

# BENWELL CHRISTIAN SHOP PROJECT

England & Wales · Charity number 701263

## Details

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Other names	CORNERSTONE
Status	Registered
Legal form	Charitable company
Company number	<a href="#">02349218</a>
Registered	1989-02-27
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Cornerstone Armstrong Road Benwell Newcastle-Upon-Tyne NE4 7TU
Phone	01912260941
Email	<a href="mailto:cornerstonebenwell@gmail.com">cornerstonebenwell@gmail.com</a>
Website	<a href="http://www.cornerstonebenwell.com">www.cornerstonebenwell.com</a>

## Activities

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**Objects:** (1) THE ADVANCEMENT OF THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE INHABITANTS OF THE AREA SURROUNDING ST. JAMES' CHURCH, BENWELL.(2) THE ADVANCEMENT OF EDUCATION OF THE SAID INHABITANTS IN MATTERS RELATING TO THEIR MENTAL, PHYSICAL AND SOCIAL WELFARE.

**Activities:** The aims of the Charity are:- advancing the Christian religion for the benefit of local inhabitants- supporting local people in matters relating to their mental, physical & social welfareIts activities include:- drop-in cafe- children's work, with links to local schools- Christian counselling

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** BENWELL
- Newcastle Upon Tyne City

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£77,912	£66,904	-	-
2024-03-31	£69,096	£71,606	-	-
2023-03-31	£64,323	£65,315	-	-
2022-03-31	£48,526	£44,716	-	-
2021-03-31	£44,168	£34,766	-	-

## Trustees

Name	Role	Appointed
Claire Todd Lewis		2021-04-23
MRS CAROL DAVISON		
Rachel Louise Turner		2021-11-01
Rev Alexander David Kirkwood		2018-06-01
Rev Timothy David Woolley		2018-06-01
SHIRLEY IRVING		

**BENWELL CHRISTIAN SHOP PROJECT**

England & Wales - Charity number 701263

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# Accounts

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## **The Benwell Christian Shop Project**

Trading as

## **Cornerstone Benwell**

### **Annual Report and Accounts for the year ending 31st March 2025**

**Benwell Christian Shop Project**  
**Registered in England & Wales No. 02349218**  
**Registered Charity No. 701263**

### **Serving the Community of Benwell since 1987**

Trustees and Directors at 31st March 2025

David Kirkwood (Chair)  
Peter Michell (Secretary)  
Carol Davison  
Shirley Irving  
Tim Woolley  
Claire Lewis  
Rachel Turner

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit.

Welcome to this Annual Report which summarises the achievements of Cornerstone during the financial year leading up to March 2025.

## **CORNERSTONE BENWELL**

**Building community, empowering lives in Newcastle's West End**

### **Who We Are**

Cornerstone Benwell is a community charity based in the heart of Newcastle's West End, one of the most diverse yet disadvantaged areas in the UK.

Since 1987, we've worked hand-in-hand with local people to create a more connected, inclusive and resilient community.

Our work is grounded in three key values:

- **Togetherness** – We believe everyone deserves a place to belong.
- **Empowerment** – We create space for people to grow in confidence, skills and independence.
- **Inclusion** – We are open to all, with dignity and respect at the core of everything we do.

We run a range of free or low-cost services and grassroots projects designed to improve quality of life and tackle inequality at its roots.



### **Where We Work: Newcastle's West End**

The West End, particularly Benwell and Elswick, faces some of the most intense social and economic challenges in the UK.

- Benwell & Elswick rank in the top 1% of the most deprived wards nationally (Indices of Multiple Deprivation)
- 1 in 2 children grow up in poverty in this area
- Unemployment and food insecurity are significantly higher than the national average
- Life expectancy is 10 years lower than in more affluent parts of Newcastle
- The West End is also incredibly diverse: over 50 nationalities are represented, with a rich mix of cultures, languages, and faiths.

## Our Focus Areas

We support local people through a wide range of events, groups and activities, all built around three pillars:

- Education & Enrichment – Skill-building, creativity and confidence
- Mental Health & Well-being – Safe spaces, peer support and purpose
- Access to Healthy, Hearty Food – Because no one should go hungry.



## Core Community Services

### Free and low Cost Community Café and Wellbeing Hub

A warm, welcoming space where anyone can enjoy a hot, nutritious meal at no cost on a Monday and low cost on a Wednesday.

