



The Church of Christ the Cornerstone

Creating an Oasis of Hope in Central Milton Keynes

Baptist Union, Anglican, Methodist, Roman Catholic & United Reformed Churches in partnership

300 Saxon Gate West
Milton Keynes MK9 2ES
Charity Number 1202248

Annual Reports and Accounts

For year ending 31 December 2025



Setting out on Cornerstone's Good Friday Walk of Witness

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The Zimbabwe Mothers Union welcome Bishop Dave, the new Bishop of Buckingham to Milton Keynes

Introduction

Just a year ago, the Bishop of Oxford was briefing us on the Visitation Report and its follow-up. Since then our Anglican priest left Milton Keynes for a fresh start, the Church Council and the Trading Company have agreed to improve our relationship and align our policies and, most importantly, our congregation has continued in prayer and faith. What has become obvious is the growth there has been in love and care for each other. Worship is beginning to feel like we are comfortable with each other while recognising that worship needs to evolve and change. It has been so good to welcome the younger adults to the congregations and we look forward to their growth in the time ahead.

Education and Discipleship There have not been opportunities to provide 'learning' services as we have done in the past for key aspects of faith, but we have continued with our Bible Study groups. Weekly meetings are held by Zoom on Wednesdays led by Revd George, and during Lent and Advent there are additional meetings on Tuesdays and Thursdays, led by Rosemary and John Kearsey and Stuart Kean, respectively – special thanks to them for this aspect of leadership. About twenty-five people regularly attended the Zoom meetings, including a group member who lives in Texas. During 2025 the Wednesday group undertook an in-depth look at Revelation, followed by St Paul's letter to the Ephesians, and a comparison of Moses and Rahab. For Advent 2025 we again used our own material, supported by artwork in church and music from a range of sources, to learn more about personal faith and discipleship. Our Lent studies focus on Faith in Action and supporting the work of faith in the wider world.

Prayers for the City are offered every Friday at 12.30 pm in the Chapel with a faithful crew of 7–10 people who attend and lead. There is usually someone from the wider city who comes in to pray with us. We miss Philip Allsop, from the Catholic Congregation, who was a regular contributor.

The Church Council addressed a number of items over the year; in addition to the Visitation Report Recommendations, we have commissioned the refurbishment of our website, which currently functions very poorly. The aim has been to have the new site up and running by Easter 2026. As you will discover in this report, dedicated people convene and support groups of people from the congregations who focus on specific issues, all on a voluntary basis, and I would like to thank all of them on behalf of the worshipping congregations.

Cheryl Montgomery

Church Council Trustees

Revd Fr Francis Higgins – designated member of the Ministerial Team – *ex-officio*

Revd Ernesto Lozada-Uzuriaga – designated member of the Ministerial Team – *ex-officio* (resigned)

Revd George Mwaura – Designated Member of the Ministerial Team – *ex-officio*

Philip Allsop – elected (until November 2025)

Ade Amos – nominated

Peter Cope – Treasurer – elected

Cathy Hampton – elected

Grace Hunting – elected

Pat Kyd – Church Secretary – elected

Tabbie Macharia – nominated

Cheryl Montgomery – Chair – elected

Monica Nzima – elected (from November 2025)

Peter Steeds – elected

Deacon Jon Walls, representing Fr Francis (from November 2025)

Ministerial Annual Reflection and Looking Ahead

As we look back on 2025, we can truly say it has been a year of change, challenge and grace. Through it all, we have seen God's faithfulness to our church community in both quiet and remarkable ways. One of the significant developments this year has been the beginning of the implementation of Bishop Steven's Episcopal Visitation Report. Change is never easy, yet our Congregation has approached it with

patience, openness and prayer. This willingness to engage thoughtfully with the future of our church is a real strength and a sign of spiritual maturity among us.

A particular joy has been the formation of our young adults' group. In a time when many churches speak of a 'missing generation', we give thanks that a strong cohort of around fifteen young adults is now gathering, growing in faith, and building Christian community together. Their presence brings energy, questions and hope for the future of the church. We have also been encouraged to see our Congregation continue to grow. Several people have committed themselves more deeply to the life of the church through membership, and we currently have a number of young people preparing for baptism. These are visible signs that God continues to call people into our fellowship and into a living relationship with Christ. Looking ahead, we hope to install screens in the Worship Area. This will not only support our worship and accessibility, but also help us move away from weekly printing, which currently costs close to £10,000 each year. We see this as both good stewardship and a practical step into the future.

Alongside these joys, we have also walked through times of sorrow. During 2025 we lost several long-standing and dearly loved members of our church family. We remember with fondness and gratitude the lives and witness of Revd Roy Martin, Revd David Moore, Ms Gwen Cashmore, Mick Abraham, and Mrs Florence Kuevu. They each contributed to the life of this church in ways that have shaped who we are today. We mourn their absence, give thanks for their lives, and commend them to the eternal mercy and love of God. If any names have been unintentionally omitted, it is certainly not deliberate, and we hold all our departed brothers and sisters in prayer and remembrance.

This past year has reminded us that the life of a church holds both celebration and lament, growth and goodbye. Through all of it, we trust in the steady presence of the Holy Spirit. Personally, I feel deeply blessed to witness what the Spirit is doing among us at this time, drawing people in, nurturing faith, and guiding us into the next season. As we enter the coming year, we do so with hope. We pray to remain welcoming, faithful and an Oasis of Hope in MK, ready to follow where Christ leads. With gratitude for all that has been and with faith for all that is to come, we continue this journey together.

