	to nearest £
		£0	£0	£0

B4 Assets retained for charity's own	Details	to nearest £	to nearest £	to nearest £
Church Buildings	At Insurance Valuation		1,645,474	1,409,234
Church Manse	At Insurance Valuation		258,913	258,913
Church Contents	At estimated realisable value	8,000		7,000
Total Capital Asset Value		£8,000	£1,904,387	£1,675,147

B5 Liabilities	Details			-

Signed by two Trustees on behalf of all the Trustees	Signature	Print Name	Date of approval

Cornerstone Church, Bournemouth
Notes to Financial Statements Year Ended 31st December 2021

1 Accounting Policies

- (i) **Basis of Accounting**
 The Financial Statements have been prepared in accordance with the Charities Act 2011, on the Receipts and Payments basis.
- (ii) **Grant Making Policy**
 Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies donated from general funds to Missionary causes are detailed below. Monies received for specific causes are held in a Restricted Fund pending remittance of monies to the appropriate beneficiary.
- (iii) **Assets for Church Purposes**
 Assets and property, which are retained for or are occupied by Church purposes and which are non- investment assets, are valued at insured values and are listed on the Statement of Assets and Liabilities as non- monetary assets.

2 Analysis of Financial Movements for the Year

- (i) **UNRESTRICTED FUNDS** may be used by the Church for any of its ordinary purposes. The movement in the funds are given in the Receipts & Payments Account
- (ii) **DESIGNATED FUNDS** represent funds set aside by the Trustees, out of ordinary unrestricted general funds, for specific purposes or projects, but they can be transferred back into general funds at any time.

PURPOSE	Balance 1st Jan 2021 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2021 to nearest £
SCBA Home Mission	-	2,200	2,200	-
Baptist Missionary Society	-	2,200	2,200	-
Small Gifts to other missions	-	2,000	2,000	-
Development Fund	77,516	7,544	4,614	80,446
Totals	£77,516	£13,944	£11,014	£80,446

- (iii) **RESTRICTED FUNDS** represent donations or grants received or invited for specific purposes. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.

FUND NAME	FUND PURPOSE	Balance 1st Jan 2021 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2021 to nearest £
Tear Fund	Relief Agency	-	53	-	53
		-	-	-	-
		-	-	-	-
		-	-	-	-
Totals		£0	£53	£0	£53

3 Sundry Accounts

There are 10 Funds and Groups attached to the Church, which only exist because the Church exists. They operate their own finances, which are subject to separate independent examination. A summary of their combined activities is given below and copies of their accounts can be obtained from the Church Treasurer. They are:

- Fellowship Fund
- Youthwork
- Open Door
- Sunshine Parent & Toddler Group
- Sports Group
- Praisin' Puppets

Sundry Funds held by connected Groups and Funds

	Restricted Funds to nearest £	2021 Total to nearest £	2020 Total to nearest £
Receipts			
Operating Activities to further Charity's objects	3,072	3,072	2,728
Operating Activities to generate funds	305	305	268
Donations	310	310	-
Total Receipts	3,688	3,688	2,996
Payments			
Payments for generating funds	360	360	125
Operating Activities to further Charity's objects	1,883	1,883	1,663
Charitable payments (to Church Funds)	1,800	1,800	574
Total Payments	4,043	4,043	2,362
Net of receipts/(payments)		- 355	634
Cash funds last year end		4,001	3,366
Cash funds this year end	£0	£3,646	£4,000

4 Analysis of Receipts and Payments Items

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
Receipts					
Offerings (non- Gift-aided)	15,980	63	43	16,086	10,886
Gift Aided Donations	33,061		10	33,071	34,432
Tax Recovery	9,421	1,391		10,812	10,845
Rents	4,086			4,086	8,614
Interest	824			824	2,304
Café	956			956	-
Other Income	3,393	1,318		4,711	18
Development Fund		6,381		6,381	74,676
Income received to pay to others				-	2,705
Total income	£67,721	£9,153	£53	£76,927	£144,479

Payments

Ministers' Expenses:

