

**Cornerstone Church Bridlington, CIO**  
**Trustees Annual Report**  
**1<sup>st</sup> October 2021 to 30<sup>th</sup> September 2022**

**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: -

Sunday Morning Services – in this reporting period our services have thankfully run every week now that covid has settled down. Our numbers remain steady (around 30) and during the summer have increased due to new/returning visitors on holiday in the area. Visitors find us through our website and Facebook page and also through the Fellowship of Independent Churches website. Visitors tell us they appreciate the warm welcome they receive at Cornerstone and they appreciate our facilities which make Cornerstone a great place to meet. Our services are led by local speakers and from as far away as Leeds. We are thankful for them and for the sound and practical teaching from God's word that they share with us each week. Refreshments are served after each service and this is a great time of fellowship. Numbers staying after the service have increased over time now that things are back to normal at church after the covid pandemic. We still share our recorded morning services via You-tube with those unable to attend church due to ill health etc. For Christmas 2021 we had a Christmas Sunday Family Service and this was well supported (around 65). 15 Fun Club children took part in the service watched by parents and other relatives. Each child received a gift of a Christian book and a selection box. On Easter Sunday we had a Family Service and this was well supported (around 50) by the Fun Club children and their families. We held a buffet lunch after the service and some of the children and parents stayed to this.

Tots & Co – we have run a Tots & Co for pre-school children accompanied by their parents on Friday afternoons. Numbers can vary from week to week (8 to 16 children) depending on the weather and the other commitments of the parents. The activity is run term time by a team of church volunteers and we are so thankful for their commitment to this group. This is an invaluable time of social interaction for the youngsters and their parents especially following the covid pandemic. Refreshments are served each week. There is no charge for this activity but a box is available for any donations and these are given by the church to support a chosen cause. We have a lovely garden that is used on good weather days. At Christmas 2021 for the first time, we put a hot meal on for the parents during the Tots session. A team of volunteers cooked and waited on the mums and they had a great time. Each mum was given a book on practical ideas for thriving in the early years of motherhood - a funny and helpful Christ-centered read. Father Christmas popped in to see the children and they were all given a chocolate Santa.

Fun Club – we ran our regular club for primary school age children although this stretches to the younger end of secondary school age children. This club is run by a team of church volunteers and we are very grateful for their support and commitment to this group. Refreshments are served and there is no charge for this activity. The children enjoy an hour of bible stories and videos, quizzes, games and craft sessions. During this last summer we organised 3 Holiday Club Friday afternoon 2 hourly sessions and had between 12 and 18 children each week. Some of the children who attended had younger siblings and they came too

– accompanied by their parents – and spent a great time playing with the Tots toys in the garden. On occasion, the younger ones came to join in with the older children's activities and it was great to see them all getting along and joining in.

Bible Study - We ran Wednesday morning Keswick DVD bible studies from the 13<sup>th</sup> October 2021 to the 10<sup>th</sup> November 2021 and from the 4<sup>th</sup> May 2022 to 15<sup>th</sup> June 2022 with the latter sessions being very well supported by the church. The studies are open to other local churches to join us.

Men's breakfasts – we have run bi-monthly men's breakfasts on Saturday mornings and these have been well supported (12-30 men) and are a great time of fellowship. They are supported by men from the church who invite their friends and men from other churches come too. This a great opportunity to make friends and we have seen men who come to them visit our Sunday services and special events too. A short word from the bible is given at each event. The breakfasts are run by a team of church volunteers and we are so thankful for all the effort they put in to make these events so valuable and enjoyable. There is no charge for this event. In September a collection was taken to give to Macmillan in place of us doing a coffee morning.

Ladies Lunches – we run bi-monthly ladies' lunches on Saturdays. The numbers have grown from around 15 to 36 over the time that we have been running them. We are so pleased that some of the ladies are coming to special events and Sunday services now as a direct result of the lunches. At each session there is a short bible message. There is no charge for this event. In September, a collection was taken to give to Macmillan in place of us doing a coffee morning.