Thank you and blessings in abundance! 🕊️ 🙏

Revd George Mwaura

Church Statistics

The table shows the average attendance figures at services throughout 2025.

Average congregations – 2025

Service	Under 16s	16+	Total	Comparison with 2024
Sunday 10.00 am – weekly	12	87	99	99
Sunday 6.00 pm Evensong (approximately monthly)	0	29 (including choir)	29	31
Saturday 5.30 pm Vigil Mass – weekly	(not recorded)		170	155
Monday 12.30 pm Mass – weekly	(not recorded)		63	47

The 6.00 pm Sunday evening fellowship held via Zoom has a regular attendance of about twelve.

Special services

	2025	2024
Baptisms	2	6
Confirmations	0	8
Weddings	4	3
Funerals	8	8



Catching up with friends at coffee after Morning Service

Membership roll December 2025

	2025	2024
Anglican	50	54
Baptist	4	4
Ecumenical	10	8
Methodist	24	25
Roman Catholic	15	10
URC / Church of Scotland	6	8
Other	12	7
Total membership	121	116
Supporters	6	9
Total	127	125

Live streaming

During 2025 we streamed 51 morning services and 11 evening services. The average number of people watching the morning service live was 25 but, as all services are available at any time on YouTube, our morning services are viewed, on average, 70 times. The equivalent numbers for the Choral Evening services are 2 watched live and 35 any time per service on average.

There are some services which were very popular. Revd Ernesto's Farewell Service has been viewed 160 times, the Communion Service led when Bishop Steven attended on 26 January was viewed 105 times and the Covenant Service from the Methodist Tradition 100 times. Our Christmas Carol Service has been viewed 120 times.

We have also streamed other services, including the welcome service for the new Bishop of Buckingham (190 views), Ecumenical Service for the Week of Prayer for Christian Unity (100 views), Mass for Pope Francis, 1936–2025 (340 views), Fr Mark Owen's 40th Anniversary Mass (320 views), Funeral and Memorial services, as well as one wedding. The New Year's Eve Watch Night Service, followed by Midnight Mass, has been viewed an amazing 470 times.

I would like to thank Daniel Lock, who has spent a lot of time sorting out the microphones to ensure an excellent sound quality for our live streams.

Ian Trimmell

Church Music in Worship

During 2025 we were delighted that sopranos Juliet Baxter and Nicki Reynolds were able to sing with Cornerstone Choir more regularly for Sunday morning services, in addition to their Choral Evensong commitment. Ruth Westfield also joined us as soprano for a number of services. Altos Emma Chapman and Ros Talks sang for several special services. Marie Gracie became an able and welcome addition to our tenor section.

There were several special services during the year, including Holy Communion with the Bishop of Oxford as part of the Episcopal Visitation (January), a welcome Service for the new Bishop of Buckingham (March) and farewell Service for Revd Ernesto after nearly twenty years' service to Cornerstone (October).

Sunday evening services during the year included traditional Choral Evensong, Ecumenical Choral Evening Prayer, and themed services of words and music to mark Epiphany, Passiontide, Easter, Pentecost, Creation-tide and Remembrance, as well as our popular Advent and Christmas Carol Services. These services were variously led by Revd George, Tim Norwood, Wendy Carey, Barry Lotz and Methodist Local Preacher Carol Long. There was also a special Choral Evensong at St Lawrence Church in Bradwell.

During the year we said farewell to several prominent Cornerstone figures, including Roy Martin, Gwen Cashmore and David Moore, whose Thanksgiving Service was at once both poignant and uplifting.

New choral repertoire tackled during the year included a diverse range of music by Buxtehude, Vaughan Williams, John Rutter, Bob Chilcott, Will Todd, Eleanor Daley, Michael Card and Christopher Tin. There were also arrangements of popular numbers by U2, Hoagy Carmichael and UB40. The Choir particularly enjoyed singing Buxtehude's 'Membra Jesu Nostri', with its blend of solo and ensemble opportunities, for our special Good Friday evening service.

Our Young Voices Choir had a successful year. We welcomed several promising new singers to the group. At the same time, older and more experienced singers continued their support, enabling us to sing pieces in two-part or sometimes three-part harmony. In addition to regular appearances at Saturday Mass and Sunday Morning Communion, the Choir gave summer concerts at St Peter's, Gayhurst, and Freeman Memorial Church, Bletchley. In July they sang at the wedding of one of the choir parents in Newport Pagnell – a lovely occasion. In September the Choir was invited to sing at MK Rose to mark International Peace Day. In November they made a much-appreciated appearance at the St Cecilia Choir Festival, organised by Father Mark, and in December sang in the Shopping Centre to raise funds for the Cornerstone Christmas Appeal. They also collaborated with Cornerstone Adult Choir in special services with the Bishops of Oxford and Buckingham, and on Christmas Morning. Undoubtedly the highlight of the year was their performance with the Cornerstone's Chamber Choir and Orchestra in Rutter's Mass of the Children, to celebrate the composer's 80th birthday – a very special occasion.

Special thanks to Christine Thompson, who helps me to run Young Voices, and to members of our Congregation who kindly sponsored the purchase of new choir sweatshirts for use during the colder months.

Towards the end of the year I arranged for care of the Cornerstone organ to be put into the hands of Normal Hall of Cambridge, who are working to ensure that the instrument is maintained in peak condition.