Salary, Pension & NI	31,656			31,656	14,199
Pension Deficit Contribution	3,695			3,695	3,553
Car Allowance	43			43	245
Conferences & Book Allowance	70			70	125
Council Tax	1,666			1,666	1,113
Manse Water/ Sewage/ Insurance	889			889	570
Total	38,019	-	-	38,019	19,805

Administration:

Postage & Stationery	184			184	224
Fees & Subscriptions	858			858	1,456
Household Goods	903			903	462
Sundries	1,295			1,295	1,075
Administrator Salary, Pension & NI	2,669			2,669	
Event expenditure	826			826	
Total	6,735	-	-	6,735	3,218

Children's Ministry

Youth Worker	27,340			27,340	16,097
Youth & Children's Work	-			-	40
Messy Church	-			-	674
Children's worker travel, training etc	216			216	-
Youth & Childrens Outreach	1,368			1,368	-
Total	28,924	-	-	28,924	16,731

Evangelism Group

General Evangelism	984			984	427
Total	984	-	-	984	427

Premises Group

Electricity	826			826	802
Gas	1,561			1,561	1,188
Water & Sewerage	150			150	288
Church Insurance	1,870			1,870	1,806
Telephone	425			425	454
Cleaning	1,551			1,551	1,608
Repair & Maintenance	3,398			3,398	2,266
Buildings & Equipment	1,880			1,880	1,517
Total	11,662	-	-	11,662	9,930

Ministry Group

Visiting Ministry/ Moorlands	350			350	660
Teaching Materials	64			64	-
Training/ Retreats	39			39	-
Total	453	-	-	453	660

Missionary Group

Home Mission		2,200		2,200	2,200
BMS		2,200		2,200	2,200
Other Mission Support	2,000			2,000	2,650
Total	2,000	4,400	-	6,400	7,050

Music Group

Other Expenditure	208			208	-
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Building/ Development Fund

Income paid out to others		4,614		4,614	17,655
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Total payments	88,983	10,561	-	99,544	78,181
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5 Paid Employees

	This year to nearest £	Last year to nearest £
Gross Salary, NIC & pension costs	61,665	48,540
Pension Deficit Contributions	3,695	2,724
Total Staff Costs	65,361	51,264
Average number of employees for the year	3.33	1.87

4th May 2022

The Trustees
Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Cornerstone Church

On accounts for the year ended 31st December 2021

Respective responsibilities of Trustees and examiner

The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 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 you as 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 the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept (in accordance with section 41 of the Act); and
 - b. accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: ...SueW.....

Date: ...4/5/2022....

Sue Wintle FMAAT

Accounting Technician

27 Bascott Road
Wallisdown
Bournemouth
Dorset
BH11 8RJ

CORNERSTONE CHURCH, BOURNEMOUTH

England & Wales - Charity number 1163367

Accounts



CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

&

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31st DECEMBER 2020



CORNERSTONE CHURCH

INDEX TO THE REPORT & FINANCIAL STATEMENTS For the year ended 31st December 2020

	Page
Charity Information	3
Report of the Trustees	4 – 11
Financial Statements	12-15
Copy of independent examiner's report on the 2020 accounts for Cornerstone Church	16

CORNERSTONE CHURCH

CHARITY INFORMATION

The Trustees	Mr Toby Butler (Church Leader) Mrs Ann Brignall (ended November 2020) Mr Ian Collier Mr John Hensby Mrs Mary James Mrs Madeleine Parish Mrs RoseMarie Philips (ended November 2020) Mrs Trish Storer (resigned August 2020) Mrs Jacqui Underwood
Secretary	Mrs Mary James
Treasurer	Mr John Hensby
Principle office address	Cornerstone Church Holloway Avenue Bournemouth Dorset BH11 9JR
Registered Charity Number	1163367
Inland Revenue charity number	X95938
Independent Examiner	Mrs Sue Wintle Oak Accounting ***
Bankers	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ Lloyds Bank Plc 1480 Wimborne Road Bournemouth BH10 7AY

CORNERSTONE CHURCH

REPORT OF THE TRUSTEES

For the year ended 31st December 2020

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31st December 2020.

