



## Trustees' Annual Report for the Period

1<sup>st</sup> October 2019 to 30 September 2020

Cornerstone Church Bridlington CIO

### Aim and Purposes

The main aim and purpose of Cornerstone Church Bridlington is to advance the Christian faith by preaching the message of the Bible and the central tenets of faith, forgiveness, love, and care for others in our community. By doing this the church educates its members and those of the local community as to the tenets of the Christian faith and how that understanding and knowledge can have a positive, helpful impact on their lives and their community.

### Objectives and Activities

Having due regard to the Charity Commission's guidance, and the need to provide benefit to the public, the Trustees seek to achieve our aims and purposes by: holding a Sunday morning service open to all where there are facilities for families with children. The video link between the Main Church room and the Coffee room where parents can take children to play and still be able to hear the main service, has been a useful addition to our facilities.

Tea, coffee and biscuits are served before and after the morning service to allow opportunity for members and visitors to share fellowship and friendship and to get to know one another better.

Our work with children and young families centres around Tots and Co, and Fun Club, both of which operate on a Friday during term time. Tots and Co is held in the afternoon and we have a consistent number of parents and carers with their pre-school children enjoying play, singing and story time. This is an invaluable time of social interaction for many of the parents as they, as well as the children, enjoy tea, coffee, juice and biscuits. Fun Club for 5-11 year olds meets early on the Friday evening, and again we have a regular growing core of children who enjoy a mix of Bible stories, quizzes, singing, games and craft sessions.

During the August holidays we had planned a Holiday Club every Friday afternoon, rounding off the Holiday club with a Family BBQ on the final weekend. But Due to the Covid-19 pandemic all our planned outreach came to an abrupt halt after the 15<sup>th</sup> March as in line with Government instructions all the churches closed

The closure also impacted our outreach to men in the town as our Men's Breakfast, program had to be cancelled, and several Ladies Lunches, the Ladies outreach due to be held on the 5<sup>th</sup> December was also cancelled in light of the spread of the virus as Winter approached. Unfortunately our low key outreach coffee sessions at Eastfield Garden centre have also been put on ice until we see a relaxation of the rules on social gatherings.

Also our coffee morning in support of the Macmillan Cancer "big coffee morning" due to be held on the 25<sup>th</sup> September had to be cancelled when the government introduced the "6 rule" which made running the event impractical. But due to the generosity of the congregation of Cornerstone church we were able to send a donation of £300 to Macmillan Cancer Support.

An inevitable part of life is growing older, perhaps facing serious illness, and end of life, and we have experienced these situations within our Fellowship.

We have been able to support members in these situations with prayerful, caring and also practical support for those individuals and their families.

This support has in several cases included conducting funerals of which we conducted six funeral services between January to June. Again due to the government restrictions on numbers these services were not as we would have liked them to be but the families were most appreciative of the care and service given by Cornerstone

## **Summary of the main achievements during the year ( pre- Shut down)**

In the run-up to Christmas, we continued our studies on a Sunday morning looking at the 10 Commandments and their relevance in the life of a 21 century Christian. In November we held a believers adult baptism service when two men from the fellowship were baptised.

The church purchased a supply of Advent study books for each church member so that in the run up to Christmas we could together prepare our hearts as we look forward to celebrating Christmas. A supply of Advent Calendars was also purchased and distributed to all our young people

On the 15<sup>th</sup> of December we held our all age Christmas service in the morning and this service was packed out with around 15 children and their parents besides all the regular church members our Carols by Candle light Service in the evening was also well attended.

## **Covid 19 pandemic Shut-down**

As touched on earlier Cornerstone Church closed it's doors on the 15<sup>th</sup> March when our Government imposed a lock down on the whole country.

In an attempt to keep in touch with our congregation the Church Newsletter, which was a by-monthly publication was increased to a weekly double sided A4 sheet distributed by e-mail and by hand to those without the technology to receive it electronically, we also signed up to the "Zoom" platform to enable a good number of the church to meet virtually once a week on a Tuesday morning for an informal time of fellowship.

Each of the trustees were assigned a number of the Cornerstone fellowship to keep in touch with by phone and provide any help required by individuals.

A weekly service was recorded and published on YouTube , and a good number of our fellowship were able to watch the service each week, It was encouraging to see some of our older folks getting to grips with new technology and discovering a whole new world!

When the lock down was lifted we were able to re-open the church for Sunday morning services with a reduced capacity making sure the our meetings were Covid safe, observing social distancing and hand sanitization.

At the time of this report we were not able to have refreshments before or after our services.

Our children's work is still on hold and we plan to review this at the end of the year and look forward to being able to restart this work safely, as soon as possible.

Cornerstone Church has been blessed financially during this shut down by the continued giving of the fellowship and by individual gifts that have been received, to the extent that we have been able to help others who have perhaps not been in such a fortunate position as us.

Due to the Covid restrictions our AGM this year will not be a face to face meeting but information packs will be sent round with opportunities for comments and suggestions to be fed back to the support team.

We long to get back to normality, whatever that may look like in the days ahead.

## **Finance**

We are still experiencing difficult circumstances due to the Covid-19 pandemic, but we still have much cause to thank God, and the fellowship, for the faithful, generous financial support which has continued. During 'lockdown' we could not receive the usual cash donations, and although some expenses were reduced, others continued. However, due to the regular standing order receipts, we were able to continue without having to use our Reserves. Our total income for church use amounted to £21,764.38 which included a legacy of £5,000; and there was further giving for missions of £4,134.85 which included our regular grants. The expenditure which included £8,792.46 of continued refurbishment and essential works, amounted to £22,391.31; and there were regular payments to missions of £4,104.36. Although the usual church activities have been restricted during this financial year, because the giving to missions which we regularly support has been maintained, and additional grants also made, we have in some part helped these missions to continue to benefit people in real need in practical and caring ways, showing them the love of Jesus, and hopefully making a real difference to their lives.