The first phase of a recording of the Cornerstone Choir, featuring music specially written for Cornerstone, is 'in the can'. We hope that the second phase can be carried out in the next few months.

Special thanks to our hard-working and dedicated choir members who do so much to enhance our worship week by week. Thanks to Cheryl Montgomery and Iain Porteus for providing accompaniment where needed. Thanks to Adrian Yardley and Peter Lindsay for assistance with filing, staging and other matters. Thanks to Revd George for his collaboration and encouragement, and to Woody and Simon for practical assistance. And thanks to Jill for continuing administrative support.

Adrian Boynton

Children and Young People

It has been another exciting year for Cornerstone children and young people. As usual we have welcomed new people in both groups. This year, unlike the last two, we have seen some consistence in children and young people's attendance. This is mainly because we have a large group of children whose parents have a volunteering role in the Church Service on Sunday

The children who come to church on Sunday are between the ages of 4 and 19 years. Seven volunteers currently manage the group: Ruth, Christine, Tabbie, Nora, Peter, Sandra and Ruth. We also get a lot of support from the stewards, who help with the setting up of the room and providing back-up support where needed. The children are divided into two groups based on their abilities and age.

One group is for those under 8 years, and the other one is for children aged between 8 and 18 years. There is no creche for the little ones. When we have some young children, they tend to join the younger group if possible or stay in the main church with their parents. Ruth usually teaches the younger children while Tabbie, Christine, Peter, Sandra and Nora take on the older children. Nerys offers the overall support especially when we have occasional activities throughout the year. Nerys is also always available to provide the back-up support or step in when needed.

There is a structured and consistent schedule within the group. The children disperse to their lessons soon after the church gathers and re-joins the main church for the Holy Communion. The sessions last for approximately 45 minutes. The Sunday sessions run three Sundays a month, and the children usually

join in the All-Age Service on the fourth Sunday. Children break away for the six-week summer holidays and meet in September when schools open.

In that last one year, the teachings have been based on the church calendar, i.e. Lent, Pentecost and Advent. Teachers have worked closely with Revd George, who has essentially provided the teaching materials. The children and young people spent a considerable time last year covering the Fruits of the Holy Spirit and learning about key characters in the Bible, such as Abraham, Jacob, Daniel and many others. This has enabled the young people mainly to have a deep dive in studying the Bible as some of the topics required them to do some research. Ruth has been able to adapt the same lessons to fit the learning needs of the younger children, something she enjoys doing because of her many years of experience in working with young children.

Overall, we have had a great year, and we are looking forward to more fun as we dive even deeper in learning the word of God!

Tabbie Macharia

Pastoral Care of the Congregation

Pastoral Friends

This scheme has now been running since July 2024. Pastoral Friends is a way of keeping in touch with church members in a very light-touch way. It is gentle, friendly and confidential. Our team of Pastoral Friends – Ade Amos, Mubina Chakera, Rosemary Goldie, Maggie Kean, Pat Kyd, Kuda Matare, Blessing Onwunali, Carl Pinnock and Barbara Smith – each care for about ten members of the Congregation, keeping in touch with their members about once a month. This may be especially important if members are absent unexpectedly from church, perhaps through illness. If you are not currently a member of this scheme, which is completely optional, and would like a Pastoral Friend, please contact Pat (pat_kyd@yahoo.co.uk) or Revd George.

Prayer Network

We are very grateful to June Halstead, who runs Cornerstone's Prayer Network. She writes, 'Prayer is central to our Christian fellowship. The Cornerstone Prayer Network is here for people who have asked us to pray for them. Please send your prayer requests to cornerstonechurch.prayernetwork@gmail.com and the details will be passed on to the members of the Prayer Network. If your prayer request is for someone else, please check with them before sending details to the Cornerstone Prayer Network. If you would like to become a member of the Cornerstone Prayer Network, please contact June using the email above, or speak to her after a Service in the church.'

Iranian asylum seekers

In 2023 the Congregation welcomed several women from Iran, temporarily placed in the city centre, and they became regular attenders at church. By 2025, their applications for 'right to remain' had been successful, and they had to leave Milton Keynes. Church members have continued to keep in touch with them, offering support and friendship.

Clergy care and support

Congregation members very much appreciate the pastoral care and support given during difficult times. They are especially grateful for Revd George's hospital visiting, and his home visits to administer Holy Communion.

Pat Kyd, Chair of Pastoral Committee

Cornerstone 'Church at Home'

Our Sunday evening meetings continued to run throughout 2025. Towards the end of the year, a small team of people was formed who now share the responsibility of leading our fellowship. Many thanks to Rosemary Kearsey, Krou Assoua and Revd George, who have stepped up help. Thanks also to Robin, who has helped out when we were unable to lead. It was lovely that Revd Ernesto was able to lead our

meeting the week after his last service in the Church. Ernesto had been very supportive of our little gathering and enjoyed the relaxed atmosphere of our meetings. We shall miss him.

Our meetings still use a similar format of music, Bible readings, prayer and a short reflection. While we often base our themes around the Lectionary readings, we still try to keep an informal air, supporting each other through prayer and fellowship. In December Rosemary once again compiled a wonderful Christmas Songs of Praise, with contributions from various members of our group and visitors.

It has been wonderful to see a few new faces join us occasionally. We extend an open invitation to any member of the Congregation to join us, especially those who find it difficult to attend a morning worship for whatever reason. The links for our meetings can be found in the Living Stones WhatsApp group or by emailing me at living.stones.cccmk@gmail.com. We try not to advertise our Zoom links too widely for security reasons.