Structure, governance and management

Governing Document

Cornerstone Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision-making body, being the Church Meeting, comprises all the members of the Church, and is governed in accordance with the constitution adopted on 25th September 2014 as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2011.

Cornerstone Church was registered with the Charity Commission on 26th October 2014.

Organisational structure

The Church membership appoints Ministers, Elders, a Church Secretary and a Treasurer to oversee the running of the affairs of the church. The individuals holding these posts also act as Trustees of the charity.

The church had no children's and youth worker from January 2020 – April 2020, as Marie Willis who had been appointed in September 2019, resigned. A new children's and youth worker was appointed and began work in May 2020.

All the other Trustees and office bearers are non-stipendiary.

Recruitment and appointment of New Trustees

Ministers, Elders, Secretary and Treasurer are all Trustees of the charity and their appointment is approved by the membership at a General Meeting, as and when required.

Objectives and activities

Cornerstone Church is a fellowship of Christian people affiliated to the Baptist Union of Great Britain. The mission of the church is summarised by the statement:

“The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.”

Public Benefit

In undertaking the planning of the many activities undertaken during this year, we have taken into account the Charities Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to all within the community in which we serve, both in the provision of services of worship and in provision of community activity and support.

Reviewing Progress in Relation to Priorities Identified Last Year (2019)

The priorities identified at the end of 2019 were as follows:

- i) To discern God's will for our church through a church-wide mission audit, allowing us a church to reflect on what has been and to ask God what he is saying about going forwards. This will help us to strategise for future years and align our priorities.
- ii) To keep prayer & worship of Jesus at the core of all we do. To develop ways of using the new prayer space for both church members and the wider community.
- iii) To grow a healthy church, seeing both growth in numbers and depth of relationship with Jesus. We long to see people coming to faith and growing in faith.
- iv) To see particular growth amongst children, young people and families through our various activities, as well as through detached work and one-off special events.
- v) To invest in and empower new leaders.
- vi) To encourage more of a discipleship culture at Cornerstone church, looking at housegroups and other ways of encouraging growth in our walks as Christians.
- vii) Seeking to become more aware of the needs of our community and to respond where we are able to help – particularly to support those who feel socially isolated and those struggling financially.

Progress made on these priorities:

- i. A team of 12 met in the summer of 2020 as part of a mission audit, led by an external consultant. As a result of this reflection and visioning process – also aided by a church survey – we began to put in place the following:
 - A new café area in the foyer, planned in the autumn term, with work done early 2021. It was clear that a café would serve our local area, as well as being enjoyed by church members.
 - Provision for victims of domestic abuse. Several people felt that we could be doing more to reach out to victims of domestic abuse. In November, BCHA (Bournemouth Churches Housing Association) set up a weekly drop-in service. We also began to form the 'Women's Wellbeing Café', a weekly space of friendship and support for local women. The opening of this was delayed until 2021 due to Covid restrictions.
 - We agreed that more could be done around discipleship. A team was put together to look further into this.
- ii. Covid-19 restrictions hit the church and nation in the middle of March 2020. Leading up to this, we had been starting to be more open in worship and more people were speaking out prophetically. From March 2020 – July 2020 we went online for our services and were not allowed in the building. Worship and prayer were still considered key and we set up a phone buddy system – people were encouraged to pray for each other over the phone/text etc. We opened the prayer space and church as a place of private prayer on various days in the summer of 2020, but uptake was low. We offered prayer and chats to people in the local community – this was more popular, but not buzzing! Once back in the building, restrictions still limited sung worship, but we did still worship! We also opened the prayer space and indeed the whole building for our Christmas walk through, which was a wonderful success and open to the whole community.