We served approx. 2500 meals this year, providing not just food, but companionship.



“Excellent food, wouldn’t keep coming back if the food wasn’t so good. Good company and helpful staff” – *Jane, regular visitor*

### 50p Clothes Shop

A dignified, low-cost shopping experience offering donated clothes, shoes and accessories, all just 50p each. Especially vital for families, refugees and low-income residents.

We have on average 50 people every Wednesday using the clothes shop.

“This shop has helped me clothe my whole family without shame.” – *Alana*

### **Food Pantry – 10 items for £3**

Empowering people to choose what they need, while stretching tight budgets. Members can select 10 staple items for just £3.



We have 60 active families who use the Benwell Bridge Food Pantry  
“It’s affordable, and I feel like I still have some control.” – *Adam*

### **Benwell Bubble – Free Laundry Service**

Free access to washing machines and detergent for those unable to afford regular laundry. A small but vital service helping people stay clean and confident.

“It’s been a huge help because I struggle to get things washed by myself.” – *Robert*

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## **The Cornerstone Projects**

All our projects are community-driven, designed to reach people often left behind by traditional services.

### **The Welcome Project**

For Adults with Learning Disabilities

A safe, joyful space for adults with learning disabilities to explore their creativity and build life skills. Sessions alternate weekly between:

- Crafts – From pottery and textiles to painting and mosaics
- Cookery – Making simple, healthy meals together

Every session includes time to socialise, build friendships, and grow confidence in a supported environment.

We currently have 28 regular attendees who absolutely love the sessions.

“I love coming here and I’ve made some very good friends.” – *Glyn, participant*



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## The Kindful Project

### Mindful Cookery & Well-being Workshops

This project uses cooking as a tool for healing and self-care. We bring people together around the table to learn, share, and improve their mental health through good food.

These relaxed, welcoming sessions break isolation and help people rebuild confidence in their daily lives.

“This space helped me through a hard time and gave me the best soup recipe!” – *Lorraine*



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## Sturdy Foundations

Building skills and resilience, one project at a time

A series of joinery and construction-based workshops, tailored to different groups. All sessions are hands-on, creative and designed to build confidence through making.



### Sturdy Foundations – Children (Ages 11–18)



Young people from disadvantaged backgrounds learn real joinery skills by working on tangible community projects like benches, planter boxes or spice racks. They use real tools, design their own ideas and build a sense of pride.

“I built something with my own hands I never thought I could do that.” – *Liam, 13*

### Sturdy Foundations – Memory

Gentle woodworking sessions for adults living with dementia or memory loss. Participants design and build small wooden items like birdhouses or keepsake boxes at their own pace, supported by Cornerstone friendly team.

The sessions encourage:

- Reminiscence and storytelling
- Motor skills and coordination
- Connection with others

“This place is my sanctuary” – *Trevor, participant*



### **Sturdy Foundations – Women**

A DIY and joinery course exclusively for women providing a safe, empowering space to learn skills often reserved for men. Participants learn to:

- Use tools safely
- Fix things at home
- Build furniture or home items

The focus is on confidence, independence and supporting one another.

“I never thought I could do this but now I’ve got my own toolbox.” – *Kate*

### **Repair Café**

Our Repair Café is a community event where people bring broken items like small appliances, clothes, or furniture and we help repair them for free. It’s a friendly space that promotes sustainability, skill-sharing and reducing waste by fixing rather than throwing away.



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## **Our Impact**

Across all our services and projects, we welcome over 1,000 unique visitors a year, many of whom return week after week. Whether someone needs food, warmth, friendship or skills for the future, we are here with open doors and open hearts.

Our most significant impact this year was supporting the 70 families displaced by the tragic explosion on Violet Close in Benwell, which not only caused devastating loss and destruction in the local community but also rendered many households homeless and in urgent need of assistance. The incident, which claimed 2 lives and affected dozens of residents, drew a remarkable outpouring of support from local people, organisations and businesses across Newcastle.

Our team helped coordinate the sorting and distribution of emergency donations at the heart of the community response. Cornerstone became a central hub where affected families could come to collect essential items such as clothing, bedding, toiletries, children’s items, and other necessities.