Ian & Janet Trimnell

Eco Church

At the start of 2025, A Rocha, the organisation supporting the Eco Church Initiative in England and Wales, revised the survey and tightened the criteria used for assessing the award levels achieved by churches on their journey to Gold status. Cornerstone completed the new survey and overall, it remains at Bronze. The Eco Church Core Group spent a lot of time in 2025 producing an Environmental Policy, which sets out the activities to be undertaken in order to achieve Silver status, hopefully in 2026.

The Core Group produced a Land and Nature Management Plan for Cornerstone Church, which covers the land in the four Courtyard Gardens around the cloisters and the North and South Gardens at the front of the church which are co-managed with Milton Keynes Council. The Milton Keynes City Council approved the Plan and has undertaken work to clear brambles in the North Gardens. The Cornerstone Garden Task Force met regularly during 2025 to keep the Courtyard Gardens looking attractive and undertook a range of activities: weeding, pruning, planting new plants, repairing the pump for the water fountain in one garden and installing a birdbath in another. We are very grateful to Ratna Balakrishnan and her husband for refurbishing the Memorial Courtyard Garden and providing new plants; the Garden Task Force provided three new Heavenly Bamboo shrubs (*Nandina domestica*). A survey of Cornerstone building found that it is not a suitable location for Swift Boxes, but instead a sparrow box was installed on an outside wall.

Several Cornerstone members were interviewed for a video called, 'Cornerstone's Climate Concerns', to find out which climate issues members are concerned about. This video will be uploaded to the new Cornerstone website when it becomes operational.

Several church services featured care of creation as a prominent theme and prayers on this theme frequently were part of services, as well as featuring every month on the WhatsApp Prayer Group.

We were able to use £300 from the donations given for refreshments after Sunday services to purchase five toilets to purchase five toilets under the Toilet Twinning Scheme, which A Rocha encourages churches to support as part of Eco Church global engagement.

Cornerstone Church partners with several local climate-related organisations including Milton Keynes Climate Action Network (MKCAN) and MK Climate Café. These organisations held several meetings at Cornerstone, including meetings to discuss the Milton Keynes City Council Sustainability Strategy and their AGM.

Members of Cornerstone's Eco Church Core Group met the MP for Milton Keynes North on several occasions, particularly as part of national campaigns such as 'Act Now, Change Forever' Mass Lobby of MPs held in June.

For information about the activities planned for 2026 and how you can take part, please contact Stuart Kean.

Stuart Kean

Social Justice

Members of Cornerstone Social Justice Group: David Chapman (chair), Helen Timlin (secretary), Mubina Chakera, Joy Chapman, Margaret Goodall, Cathy Hampton, Stuart Kean, Fidele Mutwarasibo, Rick Mutwarasibo and Osazeme Osaghae.

The Social Justice Group (SJG) seeks to help Cornerstone serve God by taking action for Justice, Peace and the Integrity of Creation.

Our regular support for Christian Aid Week in May raised more than £725 through donations (both envelopes and online) and by a cake sale. At other times during the year we promoted emergency appeals from Christian Aid for the Myanmar Earthquake and Sudan.

Development of FairTrade remains one of our most important priorities, and we were very pleased that as a result of the Church's Stewardship Campaign, Temwa and Osaze have offered to help Joy with the promotion of FairTrade. As well as maintaining a good range of FairTrade produce and crafts in the Church shop and supporting one-off FairTrade stalls both at Cornerstone events (such as at Bishop Dave's Welcome Service) and at external activities, the Church and Cornerstone Music refreshments are all sourced from FairTrade certified suppliers as far as is possible. The aim for the coming year is to actively implement LOAF principles (Locally produced, Organically grown, Animal friendly, and Fairly traded) in all aspects of Cornerstone life, including sales in the Cornerstone Café and those areas of the shop run by Cornerstone Trading, where the use of FairTrade certified and other organic products is currently not transparent.

The group engaged in a number of activities aimed at either practical help or understanding and information sharing about the conflict in the Middle East, including a screening of the Palestinian film *The Phoenix of Gaza*, hosting a meeting with local members of *Standing Together* (a movement based in Israel which seeks justice for all in Israel and Palestine), creating and maintaining a *Nativity in the Rubble* scene in the Church entrance for the whole of Advent, and supporting the local ANSARS initiative to help Palestinian students in Milton Keynes.

To promote the *Integrity of Creation*, SJG works alongside the Eco Church group, with a special concern for *Community and Global engagement*, and aspects of *Climate Justice*. Other activities of the group during the year included exploring ways to support refugees (in collaboration with Churches Together in Milton Keynes), asking the CIO to improve noticeboards within the church and proposing that we become an *Inclusive Church*.

David Chapman

Pastoral Work

Unfortunately, we now have very few trained Pastoral Workers available to serve on Reception, available to listen to the concerns of people who drop in for support. This is because some of our stalwarts have retired or moved away. At present we are not in a position to offer a new training course. In the meantime, our hardworking Receptionists do an excellent job. However, they do appreciate the support of someone alongside them who has the time to spend with people who come in needing someone to listen to their concerns.

The service which Pastoral Workers offer has reverted, since Covid, to something similar to our original role – listening, referring on if we know of more appropriate alternative support. We are no longer involved in issuing vouchers for the Food Bank, which now operates in a different way, so this is one of many services we can simply provide information about.