- iii. Although Covid-19 has restricted us in many ways, we have still seen numerical growth and have certainly seen people go deeper with God, as they have been challenged to meet with God as individuals rather than rely on the Sunday gathering to 'do it for them'. Several individuals, couples and families have joined our church in 2020 and in July 2020 we were delighted to baptise one of our newer attendees.
- iv. Our full-time youth & children's worker resigned in early January. We appointed a new youth & children's worker in March 2020, to start in May 2020. Although this was during lockdown, we were sure they would be effective and the appointment was still necessary. They ran our children's work online until July 2020, then various family gatherings on a Sunday afternoon, followed by the start of kids' church on a Sunday – until we had to stop again due to lockdown in November. We have been able to do a good amount of detached work since June 2020, meeting a number of local young people to chat and sometimes pray with them. Junior Youth Club and Youth Club both began again in the Autumn term, with Youth Club also meeting online prior to that, as well as in person, outside during the summer. We began running our playgroup for under 5s and parents again in the Autumn term. Everything was under restrictions, but we feel we made a significant positive impact on the lives of those around us. Even with restrictions, we still ran an all-age family gathering, as well as a Light Party, which around 70 people attended, many from our local community.
- v. We appointed a new, young head of AV in July 2020 and another young adult became worship director in Spring 2020. Our AV director has been able to attend staff meetings and therefore received some input and training when we have been able to meet in person. We still hope to do more with both of them, but are pleased to have both in these roles. Another under 40 year old joined to co-lead the women's wellbeing café. All of these people are under 40 and have not led anything before. We hope to do more training with them as the months go on.
- vi. Although many housegroups were unable to meet in person throughout 2020, we encouraged housegroups to continue to meet online and many did. We also ran discipleship zoom groups on Sundays, headed up by various leaders, including some Moorlands students. These were a great way of encouraging congregation members to actively participate on a Sunday instead of passively watching a service. There is more to do in this area, but we are pleased with what we have been able to do given it has been a strange year.
- vii. One of the big needs of our community in this lockdown year, has been people struggling due to isolation. We have done what we can, through meeting outside for tea and coffee, running playgroup and other children's groups and starting a phone buddy system. Another unmet need is provision for those suffering from domestic violence which we were able to offer some support for through the BCHA drop-in. We have also supported various congregation members through our Fellowship Fund. In time, we would like to run a CAP money management course.

Achievements and Performance

Prior to March 2020, we would see about 70-80 people in attendance at church, with 6-10 children. Our church went online from March 22nd – mid-July 2020, but people remained engaged either online or via our newsletter and phone buddy system.

Attendance post-Covid has been varied and restricted as about a quarter of the congregation were wary of returning. We did see some new people join us however, including new families. By November 2020, we were seeing up to 18 children at church most Sundays and around 50 adults.

Membership of the church stood at 54 during the year.

We held a Light Party in October half term for local families. About 70 attended and despite restrictions was very well received. Our Christingle took place outside due to lockdown/high rates of infection. We had around 40-50 people in attendance, although this is slightly difficult to judge as it was dark! Everyone had fun and we finished with fireworks, which was lovely. We were able to use the puppets at both of these events.

We transformed the church into a walk-through nativity scene for one week as we approached Christmas. Families were walked through 6 different tableaux and talked through the story of Jesus' birth using videos, music and 'guides'. It was powerful and around 70-100 people came along, many of whom do not normally attend church.

We had a wonderful carol service, again outside, but we were allowed to sing! It was an amazing opportunity to share Jesus' love with our local area. There were around 100 people there. In the week running up to it, we went in groups of 6 to sing at people's houses who were more housebound at the time. It was joyfully received and was a blessing to the neighbours too.

Activities mainly geared towards adults

- Tuesday evening Sports Night ran for a short period of time from January – March and then in the Autumn, with restrictions in place.
- Meeting for over 50s and Coffee morning continued to run January – March 2020, until lockdown and both were well attended.
- During the summer, we held open coffee times outside on a Wednesday, this was a temporary substitute for meeting for over 50s and Coffee morning. This continued until it got too cold and was hugely appreciated by older people in particular who had found lockdown very isolating.
- BCHA began their drop-in advice service for victims of domestic abuse in November, running weekly on a Monday.
- The “Time Out Group” (TOG) decided to end, partly due to Covid but also the age and capacity of those in the group.
- Narcotics Anonymous used the facilities at Cornerstone Church as much as possible throughout the year on a Monday night, as support groups were allowed to continue even through some lockdowns.
- Community Dancing ran January – March but did not start up again in 2020.
- Door to Door visiting was paused during Covid.
- Two new boot camps began at the church, run by women from the local community.
- Housegroups continued throughout the year, in person where possible, but mainly online via zoom.