Coffee & Chat – once a month on Wednesday afternoons we meet at a local garden centre for coffee & cake. The numbers vary from month to month but there has been as many 20. It is mainly supported by church members who bring along their friends from time to time. This is an opportunity to meet and encourage each other socially to build relationships in the church. It's a great way to invite friends who perhaps don't come to church yet.

Church BBQ – in order to bring all our groups together, we held a summer BBQ in August after the Holiday Club sessions had ended. 68 people came and we had a good time. It was a great opportunity for adults to chat and the children had a great time playing. Again, this activity was run by a team of church volunteers and we are thankful for their support and hard work, it was a real team effort. There was no charge for this event.

Teams of volunteers are responsible for the cleaning of the church on a Rota basis and also for serving refreshments after the Sunday morning services. The help is much appreciated by the church Trustees.

The Church Trustees agreed to let the Hull & East Riding Immunisation Team use the church to run catch up clinics several times during the year. This initially was started to help with catch up clinics during covid and the Trustees agreed for this arrangement to continue for as long as needed. There is no charge made for this arrangement.

The church donated their used stamps which are used for the Leprosy Mission.

Some of the church donated wool to be used to make blankets for use in the Ukraine.

## **Finances**

At the end of another year, we can give thanks for the blessing of God's provision through the generous and faithful financial support from the fellowship. This generous support has been extended to Barnabas Fund as they have supported Christians in Ukraine. We are also grateful to members of the fellowship who provide smaller items without charge and to those who give their time and labour in carrying out some of the general maintenance.

Our Income amounted to £18,256.49, of that £13,776.50 was for general funds, and £4,479.99 including grants from general funds, was for support of our regular missions; Mission Aviation Fellowship, SIM(UK), Caring for Life, Christian Institute, and Barnabas Aid for support of Christians in Ukraine. We also made collections at our Ladies Lunch and the Men's Breakfast in support of Macmillan.

Total Expenditure was £14,357.85, which included payments of £4,516.52 to the missions and organisations mentioned above. Cornerstone continues to have a 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 has remained the same as we have undertaken quite extensive refurbishments and maintenance over recent years, but will be subject to review.

So, we repeat our thanks to our Gracious God who provides our needs; to all who have given of their money; time and effort and prayer support; not forgetting our thanks to Ms Helen Gilson who examines our accounts.

## **Volunteers**

All the work that takes place at Cornerstone is carried out by volunteers. We are grateful to each one for their commitment to the church.

## **Administration Information**

Cornerstone Church Bridlington CIO

St Johns Walk

Bridlington

East Yorkshire

YO16 4JH [cornerstonechurchbrid@gmail.com](mailto:cornerstonechurchbrid@gmail.com)

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.

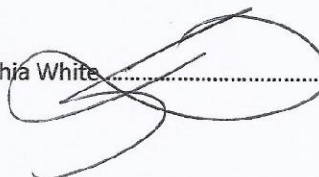
We have an up-to-date Safeguarding Policy in place and training and DBS checks are completed as necessary.

Cornerstone is an associate member of the Fellowship of Independent Evangelical Churches for which we pay a subscription.

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

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

Approved by the Trustees on the 13<sup>th</sup> January 2023 & signed by Sophia White



# RECEIPTS AND PAYMENTS FOR THE PERIOD 1 OCTOBER 2021 TO 30 SEPTEMBER 2022

## EXPENSES

### PREMISES

Repairs	£1,932.84	
Additions	£0.00	
Cleaning	£460.12	
Refurbishments	£0.00	£2,392.96

### UTILITIES

Gas	£958.78	
Electricity	£488.26	
Water	£211.13	£1,658.17

### Insurance

Total Premises Costs		£5,022.58
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### YOUTH WORK

Fun Club	£216.65	
Tots & Co	£0.00	£216.65

Outreach/Publicity/Events		£970.78
General Catering		£157.42
Training		£0.00
Licences/subscriptions		£1,024.52
Sundries (see attached sheet)		£208.88
Visiting Ministry		£940.00
Grants to Missions		£1,300.50
<b>TOTAL COST OF WORK</b>		<b>£9,841.33</b>