If anyone would be interested in becoming a Pastoral Worker, please speak to me or to Pat Kyd, Diane Phillips or Peter Cope. We will be happy to let you know what the role involves and invite you to join our monthly Support Group. We would like to thank the church for providing us with the valuable support of Catriona Cahill, a local counsellor, who facilitates the Support Group. This gives us a chance to discuss common issues and concerns which have arisen in the course of our time in Reception. We have invited Receptionists to join us for these sessions. Those who have joined us also find the sessions helpful.

The service our church offers to the community in these ways is well known and much appreciated. We value the support of members of the Congregation who pray for us and for this work and would encourage you to continue to do this. Thank you.

Rosemary Kearsey

Cornerstone Baby and Toddlers Group

The year 2025 was a very successful year for the group. We welcomed between fifteen and twenty families most weeks and were delighted that new carers continued to attend as word spread about the friendliness of the group, the fabulous space and excellent provision we offer. A diverse group of mothers, fathers, grandparents and childminders participated and by the end of the year we had hosted over sixty families.

We have continued to provide many fun activities for our families, including painting, playdoh, craft activities, role play, stories and singing. Until July, when the role was cancelled, we also enjoyed sensory stories and rhyme times from the Baby and Toddler Development Worker at the Early Years Alliance. Next year, we will try and build some new relationships with other agencies to bring in some fresh ideas and contacts for our families.



In 2025 we tried to involve the group in some of the events going on in church, such as raising money for Christian Aid Week with a cake sale and donating to the Christmas Appeal. We also enjoyed sharing the Christmas and Easter stories and information about the forthcoming services. We had a very memorable Christmas session and finished the year in a blaze of colour from a confetti canon set up by Simon.

One of the main challenges in 2025 was getting extra volunteers to help with the sessions. In January we had a team of five, but our asylum seeker was relocated in July and another of our volunteers moved to paid employment. We were thrilled to have received one offer of help through the membership campaign but unfortunately that person also relocated. The equipment has to be moved from the balcony area to the Guildhall in the mornings and there are usually only two of us to do it. If one of us is unavailable it is a difficult task for one person. We are still recruiting!

We are looking forward to the year ahead and would particularly like to thank David for setting up the hall, Chris for helping in the mornings, Chibby for making the teas, Peter for keeping the accounts, and Woody and Simon for their continued support.

Nerys Steeds – Sandra Prado – Joy Chapman

Cornerstone Music: Charity number 1188707



There are four streams of events presented by Cornerstone Music: major orchestral and choral works, a *cappella* concerts of the New English Singers, recitals or smaller concerts with guest performers, and Adrian's regular afternoon sessions 'exploring music' from his private CD collection.

The year started with a fantastically successful 'Concert for Peace' performing Rutter's *Requiem* and Karl Jenkin's *The Armed Man* for Churches Together in Milton Keynes's (CTMK's) celebration of the Week of Prayer for Christian Unity. This raised £900 for each of CTMK's designated charities (*St Mark's Meals* and *Sieve MK Gateway*). As a contribution to Cornerstone's Eastertide celebration in April we put on a performance of Bach's *St John's Passion* and in November there was a very special concert to celebrate the eightieth birthday of Sir John Rutter with performances of *Mass of the Children*, *Magnificat*, *Ecce Miraculum* and *Suite Antique*.

There were six smaller performances organised for Saturday lunchtimes or early Wednesday evenings, including very successful collaborations with Prajna Indrawati's *Bel Canto* and the Revive Trio. Performances by the New English Singers included the annual 'Christmas Cracker' concert of carols and other festive works. Adrian's regular 'exploring music' series of illustrated talks continued both to entertain and educate.

Cornerstone Music is an independent charity that exists as an adjunct of the Church of Christ the Cornerstone. Its music contributes to the mission of the church, with most of the performed works being sacred music. The experience of live music of this quality is a spiritual experience and our concerts function as outreach, drawing in significant numbers of people who are not members of Cornerstone, and many of them not active members of any church. As in a church service, participation in the events as a musician or as volunteer helper is a special experience, and this year we were delighted by the contribution of (Muslim) Arif Master performing the role of Muezzin in *The Armed Man* and the choir of Cornerstone Young Voices for the *Mass of the Children*.

In addition to our own performances, Cornerstone Music provides a 'reservoir' of additional singers from which Adrian Boynton draws to enhance the regular church choir at evensong and for major church festivals in his capacity as Music Director for the Church of Christ the Cornerstone.

In 2026 will have a similar programme of music of the highest quality, starting with this year's CTMK 'Hope for the World' concert of music by Mozart, raising money for Camphill Community and Bridgebuilder Trust MK.

David Chapman

Cornerstone Toddlers Accounts for the period 1 January – 31 December 2025

Statement of Income and Expenditure

Income

Subscriptions	531.00
Interest	nil
Total	531.00

Expenditure

Toys and equipment	207.73
Craft supplies	56.35
Refreshments and sundries	40.00
Gifts	100.32
Total	404.40
Donation to Christmas appeal	250.00
Surplus/(deficit) for the year	(123.40)

Balance Sheet

Cash at bank at start	763.61
Cash in hand at start	185.77
Deficit for the year	(123.40)
Reserves at the end of year	825.98

Represented by:

Cash at bank at year end	513.61
Cash in hand at year end	312.37
Total	825.98

Cornerstone Christmas Appeal 2025

	2025 £	2024 £
Donations:		
Donations received	4323	3486
Gift-aid recovered from HMRC	788	720
Total	5111	4206
Distribution to nominated charities		
Advantage Africa	2000	1500
Willen Hospice	1320	
St Mark's Meals	1000	
MK ANSARS	750	
MK Act	0	1000

Tools for Self-reliance	0	850
Urban Farm	0	850
Total distributed	5070	4200
Balance left in Metro Appeal account for 2026 expenses*	41*	

The Charity Appeal received donations in December 2025 and January 2026.