Activities geared mainly towards children and young people

- Tuesday morning Parents and Toddlers Group was forced to take a break from March – September 2020, but restarted in a restricted format for the Autumn term, as there was a clear need in the community. Most weeks we saw 10-15 young families in attendance despite the restrictions.
- Junior Youth Club ran January – March, but had to stop from March – September. This was restarted in September, with around 10-16 children in attendance.
- Youth Club ran January – March 2020 and restarted online in May 2020, followed by meeting in person outside from July 2020. In the Autumn term it ran indoors and again was seen as a support group, as many of our young people fitted the categories of young people in need of extra support (LAC, bullied, mental health issues).
- A puppet group meet for rehearsal, and regularly perform at special services and all age gatherings throughout the year, where possible during the various restrictions.
- One student from Moorlands Bible College has been with us since October 2018 and has been a great asset wherever he has helped. He has been invaluable in support at children’s events, but also in preaching and leading. Another student joined us in October 2019 and helped with children’s and youth clubs as well as design. This student left in June 2020 to go to another church for placement. In September 2020, we welcomed 2 new Moorlands students, who again made a big impact in helping with kids and youth clubs and events. As well as giving their help at the church (especially with youth events), it forms a part of their on-going training and development in their college course.
- The 68th Guides, Brownies and Rainbows met until the start of lockdown and have

since ceased to continue running a group here, due to low numbers.

Maintaining the provision of facilities at Cornerstone Church

The church employs the following self-employed contractors on a regular basis:

- a) Busy Bees to clean the premises (Busy Bees were on furlough for various months of 2020)
- b) Superior Property Services to cut the grass which surrounds the premises.
- c) Other contractors are employed on an ad hoc basis as required

Developing facilities at Cornerstone Church

A contractor began work on the refurbishment of the main hall in February 2020. This was completed in July 2020 and all agree it is brilliant. It was then decided to redecorate the side hall and turn the foyer into a proper café space. This was approved at a church meeting. The total cost of all this refurbishment was £86,700.

Links with other Community Agencies

It has been encouraging to receive positive feedback during the year from the community, schools and community organisations on our activities, and to continue to be recognised as being active in supporting the local community.

- Oak Academy students continued to attend Open Door to make teas and coffee, until restrictions stopped this.
- 75 shoeboxes were collected for distribution via “Samaritan's Purse” working with needy children in various countries around the world.
- Strong links with the charity Hopestonia continue. Cornerstone has collected household items which are taken to Estonia by this local charity.
- Food Bank support continued throughout the year with the church support switching to the Kinson Foodbank based at St. Andrew’s Church. We donated to the Food Bank at Harvest and also from the Fellowship Fund when the need was great.
- We have also raised money for both local charities and for supporting those charities working overseas. A Macmillan coffee morning was held in September raising some £148 for Macmillan Caring Locally. We also donated £300 to Christ the King school towards their wellbeing support for children returning to school after lockdown.

Financial Position

Income

Income from donations paid to our bank increased as a result of the lockdown, as some donors started regularly giving that way. Income from those who gave their offerings at Church was, understandably, well down, as was rent income, so overall income was roughly in line with budget.

In addition to general fund income, we collected and paid over the following sums for other purposes:

- £446 from our Harvest offerings to support the work of Kinson Foodbank;
- £895 from Christmas offerings to support the work of Faithworks Wessex among the homeless.

- £1,431 for the Fellowship Fund to support Church members and our local community in financial need.

Expenditure

There were quite a few savings on the costs of running the building and activities during long periods when we couldn't meet properly. Pension Deficit Contributions were reduced for a few months and we were also without a Youth Worker for about 4 months before AJ arrived. Overall, we spent £15,000 less on our general activities than we expected when we agreed the budget in November 2019.

