



CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

FOR THE YEAR ENDED

31st DECEMBER 2023



CORNERSTONE CHURCH

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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

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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	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

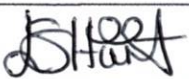

	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets				
		£0	£0	£0

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	1,724,454
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 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 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

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
Funds taken by Group that is no longer part of the Church
Charitable payments (to Church Funds)

Total Payments

Net of receipts/(payments)

Cash funds last year end

Cash funds this year end

Restricted Funds to nearest £

2023 Total to nearest £

2022 Total to nearest £

-	-	3,408
-	-	730
-	-	150
-	-	4,288
-	-	672
126	126	2,597
739	739	-
534	534	1,381
1,398	1,398	4,650
- 1,398	- 1,398	- 362
1,398	1,398	1,761
£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