£3647 was paid into the Metro Appeal account in cash or bank transfer.

£476 was paid into the Unity Trust account using the card reader in the church Reception Area.

£200 was paid by bank transfer into the Unity Trust account.

The donations received into the Metro Appeal account were transferred to the Unity Trust account in February 2026, so the charities could be paid by bank transfer.

**There was a previous balance of £59 in the Metro Appeal account so the £41 balance from 2025 has been added to this, making an overall balance of £100. This is available to cover possible expenses for the 2026 appeal. (There were no expenses claimed for costs of the 2025 appeal as costs of printing, envelopes, etc. were donated. These costs were approx. £100.)*

Christ the Cornerstone Ecumenical Partnership

Charity Number 1202248

End of Year Accounts 2025

Introduction

Christ the Cornerstone Ecumenical Partnership (CCEP) is a Charitable Incorporated Organisation (CIO) registered with the Charity Commission for England and Wales.

CCEP replaced the previous charity (*The Ecumenical Partnership of Christ the Cornerstone*) on 1 May 2024.

Bank accounts

CCEP has a business account with Unity Trust Bank and most day-to-day financial transactions are processed through this account.

CCEP has a Metro Bank Community Savings Account to receive some on-line donations. Money is transferred from this account to the Unity Trust account when it is needed.

CCEP also has a Metro Bank Community Savings Account specifically to receive donations and payments for the Christmas Appeal.

Investment accounts

The charity has money in two investment accounts administered by the Church of England Community Benevolent Fund (CBF). The values of these accounts are shown in section B of the following accounts.

Notes to accounts

1. The accounts are presented in a 'Receipts and Payments' format following Charity Commission guidance notes reflecting their requirements for accounting periods ending on or after 1 April 2009, subsequently amended for charitable incorporated organisations. They are appropriate for a CIO with annual income less than £250,000. (Our CIO constitution document does not specify a particular format for the presentation of annual accounts.)

2. The Charity Commission have provided a pro-forma account form (Form CCI6a). This form, properly completed, meets statutory requirements and has been used to present our accounts this year end.
3. This form shows our income and expenditure for the 12 month period from 1.1.25 to 31.12.25. Explanatory notes have been added to the end of the form to give more information about certain figures.
4. 'Unrestricted funds' are generally funds available for general objectives of the charity.
5. 'Restricted funds' can only be used for the purposes for which they have been given, within the objectives of the charity.
6. In these accounts, 'income' is entered when it has been received and 'expenditure' is entered when it is paid.
7. CCEP is not VAT registered so VAT cannot be reclaimed.
8. Fixed assets – Note 7 at the end of form CCI6a gives information about our assets including musical instruments. Depreciation is provided on assets at the following fixed rates, calculated to write off the cost evenly over the expected life:

Computers and software	3 years
Furniture, fixtures and fittings	5 years
Musical instruments	20 years

We introduced a card payment machine in the Reception Area earlier in the year. After a slow start, this is now proving a useful income source for general donations and the Christmas Appeal. There is a 1.6% processing fee on all donations, which is subtracted from the monthly payments before we receive them. The card machine income shown in note 1 is the actual income received after the processing fee has been taken off. 58% of card donations are gift-aided.

Summary of financial position – year end 2025

1.1.25 to 31.12.25	Unrestricted funds	Restricted funds	Total funds
Receipts (income)	107,540	22,788	130,328
Payments (expenditure)	120,550	10,358	130,908
Surplus / deficit	-13,010	12,430	-580
Bank balances at 1.1.25	936	23,855	24,791
Balance at 31.12.25	-12,074	36,285	24,211
Investment funds held – value at 31.12.25			
	Unrestricted	Restricted	Total investment
	70,982	27,690	98,672

Important information to note

The financial statements in this report show that **overall** we have just about managed to balance our books this year, though our **unrestricted funds** show a deficit of around £12,000. This deficit is a result of planned giving being lower than expected and our fundraising target not being met.

Also important to note

1. Get better at fundraising!
2. Work harder to encourage more of our new members to join one of our regular giving schemes and allow us (if possible) to claim gift-aid on their donations. Our denominations suggest that

members, wherever possible, be encouraged to use 10% of their disposable income for charitable giving, of which at least 5% be to the church. (Alongside this, it is hugely important that we are sensitive to the fact that many households do not have any disposable income.)

