



CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

FOR THE YEAR ENDED

31st DECEMBER 2021



CORNERSTONE CHURCH

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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.

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. In September 2021, we were pleased to employ Christina Cashell as our part-time 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 (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.

Receipts and payments accounts

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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

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

	Details			
B3 Investment assets		£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

Cornerstone Church, Bournemouth
Notes to Financial Statements for year ended 31st December 2021

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		4,614		4,614	17,655
Income paid out to others		1,547		1,547	2,705
Total payments	88,983	10,561	-	99,544	78,181

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

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