Our dedicated volunteers and staff processed approximately 1,000 bags of donated goods, working tirelessly to sort through large volumes of contributions so that critical items could be identified and distributed with speed and care.

This effort ensured that households could quickly access what they needed as they were rehoused in alternative accommodation or began to rebuild their lives.

Throughout the response, the team were coordinated and turning an overwhelming volume of donations into meaningful, targeted support for those most affected by this traumatic event.

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## Awards and Accolades

This year, our work received widespread media attention for the support we provided following the Violet Close explosion. Our efforts were featured across major news platforms, including ITV News, BBC News, The Evening Chronicle, BBC Radio, and Hits Radio, highlighting the dedication of our team and the strength of our community response. The coverage recognised the critical role we played in organising donations, supporting displaced families, and working in partnership with local organisations to meet urgent needs.



In Account year 2024-25 we were also incredibly proud to celebrate Talia Proud, one of our outstanding volunteers, who received the Act of Kindness Award for her compassionate and sustained support for individuals experiencing loneliness and food insecurity.

Her work was recognised by Greggs and honoured by the Northern Leaders Trust, reflecting not only her personal commitment but also the core values that guide our organisation. Talia's dedication continues to inspire our team and strengthen our impact across the community.



## Thank you from Operations Manager Amy Sturdy

A huge thank you to our top chef Lesley for her dedication to the Cornerstone Kitchen. She is truly a marvel and we love her quirky themed dishes for each season and special event.

Thank you to our longest serving team member Michael who has kept Cornerstone looking so pristine and welcoming.

Thank you to Maureen for supporting Lesley in the kitchen, serving teas and refreshments to the Welcome Project and running our Benwell Bubble Laundry service.

Thank you for your kindness to those who come to Cornerstone in distress.

Angela's first year at Cornerstone has been running the Welcome Project and taking responsibility for the clothes shop and administration. The participants at The Welcome Project absolutely adore Angela and she has brought so many new activities and cookery sessions which they have all loved.

A big thank you to Christopher for establishing the Sturdy Foundations Project and Repair Café during this year. The Sturdy Foundations Project has truly helped young people serve their community and learn new skills, and has been a true blessing to the gentlemen with dementia, who have built strong friendships and gained confidence and self-esteem.

A special mention to Lewis, Talia, Linda, Kate and Carol for putting in so many hours and thanks as always to Chris and Richard for completing our accounts.

## Major Contributors in the Last Year

Newcastle Council  
Grocers Charity  
Ballinger  
Skipton Building  
Society  
Tynexe  
COOP  
Arnold Clark  
LGA  
Lottery Community Fund  
Badur Foundation



Barbour  
Community Foundation  
Inspire Youth  
Nathans Wastesavers  
Westerhope Church  
Ponteland Party in the  
Park  
Ponteland Methodist  
Church  
Milbourne Church  
All Saints Church

St James at Riding Mill  
Churches of Benwell and  
Scotswood  
ASDA  
TESCO  
Fareshare  
COOP Funeral Care  
Feeding Families  
Inkind Direct  
SEARCH Newcastle

In addition, we have received a number of significant individual donations. To all of these we send our **huge** thanks.



The following pages show the financial report for year ending 31st March 2025.

The accounts were prepared in accordance with the Charity Commission Statement of Recommended Practice (Revised 2000) with reference to the exemptions provided for small charities in paragraphs 344-358, paragraphs 353 & 354.

Chris Carr  
Cornerstone Treasurer  
December 2025

I agree that this is a true and fair reflection of the Cornerstone accounts  
Richard McAllister  
December 2025

Reserves Policy  
The policy is to have between 6 and 12 months running costs in reserve.

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Registered Office:  
62 Armstrong Road  
Benwell  
Newcastle Upon Tyne  
NE4 7TU  
T: 0191 226 0941 E:  
cornerstonebenwell@gmail.com  
www.cornerstonebenwell.com  
NE4 9QA

[www.facebook.com/cornerstonebenwell](http://www.facebook.com/cornerstonebenwell)

Bankers  
TSB PLC  
Northumberland Street  
Newcastle upon Tyne

# **Benwell Christian Shop Project**

(A company Limited By Guarantee and not having share capital)

## **Annual Accounts**

For the Year Ending 31 March 2025

Company Number 2349218  
Registered Charity Number 701263

# Benwell Christian Shop Project

## Management Council

David Kirkwood (Chairman)

Peter Michell (Secretary)

Carol Davison

Tim Woolley

Shirley Irving

Claire Lewis

Rachel Turner

## Treasurer

Mr C M Carr

## Secretary

Peter Michell

## Registered Office

Cornerstone

Armstrong Road

Benwell

Newcastle Upon Tyne

NE4 7TU

## Bankers

TSB

104 West Road

Milvain

Newcastle Upon Tyne

NE4 9QA

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2025.

### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

### BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### INDEPENDENT EXAMINERS STATEMENT


In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

  
Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

40 Moycraig Road  
Bushmills

## Benwell Christian Shop Project

### STATEMENT BY THE MEMBERS OF THE COUNCIL UNDER THE PROVISIONS OF THE COMPANIES ACT 2006

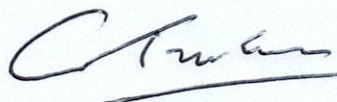
The company was entitled to exemption under the Companies Act 2006 from the requirement to have its accounts for the year ended 31 March 2025 audited. No notice has been deposited under that Act requiring an audit in relation to the company's accounts for that financial year. The members of the council acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of that Act, and which otherwise comply with the requirements of that Act relating to the accounts, as far as applicable to the company.

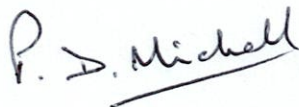
These accounts were approved by the Management Council on Friday 12<sup>th</sup> December 2025 and signed on its behalf by:



David Kirkwood (Chairman)



Mr C M Carr (Treasurer)



Peter Michell (Secretary)

## **Benwell Christian Shop Project**

### **Notes to the Accounts for year ended 31 March 2025.**

#### **1. Accounting Policies:**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the company's annual accounts:-

- **Accounting convention**

These accounts have been prepared under the historical cost convention. We have applied the new principals set out in FRS102.

- **Tangible Fixed Assets and Depreciation**

Fixed Assets are stated at cost less accumulated depreciation

Depreciation is provided at 25% annually

- **Revenue Grants**

Income by way of charitable grants is accounted for on a cash receipts basis.

- **Capital Grants**

Material Capital Grants received are shown as income in advance and taken to income and expenditure over the expected life of the asset.

- **Gifts & Donations**

Gifts & donations are included in the income & expenditure account in the year which they are received.

#### **2. TANGIBLE FIXED ASSETS (see Asset Depreciation page)**

#### **3. DEBTORS & CREDITORS**

- **Debtors:**

We expect to receive £2000 from Inland Revenue relating to Gift Aid donation for 2023/24 & 2024/25

#### **4. NET GAIN FOR THE YEAR**

Primarily relates to timing in receipt of grant funding versus the continued controlled approach to managing centre and group running costs.

#### **5. CASH FLOW STATEMENT**

See attached cash flow document.

#### **6. EMPLOYEES**

The average number of persons employed during the year:

<b>2024/2025</b>	<b>4.5</b>	<b>2023/2024</b>	<b>4.5</b>
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The members of the management council received no remuneration in the year (2023/24– nil)

#### **7. BALANCE SHEET**

The accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small/medium companies.

#### **Audit Exemption Statement**

For the year ending 31/03/2025

the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

#### **8. RESERVES POLICY**

The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-25	Year ending 31-Mar-24
<b>INCOME</b>		
Cafe sales	7,564	5,110
Interest	1,999	1,901
Other income	358	437
Rent rooms	3,835	3,476
Friends of Cornerstone	2,395	2,332
Donations: unrestricted	836	1,810
Grants UNRESTRICTED	4,115	17,350
Grants RESTRICTED	56,810	36,680
<b>Total Income</b>	<b>77,912</b>	<b>69,096</b>
<b>STAFF COSTS</b>		
Salaries	44,714	52,006
<b>Total Staff costs</b>	<b>44,714</b>	<b>52,006</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	454	6,106
Heat and light	4,497	4,444
Security and losses	1,498	2,320
MANAGEMENT COSTS	749	94
Cafe supplies	902	997
Sundry expenses		530
Postage		30
Contents insurance	1,567	1,567
Office telephones	1,548	1,106
Stationery&office sundri	33	138
<b>Total Management &amp; running costs</b>	<b>11,248</b>	<b>17,332</b>
<b>GROSS SURPLUS (DEFICIT)</b>	<b>21,949</b>	<b>-242</b>
<b>USER COSTS</b>		
Group Activities	10,853	2,151
<b>Total User costs</b>	<b>10,853</b>	<b>2,151</b>
<b>DEPRECIATION</b>		
Furniture, fittings, equipment	88	118
<b>Total Depreciation</b>	<b>88</b>	<b>118</b>
<b>TOTAL OPERATING COSTS</b>	<b><u>10,941</u></b>	<b><u>2,268</u></b>
<b>NET SURPLUS (DEFICIT)</b>	<b><u>11,008</u></b>	<b><u>-2,511</u></b>
I&E Account Bt Fwd	66,801	69,312
<b>I&amp;E ACCOUNT</b>	<b><u>77,809</u></b>	<b><u>66,801</u></b>