Regular Missions incl Tithed Grants	£3,257.28	
Macmillan collection	£195.81	
Barnabas Christmas/Ukraine	£929.87	
Caring for Life Harvest	£133.56	£4,516.52

<b>GRAND TOTAL OF PAYMENTS</b>		<b>£14,357.85</b>
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## INCOME

General Offerings		£10,968.83
Gift Aid Tax receipts		£995.42
GASDS receipt		£1,380.39
Interest		£65.90

### Other Income:

Declined Funeral expenses Graham	206.00	
Declined Funeral expenses M Archer	159.96	£365.96
<b>Total receipts for Church use</b>		<b>£13,776.50</b>

Missionary giving incl church grants	3,028.60	
Barnabas Christmas/Ukraine	1,142.02	
Macmillan collection	195.81	
Caring for Life - Harvest	113.56	£4,479.99

<b>TOTAL RECEIPTS</b>		<b>£18,256.49</b>
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<b>Deficit (excess of Income over Expenses)</b>		<b>£3,898.64</b>
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## Balance Sheet

### Brought Forward 1.10.2020

Deficit (excess of Income over Expenses)	£3,898.64
Tots Cash held as at 1 October 2021	£55.79
Bank Account as at 1 October 2021	£10,769.65
Savings Account as at 1 October 2021	£30,509.83
	<b>£45,233.91</b>

### Carried Forward 30.9.2022

Tots Cash In hand as at 30 Sept 2022	£55.79
Bank Account as at 30 Sept 2022	£9,602.39
Savings Account as at 30 Sept 2022	£35,575.73
	<b>£45,233.91</b>

## Liabilities:

Missionary	£765.21
Barnabas/Ukraine	£212.15
	<b>£977.36</b>



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Receipts and payments accounts

CC16a

For the period  
from

01/10/2021

To

30/09/2022

### 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	10,969	-	-	10,969	10,657
Other Income	366	-	-	366	484
Fun Club Receipts	-	-	-	-	-
GASDS	1,380	-	-	1,380	784
Gift Aid	995	-	-	995	871
Interest	66	-	-	66	46
Gifts in memory of:	-	-	-	-	-
Regular Missions and Tithed Grants	-	3,029	-	3,029	3,414
Special Purposes	-	1,451	-	1,451	422
<b>Sub total (Gross income for AR)</b>	<b>13,776</b>	<b>4,480</b>	<b>-</b>	<b>18,256</b>	<b>16,678</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>13,776</b>	<b>4,480</b>	<b>-</b>	<b>18,256</b>	<b>16,678</b>
<b>A3 Payments</b>					
Premises	2,393	-	-	2,393	14,148
Utilities	1,658	-	-	1,658	1,594
Insurance	971	-	-	971	941
Licences/Subscription	1,025	-	-	1,025	816
Youth Work	217	-	-	217	276
Outreach/Publicity/Events	971	-	-	971	214
Catering	157	-	-	157	378
Sundries	209	-	-	209	185
Visiting Ministry	940	-	-	940	135
Grants to Missions	1,300	-	-	1,300	1,066
Training	-	-	-	-	223
Missionary/Special Purposes	-	4,517	-	4,517	3,954
<b>Sub total</b>	<b>9,841</b>	<b>4,517</b>	<b>-</b>	<b>14,358</b>	<b>23,930</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>9,841</b>	<b>4,517</b>	<b>-</b>	<b>14,358</b>	<b>23,930</b>
<b>Net of receipts/(payments)</b>	<b>3,935</b>	<b>37</b>	<b>-</b>	<b>3,898</b>	<b>7,252</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>3,935</b>	<b>37</b>	<b>-</b>	<b>3,898</b>	<b>7,252</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 & Co/Fun Club	56	-	-
	Current Account	8,625	977	-
	Savings/Reserve	35,576	-	-
	<b>Total cash funds</b>	<b>44,257</b>	<b>977</b>	<b>-</b>
(agree balances with receipts and payments account(s))				

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<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 liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	Missionary Gifts	Restricted	977	01 October 2022
			-	
			-	
			-	
			-	

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

7 December 2022