Balances

The original 2020 budget predicted a £32,000 deficit for the year, but the expenditure savings and the recharge of the Youth Worker costs to the Development Fund meant that our general reserves only dropped slightly from £50,200 to £48,500 in the year.

Development Fund

The Church building was less used in 2020, but that meant we had time to redevelop the main hall and to improve storage facilities, update the side hall and install café facilities in the foyer. The costs of all this came to about £86,700 and this, plus the Youth Worker costs, were charged to the Development Fund. We're grateful to a few regular donors who keep some income coming in, but the overall effect reduced the balance on that fund from £173,500 to £77,500.

Looking Ahead

Although 2021 is looking unpredictable with Covid-19 still very much present and restrictions high, here are our 2021 priorities:

- i) To keep prayer & worship of Jesus at the core of all we do. We would like to run an evening service at some point, with more time to pray & worship, uninterrupted. We would like to return to our regular rhythm of prayer throughout the week, once restrictions are over.
- ii) To grow a healthy church, all looking to go further in their journey with Jesus, as missional disciples, building God's kingdom.
- iii) To see further growth and consolidation amongst our children's and young people's work. We have good links with schools which we would like to grow. We would like to start a junior mega club (mini mega club) for reception – year 2 aged children, as well as a drop-in café for teenagers.
- iv) To see the families of those who come for kids work engaged in the church too, through chats in the café and hopefully see them coming on Sundays too and finding their own faith.
- v) To firm up our pastoral care system, ensuring that needs are being met in the most caring, efficient and effective way possible.
- vi) To start a women's wellbeing café, engaging with and supporting women from our local community and signposting them to further support as needed.
- vii) To look at running a discipleship year.
- viii) To continue to meet the needs of our local community. We would especially like to start a CAP money course.

Section A Receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £	Notes
A1 Receipts						
Income from Offerings & Gift Aid	39,342	7,050	-	46,391	45,317	2 (ii)
Tax Recovery	9,887	-	-	9,887	10,845	
Other Income	1,783	-	-	1,783	10,935	
Building/ Development Fund	-	7,760	-	7,760	74,676	2 (ii)
Income received and paid out to others	-	-	2,920	2,920	2,705	2 (iii)
Sub total (Gross income for AR)	51,012	14,810	2,920	68,742	144,479	
A2 Asset and investment sales, (see table).						
Total receipts	£51,012	£14,810	£2,920	£68,742	£144,479	
A3 Payments						
Ministers' expenses	38,418	-	-	38,418	19,805	
Administration:	2,542	-	-	2,542	3,218	
Children's Ministry	16,731	-	-	16,731	8,325	
Evangelism	427	-	-	427	1,894	
Premises	9,930	-	-	9,930	12,730	
Ministry	660	-	-	660	2,251	
Missionary support	-	7,050	-	7,050	7,000	2 (ii)
Music Group	98	-	-	98	-	
Special Exp. (Manse refurbishment, etc.)	-	-	-	-	5,946	
Building/ Development Fund	-	87,690	-	87,690	17,655	2 (ii)
Payment of income received for others	-	-	2,920	2,920	2,705	2 (iii)
Sub total	68,806	94,740	2,920	166,466	81,529	
A4 Asset and investment purchases, (see table)						
Sub total	-	-	-	-	-	
Total payments	£68,806	£94,740	£2,920	£166,466	£81,529	
Net of receipts/(payments)	- 17,794	- 79,929	-	- 97,724	62,950	
A5 Transfers between funds	16,097	- 16,097	-	-	-	
A6 Cash funds last year end	50,227	173,542	-	223,769	160,820	
Cash funds this year end	£48,530	£77,516	£0	£126,045	£223,769	