Treasurer – February 2026



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Christ the Cornerstone Ecumenical Partnership

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)** 1202248

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025

**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 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

** Please delete the words in the brackets if they do not apply.*

Signed:

Date: 21/02/2025

Name:

C G Linfoord

**Relevant professional
qualification(s) or body
(if any):**

MCICM

Christ the Cornerstone Ecumenical Partnership 1202248

Receipts and payments accounts

CC16a



CHARITY COMMISSION
FOR ENGLAND AND WALES

For the period from

Period start
date
1st January
2025

To

Period end date
31st December
2025

Section A Receipts and payments

Unrestricted funds

Restricted
funds

Endowment funds

Total funds

Last year

to the nearest £

to the
nearest £

to the nearest £

to the nearest
£

*The charity was not
operational for the
whole of last year.*

A1 Receipts

Planned giving	71,776	-	-	71,776	-
Other donations (note 1)	11,236	-	-	11,236	-
Fundraising	807	-	-	807	-
Legacies	-	8,501	-	8,501	-
Grants and parochial fees (note 2)	2,600	-	-	2,600	-
Tax recovered (gift-aid)	16,815	-	-	16,815	-
Fees for weddings, funerals, baptisms		2,404		2,404	
Reclaimed expenses (URC) (note 4)	4,143			4,143	
Restricted funds (note 8)		1,332		1,332	
Bank interest	163			163	
Christmas Charity Appeal		4,699		4,699	
Other / contra	-	5,852	-	5,852	-
	-	-	-	-	-
Sub total (Gross income for AR)	107,540	22,788	-	130,328	-

A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	107,540	22,788	-	130,328	-
A3 Payments					
Ministry (note 3)	68,571	-	-	68,571	-
Premises (service charge)	34,661	-	-	34,661	-
Music	9,338	-	-	9,338	-
Administration	6,920	-	-	6,920	-
Outreach (note 5)	783	-	-	783	-
Bank charges	277	-	-	277	-
Restricted funds (note 8)	-	1,970	-	1,970	-
Fees for weddings, funerals, etc.	-	2,404	-	2,404	-
Other / contra / card machine		1,784		1,784	
Christmas Charity Appeal		4,200		4,200	
	-	-	-	-	-
Sub total	120,550	10,358	-	130,908	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	120,550	10,358	-	130,908	-
Net of receipts/(payments)	- 13,010	12,430	-	- 580	-
A5 Transfers between funds	-	-	-	-	-

A6 Cash funds last year end	936	23,855	-	24,791	-
Cash funds this year end	- 12,074	36,285	-	24,211	-

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	Unity Trust account balance 31.12.25		3,149	-
	Metro account balance 31.12.25	-	20,794	-
	Transfer from unrestricted to restricted funds	- 12,324	12,324	
	Petty cash held	250	18	-
	Total cash funds	- 12,074	36,285	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
	4th quarter gift-aid 25 claim	2,911	-	-
			-	-
B3 Investment assets (note 6)	Details			
		Fund to which asset belongs	Cost (optional)	Current value (optional)
	C of E CBF Proerty Fund (with CCLA)	unrestricted	-	42,866
	C of E CBF Investment Fund (with CCLA	restricted and unrestricted	-	55,806
			-	-

B4 Assets retained for the charity's own use (note 7)

Fixtures and fittings (after accumulated depreciation)	unrestricted	-	1,579
		-	-
		-	
None			
		-	

B5 Liabilities

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval

Notes to Financial Statements

		Unrestricted funds		Restricted funds		2025
Note 1 - Other donations	Loose cash collections at services		6390			6390
	Collection box at reception		1514			1514
	Card machine		1067			1067
	Other donations		2265			2265
		total £	11236			11236

Note 2 - Grants	Baptist Union Grant towards Ministry	2160	2160
------------------------	--------------------------------------	-------------	-------------

Note 3 - Ministry Expenditure	<i>Contribution to Parent Churches:</i>					
		Anglican	27240			27240
		Baptist	70			70
	(Incl Safeguarding)	Methodist	4223			4223
		URC	26960			26960
		CTMK	0			0

Total to Parent Churches				58493			58493
		Clergy expenses		2341			2341
		Manse expenses		6689			6689
		Upkeep of services		1048			1048
Total Ministry expenses				68571			68571

Note 4 - Reclaimed Expenses

Clergy and Manse expenses are included within 'Ministry' in section A3. In section A1 it shows that £4143 of these expenditures have been reimbursed by URC. The following table provides more detail:

Until November 2025 our URC Minister worked 75% for Cornerstone and 25% for URC. URC therefore reimburse 25% of our manse costs (council tax and water bills) plus 25% of telephone bills and all travel costs related to URC work.

Amounts reimbursed		expenses, council tax, telecoms, etc		1,018
		manse maintenance		3,125
		total		4,143

Note 5 - Outreach

Outreach payments include any subscriptions we pay to other organisations or charities eg Living Wage Foundation, help towards funeral costs, etc.

total **783**

Note 6 - Investment assets

			Value 31.12.24	Value 31.12.25	Increase/decrease in value
CBF Property Fund (CCLA)			39230	42866	3636
CBF Investment Fund (CCLA)			56466	55806	-660
			95696	98672	2976

Included in these assets is £27,690 of restricted fund. (see later note)

Note 7 - Assets for own use

The net book value of our musical instruments is £38199 minus depreciation of £38199 = £0

For fixtures and fittings		cost			50340
---------------------------	--	------	--	--	-------

			previous accumulated depreciation			-47711
			depreciation charge this year			-1050
			current net book value			1579

Note - Liabilities

There are no outstanding debts or liabilities at 31.12.25

0

Note 8 - Restricted funds
Restricted funds summary

Fund	balance 31.12.24	income 2025	expenditure 2025	total in fund 31.12.25
Flower fund	1139	150	-327	962
Hardship / coffee fund*	9754	822	-1322	9254
MMRE**	4338	0	0	4338
Decarbonisation	1250	0	0	1250
Live streaming	2005	0	0	2005
Small Corners'	100	0	0	100
Toddlers	764	0	-250	514
Eco church	0	360	-71	289
Legacy 1	25000	0		25000
Totals	44350	1332	-1970	43712
Legacy 2	0	8501	-580	7921
		total restricted funds at 31.12.25		51633

Where are these funds?

