

Cornerstone Church Bridlington, CIO

Trustees' Annual Report

1st October 2020 to 30th September 2021

Aims, Purposes and Objectives

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 of the beliefs of the Christian faith and how that understanding and knowledge can have a positive, helpful and impact on their lives and community.

Activities and Achievements

Having due regard to the Charity Commission's guidance and the need to provide benefit to the public, the Trustees seek to achieve the aims and purposes in the following activities –

We have a Sunday morning service that is open to all. There is a video link between the main hall and the coffee lounge and this is useful for parents with young children and can also be used as an overflow at busy services. It has also been useful this year for social distancing purposes. Tea, coffee & biscuits are currently served after the service to allow the opportunity for people to share fellowship and friendship. In this reporting period, Sunday services were open and closed due to covid lockdowns and although churches were allowed to remain open, we decided to close from January 2021 to March 2021. We have put our recorded services on to a You-tube channel for our congregation to watch during covid lockdowns. Most of our congregation are back in church now but for those who are still isolating, they can still watch from home. We have used Zoom for chat sessions during covid lockdowns which was very beneficial in keeping us in touch. After the lockdowns, we were able to have visiting speakers again and they have been a blessing to the church. We have had a few new regular worshippers since January 2021 and we hope that they will make Cornerstone their spiritual home.

We run a Tots & Co for pre-school children, accompanied by their parents/guardians on Friday afternoons in term time. It was closed from March 2020 until May 2021 due to the pandemic but then re-opened to good and consistent numbers. The activity is run by a team of church volunteers. This is an invaluable time of social interaction for the children and parents and has been much appreciated after the isolation caused by the pandemic. Tea, coffee, juice and biscuits are available. There is no charge for this activity but donations can be made. We have a lovely garden area that is used on dry days.

We run a Fun Club for primary and some secondary school age children This is held on Friday evenings during term time from 6.30pm until 7.30pm. It was closed from March 2020 to May 2021 due to the pandemic but then re-opened to good and consistent numbers. During the lockdowns, activity packs were delivered to the homes of the children. The club is run by a team of church volunteers. Juice and biscuits are available and there is no charge for this activity. The children enjoy bible stories, quizzes, games and craft sessions. During the summer holidays in August 2021, we held Friday afternoon Fun Clubs for two hours and had up to 17 children at each session.

We ran Wednesday morning Keswick DVD mornings from 7th October 2020 to 4th November 2020 and then 2nd June 2021 to 30th June 2021. These were fairly well supported by our own church and it was open to other local churches to attend also.

Several volunteers have completed First Aid/Epi-pen/Safeguarding/Food Hygiene courses etc to enable us to keep children and adults safe within our care. These sessions were open to organisations in the town.

We have been able to have two Men's breakfast sessions in 2021. These are open to all men and have been supported with good numbers from the community. This is a great opportunity to make friends and to share a short message from the bible with the men who attend.

We have also been able to have two Ladies lunches in 2021. These are well supported and are a good time of conversation and to share a thought for the day from God's word.

At the breakfast and lunch held in September 2021 we were able to do some fundraising for the Macmillan coffee morning as mentioned later in this report..

In January, we provided a hamper to the staff at a local hospital. This was a joint churches initiative.

We have a few of our members who are in permanent residential care and although visiting has been impossible due to Covid restrictions we have been able to keep in touch with newsletters, cards & phone calls etc.

In previous years we have allowed the Macular Society and a local quilting group to use the hall for their sessions but this has not been possible this last year due to covid. We agreed to allow the Hull and East Riding Immunisation Clinic to use the hall for catch up clinics because they did not have access to schools during lockdowns and this remains an ongoing arrangement.

Our usual Christmas services were cancelled this year due to covid but we were able to have a Sunday morning carol service (no singing, but using music videos on a data projector). The church purchased the Real Advent Calendar for the Fun Club children along with a gift of a Christian book for each of them and these were delivered to their homes.

We have had a good number of visitors to the church over the past year. They find us through our website and Facebook page and also through the Fellowship of Independent Churches Website, of which we are a member. Visitors remark on the warm welcome they receive at Cornerstone and about our facilities which make Cornerstone a great place to meet.

We were unable to hold our monthly informal gatherings at a local garden centre during covid but we aim to restart these soon.

We were unable to hold our AGM in November 2020 due to covid restrictions, but we prepared a comprehensive pack of details and annual accounts and these were all hand delivered to the homes of our members.

Finances

Covid-19 has continued to have its effect on the Church during the past financial year, but we

can again give thanks for the blessing of God's provision through the generous, faithful financial support from the fellowship, and also for all the small items supplied without charge as well as the giving of time and labour in carrying out routine general maintenance etc.

Our total income for church use amounted to £12,841.91 with the additional giving of £3,596.49 towards Missions we support, and also at outreach events we were able to collect £239.80 towards the work of Macmillan.

The expenditure amounted to £19,976.31 and included some exterior works, new Astro turf for the children's garden/play area, and a defibrillator. This meant the expenditure was greater than the income, but was funded from Reserves. There were also the payments to Missions which totalled £3,836.29.

We also wish to express our thanks Helen Gilson for examining our accounts.

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. For the second year effected by Covid-19, this policy has served us well, and enabled us to complete necessary works.

Volunteers

During covid, we have kept the use of our volunteers down to a minimum and the Trustees have undertaken most of the work to keep risks down. Since restrictions have been lifted, we have been able to open up some of the tasks to others and we are very grateful for this support.