Section B Statement of assets and liabilities at the end of the period

Categories	Unrestricted funds	Designated funds	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
B1 Cash funds					
CAFbank	24,170			24,170	6,082
Affirmative Deposit Fund	-	-		-	3,384
United Trust Bank	-	16,401		16,401	84,948
Redwood Bank	-	61,115		61,115	60,206
Baptist Together Fund	24,359			24,359	69,149
Total cash funds	£48,530	£77,516	£0	£126,045	£223,769

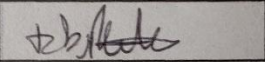
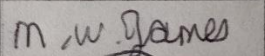
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
		£0	£0	£0

B3 Investment assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
		£0	£0	£0

B4 Assets retained for charity's own	Details	to nearest £	to nearest £	to nearest £
Church Buildings	At Insurance Valuation		1,409,234	1,393,912
Church Manse	At Insurance Valuation		258,913	258,913
Church Contents	At estimated realisable value	7,000		5,000
Total Capital Asset Value		£7,000	£1,668,147	£1,657,825

B5 Liabilities	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
				-

Signed by two Trustees on behalf of all the Trustees

Signature	Print Name	Date of approval
	TOBY BUTLER	22/10/21
	MARY JAMES	22/10/21

Cornerstone Church, Bournemouth
Notes to Financial Statements Year Ended 31st December 2020

1 Accounting Policies

- (i) **Basis of Accounting**
The Financial Statements have been prepared in accordance with the Charities Act 2011, on the Receipts and Payments basis.
- (ii) **Grant Making Policy**
Grants, gifts and donations were made to various organisations in the furtherance of the charity's objectives. Monies donated from general funds to Missionary causes are detailed below. Monies received for specific causes are held in a Restricted Fund pending remittance of monies to the appropriate beneficiary.
- (iii) **Assets for Church Purposes**
Assets and property, which are retained for or are occupied by Church purposes and which are non- investment assets, are valued at insured values and are listed on the Statement of Assets and Liabilities as non- monetary assets.

2 Analysis of Financial Movements for the Year

- (i) **UNRESTRICTED FUNDS** may be used by the Church for any of its ordinary purposes. The movement in the funds are given in the Receipts & Payments Account
- (ii) **DESIGNATED FUNDS** represent funds set aside by the Trustees, out of ordinary unrestricted general funds, for specific purposes or projects, but they can be transferred back into general funds at any time.

PURPOSE	Balance 1st Jan 2020 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2020 to nearest £
SCBA Home Mission	-	2,200	2,200	-
Baptist Missionary Society	-	2,200	2,200	-
Small Gifts to 7 other missions	-	2,650	2,600	50
Development Fund	173,542	7,760	103,787	77,516
Totals	£173,542	£14,810	£110,787	£77,566

- (iii) **RESTRICTED FUNDS** represent donations or grants received or invited for specific purposes. Any balance remaining unspent must be carried forward as a balance on that fund and cannot be absorbed into general funds.

FUND NAME	FUND PURPOSE	Balance 1st Jan 2020 to nearest £	Receipts to nearest £	Payments to nearest £	Balance 31st December 2020 to nearest £
Kinson Foodbank	Christian Charity	-	446	446	-
Fellowship Fund	Church Subsidiary Fund	-	1,431	1,431	-
Faithworks Wessex	Christian Charity	-	895	895	-
McMillan	Nursing Charity	-	148	148	-
Totals		£0	£2,920	£2,920	£0

3 Sundry Accounts

There are 9 Funds and Groups attached to the Church, which only exist because the Church exists. They operate their own finances, which are subject to separate independent examination. A summary of their combined activities is given below and copies of their accounts can be obtained from the Church Treasurer. They are:

- Fellowship Fund
- Megadub
- Open Door
- Praisin' Puppets
- Re:Fresh Coffee Morning
- Sunshine Parent & Toddler Group
- Sports Group
- Time Out Group
- Youth Club