Metro account	20794
Unity Trust acc.	3149
Investments acc	27690
	51633

**Hardship fund figures include income / expenditure for refreshments after services.*

***MMRE fund is for maintenance, repair, renewal and enhancement of assets.*

bank interest				163
total income	83871	32845	116716	107540
Expenditure				
Anglican	16672	8336	25008	27240
Methodist (inc. Safeguarding charge)	4450	1083	5533	4223
URC	18050	7842	25892	26960
Churches Together MK and Baptist	1006	226	1232	70
clergy expenses	2940	777	3717	2341
manse	4482	806	5288	6689
upkeep of services	868	947	1815	1048
premises service charge	23107	11580	34687	34661
music	6564	3449	10013	9338
administration	4568	2645	7213	6920
bank charges	261	100	361	277
outreach	630	358	988	783
total expenditure	83598	38149	121747	120550

* An additional £2911 gift-aid was claimed on 2025 income in January 2026

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025 FOR CORNERSTONE TRADING (MK) LIMITED



East Wing Castle house
Dawson Road
Bletchley
Milton Keynes
MK1 1QT
Tel: 01908 366317

www.dkaaccounting.com
info@dkaaccounting.com

COMPANY INFORMATION FOR THE YEAR ENDED 31 DECEMBER 2025

Directors

COLLARD ROBERT

BAILEY JONATHAN

GORDON-CARTER GLYNNE

KEARSEY JOHN

KYD ROBIN

MWAURA GEORGE

STEEDS PETER

Company Number: 02426062 (England and Wales)

Registered Office

300 Saxon Gate West Central

Milton Keynes

Milton Keynes

Buckinghamshire

MK9 2ES

England

Accountants

DKA Accounting Ltd.

East Wing, Castle House

Dawson Road

Milton Keynes

Buckinghamshire

MKI IQT

DIRECTORS' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Principal activity

Letting and operating of conference and exhibition centres.

Directors

The following directors held office during the whole of the period:

COLLARD ROBERT

BAILEY JONATHAN

GORDON-CARTER GLYNNE

KEARSEY JOHN

KYD ROBIN

MWAURA GEORGE

STEEDS PETER

Statement of directors' responsibilities

The directors are responsible for preparing the report and accounts in accordance with applicable law and regulations.

Company law requires the directors to prepare accounts for each financial year. Under that law, the directors have elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these accounts, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;..
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2025

TRADING AND PROFIT AND LOSS ACCOUNT

	2025	2024
	£	£
TURNOVER	455,080	395,817
Other income		
Cost of materials and consumables	(43,046)	(42,734)
Staff Costs	(120,007)	(112,914)
Depreciation and other amounts written off		
Other charges	(242,043)	(209,052)
Taxation		
PROFIT	49,984	31,117

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2025

	2025		2024	
	£	£	£	£
FIXED ASSETS				
CURRENT ASSETS	165,138		140,467	
PREPAYMENTS AND ACCRUED INCOME	19,561		18,445	
CREDITORS				
Amounts falling due within one year	<u>(105,855)</u>		<u>(96,550)</u>	
NET CURRENT ASSETS		<u>78,844</u>		<u>32,342</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		78,844		32,342
Provision for liabilities		1472		1472
Accruals		30,670		27,940
Amounts falling due after one year				
Bank loans		3700		9912
NET ASSETS		<u>43,002</u>		<u>(6982)</u>
CAPITAL AND RESERVES		<u>43,002</u>		<u>(6982)</u>

I STATUTORY INFORMATION

Cornerstone Trading (MK) Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address are as below.

Registered number	2426062
Registered Office	300 Saxon Gate West Central Milton Keynes Milton Keynes Buckinghamshire MK9 2ES

The company is entitled to exemption from audit under section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the micro-entity provisions of the Companies Act 2006 and FRS 105, The Financial Reporting Standard applicable to the Micro-entities Regime.

Approved by the board on

10 February 2026

ROBERT COLLARD
Director

Company Registration No. 2426062

**CHARTERED MANAGEMENT ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS
ON THE PREPARATION OF THE UNAUDITED STATUTORY ACCOUNTS OF
CORNERSTONE TRADING (MK) LIMITED FOR THE YEAR ENDED 31 DECEMBER 2025**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of CORNERSTONE TRADING (MK) LIMITED for the year ended 31 December 2025 which comprise of the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Chartered Institute of Chartered Accountants, we are subject to its ethical and other professional requirements which are detailed at <http://www.cimaglobal.com>. Our work has been undertaken in accordance with the requirements of the Chartered Institute of Management Accountants as detailed at <http://www.cimaglobal.com>.

DKA Accounting Ltd
Chartered Management Accountants
East Wing, Castle House
Dawson Road
Milton Keynes
Buckinghamshire
MK1 1QT

25 February 2025



Celebrating The Church of Christ the Cornerstone Day (13 March) at the MK Rose in Campbell Park

The Church of Christ the Cornerstone

300 Saxon Gate West, Central Milton Keynes MK9 2ES

Tel: **01908 237777**

Charity Number 1202248

Email: admin@cornerstonemk.co.uk

Website: www.cornerstonemk.co.uk