Administration Information

Cornerstone Church Bridlington CIO
St Johns Walk
Bridlington
East Yorkshire
YO16 4JH

Registered Charity Number 1173459

Structure, Governance and Management

Cornerstone Church has a CIO Foundational Constitution whose Trustees are selected by its Charity Trustees only.

The Charity Trustees have the general control of the administration of Cornerstone Church and may for that purpose exercise all the powers of the church. They also 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.

We have an up-to-date Safeguarding Policy in place and have recently done on-line safeguarding training through the NSPCC. DBS checks have been updated as necessary. Cornerstone is an associate member of the FIEC (Fellowship of Independent Churches).

Names of the Charity Trustees who managed the charity in this reporting period were -

Sophia White, Rosemary Gilliland, David Collier, Sue Collier, Stuart Howarth, Sara Dean

Rodger & Pat Armitage stood down in this reporting period.

Approved by the Trustees on 10th November 2021 and signed on their behalf by Stuart Howarth.

A handwritten signature in dark ink, appearing to read 'Stuart Howarth'. The signature is written in a cursive style with a large initial 'S' and a stylized 'H'.

RECEIPTS AND PAYMENTS FOR THE PERIOD 1 OCTOBER 2020 TO 30 SEPTEMBER 2021

EXPENSES

PREMISES

Repairs	£4,327.93	
Additions	£1,594.90	
Cleaning	£130.46	
Refurbishments	<u>£8,094.67</u>	£14,147.96

UTILITIES

Gas	£1,049.92	
Electricity	£399.40	
Water	<u>£144.89</u>	£1,594.21

Insurance

	£940.98	
--	---------	--

Total Premises Costs

£16,683.15

YOUTH WORK

Fun Club	£202.12	
Tots & Co	<u>£73.79</u>	£275.91

Provisions:

Church Events	£0.00	
Outreach Catering	£168.67	
General	<u>£209.43</u>	£378.10

Training	£223.00	
Outreach and Publicity	£214.09	
Licences/subscriptions	£816.12	
Sundries (see attached sheet)	£185.27	
Visiting Ministry	£135.00	
Grants to Missions	<u>£1,065.67</u>	

TOTAL COST OF WORK

£19,976.31

Regular Missions incl Tithed Grants	£3,551.94	
Macmillan collection	£239.80	
Christmas Barnabas Appeal	<u>£162.50</u>	£3,954.24

GRAND TOTAL OF PAYMENTS

£23,930.55

INCOME

General Offerings		£10,656.87
Gift Aid Tax receipts		£870.73
GASDS receipt		£784.70
Interest		£45.61

Other Income:

Use of room	10.00	
Training event	<u>474.00</u>	£484.00

Total receipts for Church use

£12,841.91

Missionary giving incl church grants	3,413.99	
Barnabas Christmas Appeal	162.50	
Macmillan collection	239.80	
Caring for Life - Harvest	<u>20.00</u>	£3,836.29

TOTAL RECEIPTS

£16,678.20

Deficit (excess of Expenses over Income) -£7,252.35

Balance Sheet

Brought Forward 1.10.2020

Deficit (excess of Expenses over Income) -£7,252.35

Tots Cash held as at 1 October 2020	£129.58
Fun Club Cash held as at 1 October 2020	£60.08
Bank Account as at 1 October 2020	£17,933.74
Savings Account as at 1 October 2020	<u>£30,464.22</u>
	£41,335.27

Carried Forward 30.9.2021

Tots Cash In hand as at 30 Sept 2021	£55.79
Fun Club Cash in hand as at 30 Sept 2021	£0.00
Bank Account as at 30 Sept 2021	£10,769.65
Savings Account as at 30 Sept 2021	<u>£30,509.83</u>
	£41,335.27

Liabilities:



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cornerstone Church Bridlington CIO

1173459

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/10/2020

To

Period end date
30/09/2021

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 £
A1 Receipts					
General Offerings	10,657	-	-	10,657	10,555
Other Income	484	-	-	484	340
Fun Club Receipts	-	-	-	-	35
Legacy	-	-	-	-	5,000
Gift Aid	1,655	-	-	1,655	2,878
Interest	46	-	-	46	246
Gifts in memory of:	-	-	-	-	2,710
Regular Missions incl Tithed Grants	-	3,414	-	3,414	3,307
Special Purposes	-	422	-	422	828
Sub total (Gross income for AR)	12,842	3,836	-	16,678	25,899
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	12,842	3,836	-	16,678	25,899
A3 Payments					
Premises	14,148	-	-	14,148	10,740
Utilities	1,594	-	-	1,594	1,798
Insurance	941	-	-	941	916
Licences/Subscription	816	-	-	816	1,490
Youth Work	276	-	-	276	199
Outreach/Publicity	214	-	-	214	1,146
Catering	378	-	-	378	393
Sundries	185	-	-	185	660
Visiting Ministry	135	-	-	135	30
Grants to Missions	1,066	-	-	1,066	3,555
Training	223	-	-	223	1,464
Missionary/Special Purposes	-	3,954	-	3,954	4,104
	-	-	-	-	-
Sub total	19,976	3,954	-	23,930	26,495
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	19,976	3,954	-	23,930	26,495
Net of receipts/(payments)	- 7,134	- 118	-	- 7,252	- 596
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 7,134	- 118	-	- 7,252	- 596

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 £
B1 Cash funds	Tots & Co/Fun Club	55	-	-
	Current Account	9,756	1,014	-
	Savings/Reserve	30,510	-	-
	Total cash funds	40,321	1,014	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Missionary Gifts	Restricted	1,014	01 October 2021
			-	
			-	
			-	
			-	

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.

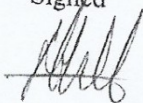
Independent examiner's statement

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

29 November 2021