## **Reserves Policy**

Cornerstone continues to have an agreed Reserves Policy of £35,000 to cover cash flow, possible loss of income from elderly members, and funds to cover large repair and maintenance bills which would not be possible from our regular income. This policy has served us well during the current pandemic, but as we had exceeded our 'target' we were in a position to continue with the agreed refurbishments and essential works, and in addition, give additional grants to the missions we support, to help and encourage them to continue during these unprecedented times.

Cornerstone Church would not be able to function were it not for the valuable work of its many voluntary workers who undertake tasks ranging from administration, preaching and teaching to practical building maintenance. We would like to thank all these volunteers who work so hard to make Cornerstone the lively warm and welcoming community that it is. In particular, our Church Secretary who works tirelessly on the administration of the church along with the Support Team. Also our Church Treasurer who keeps the church finances on track and helps the Support Team understand the church accounts and finances.

## **Administrative information**

Cornerstone Church Bridlington CIO,  
St Johns Walk  
Off Brett Street  
BRIDLINGTON  
East Yorkshire YO16 4HJ

Registered Charity Number 1173459

## **Structure, Governance and Management**

Cornerstone Church has a CIO Foundational Constitution whose trustees are selected by vote of its Charity trustees only.

The charity trustees have the general control and management of the administration of Cornerstone Church and may for that purpose exercise all the powers of the church.

The trustees have a duty of care to perform their function as trustees of the church in a manner that would most likely further the purposes of Cornerstone Church.

Guidance on the above has been taken from our church Solicitor, the Charities Commission web site, Stewardship and the Association of Church Accountants and Treasurers (ACAT).

The trustees have purchased a Risk Assessment Tool Kit to help them keep abreast of potential problem areas.

We have an up-to-date Safeguarding Policy in place and we conduct regular training sessions and DBS checks on all relevant workers.

Cornerstone Church is an associate member of FIEC (Fellowship of Independent Evangelical Churches).

## **Names of the Charity trustees who managed the charity from the 1<sup>st</sup> October until the 30<sup>th</sup> September 2020 are:**

Mrs Sophia White	
Mrs Rosemary Gilliland	Mr Rodger Armitage
Mr David Collier	Mrs Pat Armitage
Mrs Susan Collier	Mrs Sara Dean (Secretary)
Mr Stuart Howarth (Chair)	

**Approved by the Trustees on**

**and signed on their behalf by Stuart Howarth**

A handwritten signature in black ink, appearing to read 'Stuart Howarth', with a long horizontal flourish underneath.



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
Cornerstone Church Bridlington CIO

No (if any)  
1173459

CC16a

## Receipts and payments accounts

For the period from	Period start date 01/10/2019	To	Period end date 30/09/2020
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
General Offerings	10,555	-	-	10,555	11,329
Other Income	340	-	-	340	868
Fun club receipts	35	-	-	35	-
Legacy	5,000	-	-	5,000	14,018
Gift Aid	2,878	-	-	2,878	2,329
Interest	246	-	-	246	192
Gifts in memory of 3 members	2,710	-	-	2,710	-
Missionary incl Tithed Grants	-	3,307	-	3,307	4,152
Special Purposes	#	828	-	828	87
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>21,764</b>	<b>4,135</b>	<b>-</b>	<b>25,899</b>	<b>32,975</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>21,764</b>	<b>4,135</b>	<b>-</b>	<b>25,899</b>	<b>32,975</b>
<b>A3 Payments</b>					
Premises	10,740	-	-	10,740	23,464
Utilities	1,798	-	-	1,798	2,048
Insurance	916	-	-	916	996
Licences/Subscriptions	1,490	-	-	1,490	497
Youth Work	199	-	-	199	177
Outreach/Publicity	1,146	-	-	1,146	420
Catering	393	-	-	393	507
Sundries	660	-	-	660	679
Visiting Ministry	30	-	-	30	635
Grants to Missions	3,555	-	-	3,555	2,537
Training	1,464	-	-	1,464	490
Missionary/Special Purposes	-	4,104	-	4,104	4,244
<b>Sub total</b>	<b>22,391</b>	<b>4,104</b>	<b>-</b>	<b>26,495</b>	<b>36,694</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>22,391</b>	<b>4,104</b>	<b>-</b>	<b>26,495</b>	<b>36,694</b>
<b>Net of receipts/(payments)</b>	<b>- 627</b>	<b>31</b>	<b>-</b>	<b>- 596</b>	<b>- 3,719</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>- 627</b>	<b>31</b>	<b>-</b>	<b>- 596</b>	<b>- 3,719</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Tots/Fun Club Cash	189	-	-
	Current Account	16,802	1,132	-
	Savings/Reserve	30,464	-	-
	<b>Total cash funds</b>	<b>47,455</b>	<b>1,132</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	Missionary Gifts	Restricted	1,101	October
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

## **Independent Examiner's Report to the trustees of The Cornerstone Church**

### **Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (The Act).

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of The Act.

### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of The Trust as required by section 130 of The Act, or
2. The accounts do not accord with those records, or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in The Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed



Helen Gilson  
Qualification Association of Accounting Technicians  
9 Main Street  
Buckton  
BRIDLINGTON  
YO15 1HU

4 November 2020