Sundry Funds held by connected Groups and Funds

	Restricted Funds to nearest £	2020 Total to nearest £	2019 Total to nearest £
Receipts			
Operating Activities to further Charity's objects	2,728	2,728	3,911
Operating Activities to generate funds	268	268	936
Total Receipts	2,996	2,996	4,848
Payments			
Payments for generating funds	125	125	608
Operating Activities to further Charity's objects	1,663	1,663	3,720
Charitable payments (to Church Funds)	574	574	1,483
Total Payments	2,362	2,362	5,812
Net of receipts/(payments)	634	634	964
Cash funds last year end	3,366	3,366	4,331
Cash funds this year end	£4,001	£4,001	£3,366

4 Analysis of Receipts and Payments Items

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted Funds to nearest £	Total funds to nearest £	Last year to nearest £
Receipts					
Offerings (non- Gift-aided)	9,953	-	-	9,953	10,886
Gift Aided Donations	29,389	7,050	-	36,439	34,432
Tax Recovery	9,887	-	-	9,887	10,845
Rents	1,558	-	-	1,558	8,814
Interest	225	1,675	-	1,899	2,304
Other Income	1	-	-	1	18
Development Fund	-	6,086	-	6,086	74,676
Income received to pay to others	-	-	2,920	2,920	2,705
Total income	£51,012	£14,810	£2,920	£68,742	£144,479

Payments

Ministers' Expenses:					
Salary, Pension & NI	32,443	-	-	32,443	14,199
Pension Deficit Contribution	2,724	-	-	2,724	3,553
Car Allowance	330	-	-	330	245
Conferences & Book Allowance	407	-	-	407	125
Council Tax	1,702	-	-	1,702	1,113
Manse Water/ Sewage/ Insurance	812	-	-	812	570
Total	38,418	-	-	38,418	19,805
Administration:					
Postage & Stationery	165	-	-	165	224
Fees & Subscriptions	1,232	-	-	1,232	1,456
Household Goods	373	-	-	373	462
Sundries	772	-	-	772	1,075
Total	2,542	-	-	2,542	3,218
Children's Ministry					
Youth Worker	16,097	-	-	16,097	7,945
Youth & Children's Work	40	-	-	40	191
Messy Church	674	-	-	674	189
Total	16,731	-	-	16,731	8,325
Evangelism Group					
General Evangelism	427	-	-	427	811
Frontline	-	-	-	-	1,083
Total	427	-	-	427	1,894
Premises Group					
Electricity	802	-	-	802	655
Gas	1,188	-	-	1,188	1,262
Water & Sewerage	288	-	-	288	120
Church Insurance	1,806	-	-	1,806	1,788
Telephone & Broadband	454	-	-	454	591
Cleaning	1,608	-	-	1,608	3,396
Repair & Maintenance	2,266	-	-	2,266	3,413
Buildings & Equipment	1,517	-	-	1,517	1,507
Total	9,930	-	-	9,930	12,730
Ministry Group					
Visiting Ministry/ Moorlands	660	-	-	660	1,920
Teaching Materials	-	-	-	-	281
Training/ Retreats	-	-	-	-	50
Total	660	-	-	660	2,251
Missionary Group					
Home Mission	-	2,200	-	2,200	2,200
BMS	-	2,200	-	2,200	2,200
Other Mission Support	-	2,650	-	2,650	2,600
Total	-	7,050	-	7,050	7,000
Music Group	98	-	-	98	-
Special Expenditure					
Building/ Development Fund	-	87,690	-	87,690	17,655
Income paid out to others	-	-	2,920	2,920	2,705
Total payments	68,806	94,740	2,920	166,466	81,529

5 Paid Employees

	This year to nearest £	Last year to nearest £
Gross Salary, NIC & pension costs	48,540	22,144
Pension Deficit Contributions	2,724	3,553
Total Staff Costs	51,264	25,697
Average number of employees for the year	1.87	0.875

8th February 2021

The Trustees
Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Cornerstone Church

On accounts for the year ended 31st December 2020

Respective responsibilities of Trustees and examiner

The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 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 you as 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 the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
 - a. proper accounting records are kept (in accordance with section 41 of the Act); and
 - b. accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: ...SueW.....

Date: ...8/2/2021....

Sue Wintle FMAAT

Accounting Technician

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Wallisdown
Bournemouth
Dorset
BH11 8RJ