



**CORNERSTONE CHURCH (BOURNEMOUTH)**

**REPORT**

**&**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31<sup>st</sup> DECEMBER 2020**



## **CORNERSTONE CHURCH**

### **INDEX TO THE REPORT & FINANCIAL STATEMENTS For the year ended 31<sup>st</sup> 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 31<sup>st</sup> December 2020**

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31<sup>st</sup> 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 25<sup>th</sup> 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 26<sup>th</sup> 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 22<sup>nd</sup> – 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 68<sup>th</sup> 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.

## Receipts and payments accounts

CC16a

For the period from	Period start date	Period end date
1st January 2020		31st December 2020

### 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
<b>A1 Receipts</b>						
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)
<b>Sub total (Gross income for AR)</b>	<b>51,012</b>	<b>14,810</b>	<b>2,920</b>	<b>68,742</b>	<b>144,479</b>	
<b>A2 Asset and investment sales, (see table).</b>						
<b>Total receipts</b>	<b>£51,012</b>	<b>£14,810</b>	<b>£2,920</b>	<b>£68,742</b>	<b>£144,479</b>	
<b>A3 Payments</b>						
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)
<b>Sub total</b>	<b>68,806</b>	<b>94,740</b>	<b>2,920</b>	<b>166,466</b>	<b>81,529</b>	
<b>A4 Asset and investment purchases, (see table)</b>						
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Total payments</b>	<b>£68,806</b>	<b>£94,740</b>	<b>£2,920</b>	<b>£166,466</b>	<b>£81,529</b>	
<b>Net of receipts/(payments)</b>	<b>- 17,794</b>	<b>- 79,929</b>	<b>-</b>	<b>- 97,724</b>	<b>62,950</b>	
<b>A5 Transfers between funds</b>	<b>16,097</b>	<b>- 16,097</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>A6 Cash funds last year end</b>	<b>50,227</b>	<b>173,542</b>	<b>-</b>	<b>223,769</b>	<b>160,820</b>	
<b>Cash funds this year end</b>	<b>£48,530</b>	<b>£77,516</b>	<b>£0</b>	<b>£126,045</b>	<b>£223,769</b>	



# 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 £
<b>B1 Cash funds</b>					
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
<b>Total cash funds</b>	<b>£48,530</b>	<b>£77,516</b>	<b>£0</b>	<b>£126,045</b>	<b>£223,769</b>

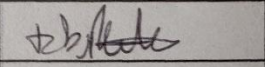
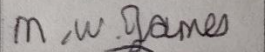
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
		£0	£0	£0

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
<b>Total Capital Asset Value</b>		<b>£7,000</b>	<b>£1,668,147</b>	<b>£1,657,825</b>

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
<b>Totals</b>	<b>£173,542</b>	<b>£14,810</b>	<b>£110,787</b>	<b>£77,566</b>

- (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	-
<b>Totals</b>		<b>£0</b>	<b>£2,920</b>	<b>£2,920</b>	<b>£0</b>

**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
- Pralsin' 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 £
<b>Receipts</b>			
Operating Activities to further Charity's objects	2,728	2,728	3,911
Operating Activities to generate funds	268	268	936
<b>Total Receipts</b>	<b>2,996</b>	<b>2,996</b>	<b>4,848</b>
<b>Payments</b>			
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
<b>Total Payments</b>	<b>2,362</b>	<b>2,362</b>	<b>5,812</b>
<b>Net of receipts/(payments)</b>	<b>634</b>	<b>634</b>	<b>964</b>
<b>Cash funds last year end</b>	<b>3,366</b>	<b>3,366</b>	<b>4,331</b>
<b>Cash funds this year end</b>	<b>£4,001</b>	<b>£4,001</b>	<b>£3,366</b>



**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 £
<b>Receipts</b>					
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
<b>Total income</b>	<b>£51,012</b>	<b>£14,810</b>	<b>£2,920</b>	<b>£68,742</b>	<b>£144,479</b>

**Payments**

<b>Ministers' Expenses:</b>					
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
<b>Total</b>	<b>38,418</b>	<b>-</b>	<b>-</b>	<b>38,418</b>	<b>19,805</b>
<b>Administration:</b>					
Postage & Stationery	165	-	-	165	224
Fees & Subscriptions	1,232	-	-	1,232	1,456
Household Goods	373	-	-	373	462
Sundries	772	-	-	772	1,075
<b>Total</b>	<b>2,542</b>	<b>-</b>	<b>-</b>	<b>2,542</b>	<b>3,218</b>
<b>Children's Ministry</b>					
Youth Worker	16,097	-	-	16,097	7,945
Youth & Children's Work	40	-	-	40	191
Messy Church	674	-	-	674	189
<b>Total</b>	<b>16,731</b>	<b>-</b>	<b>-</b>	<b>16,731</b>	<b>8,325</b>
<b>Evangelism Group</b>					
General Evangelism	427	-	-	427	811
Frontline	-	-	-	-	1,083
<b>Total</b>	<b>427</b>	<b>-</b>	<b>-</b>	<b>427</b>	<b>1,894</b>
<b>Premises Group</b>					
Electricity	802	-	-	802	655
Gas	1,188	-	-	1,188	1,262
Water & Sewerage	288	-	-	288	120
Church Insurance	1,806	-	-	1,806	1,786
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
<b>Total</b>	<b>9,930</b>	<b>-</b>	<b>-</b>	<b>9,930</b>	<b>12,730</b>
<b>Ministry Group</b>					
Visiting Ministry/ Moorlands	660	-	-	660	1,920
Teaching Materials	-	-	-	-	281
Training/ Retreats	-	-	-	-	50
<b>Total</b>	<b>660</b>	<b>-</b>	<b>-</b>	<b>660</b>	<b>2,251</b>
<b>Missionary Group</b>					
Home Mission	-	2,200	-	2,200	2,200
BMS	-	2,200	-	2,200	2,200
Other Mission Support	-	2,650	-	2,650	2,600
<b>Total</b>	<b>-</b>	<b>7,050</b>	<b>-</b>	<b>7,050</b>	<b>7,000</b>
<b>Music Group</b>	98	-	-	98	-
<b>Special Expenditure</b>	-	-	-	-	5,946
Building/ Development Fund	-	87,690	-	87,690	17,655
Income paid out to others	-	-	2,920	2,920	2,705
<b>Total payments</b>	<b>68,806</b>	<b>94,740</b>	<b>2,920</b>	<b>166,466</b>	<b>81,529</b>

**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
<b>Total Staff Costs</b>	<b>51,264</b>	<b>25,697</b>
Average number of employees for the year	1.87	0.875

8<sup>th</sup> 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 31<sup>st</sup> 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

27 Bascott Road  
Wallisdown  
Bournemouth  
Dorset  
BH11 8RJ