## BALANCE SHEET

	As At End of Mar-25	As At End of Mar-24
<b>ASSETS</b>		
Fixed Assets	265	354
<b>Current Assets</b>		
Stock		
Debtors	2,000	2,000
Bank/Cash	75,544	64,448
Current Assets	<u>77,544</u>	<u>66,448</u>
<b>TOTAL ASSETS</b>	<u><b>77,809</b></u>	<u><b>66,801</b></u>
<b>LIABILITIES</b>		
<b>Funds</b>		
Reserves		
I&E ACCOUNT c/fwd	<u>77,809</u>	<u>66,801</u>
<b>FUNDS EMPLOYED</b>	<u><b>77,809</b></u>	<u><b>66,801</b></u>
Current Liabilities		
<b>TOTAL LIABILITIES</b>	<u><b>77,809</b></u>	<u><b>66,801</b></u>

### Audit Exemption Statement

For the year ending 31/03/2025

the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

*P. D. Michell*

P. D. MICHELL

(COMPANY SECRETARY & TRUSTEE)  
Benwell Christian Shop Project

## CASH FLOW STATEMENT

	Year ending 31-Mar-25	Year ending 31-Mar-24
Surplus from P&L	11,008	-2,511
Adjust for the following non-cash items:		
Fixed Asset Depreciation	<u>88</u>	<u>118</u>
<b>Net cash from operations</b>	<b>11,096</b>	<b>-2,393</b>
<b>Increase in cash</b>	<b><u>11,096</u></b>	<b><u>-2,393</u></b>

## ASSET DEPRICIATION

	Furniture, fittings,	TOTAL
<b>Cost:</b>		
Balance Brought Forward	37,347	37,347
Balance at End of Period	<u>37,347</u>	<u>37,347</u>
<b>Depreciation:</b>		
Balance Brought Forward	<u>36,993</u>	<u>36,993</u>
Balance Brought Forward	36,993	36,993
Amount to Depreciate	354	354
Rate of Depreciation (%)	<u>25</u>	<u>—</u>
Charge for Period	88	88
Balance at End of Period	<u>37,082</u>	<u>37,082</u>
<b>Net Book Values:</b>		
At Start of Period	354	354
At End of Period	<u>265</u>	<u>265</u>

**Benwell Christian Shop Project**

**Statement of Financial Activities**

**Income**

	Unrestricted	
	General	Total
Salary	0	0
Activities Furthering Objectives	0	0
Fundraising Activities	0	0
Donations, Grants	4952	4952
Other Income	16149	16149
Specific Grant: Community Foundation	0	0
Capital Taken to Income	0	0
<b>SubTotal Income</b>	<b>0</b>	<b>21100</b>

**Expenditure**

	Unrestricted	
	General	Total
Salary	0	0
Activities Furthering Objectives	38763	5952
Support Costs	0	44714
Cost of Generating Funds	0	0
Management & Admin	11248	11248
Depreciation	0	88
<b>SubTotal Expenditure</b>	<b>38763</b>	<b>17288</b>

**Net Incoming Resources**

	38763	3812	-34951
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**Movement of Funds During Year**

	Unrestricted	
	General	Total
Salaries	-152791	155337
Change During Year	-38763	3812
Fund Transfers	0	0
Balances c/f 31/03/2024	-191554	159149
Balances b/f 01/04/23		2546
<b>Total</b>		<b>-34951</b>

Groups	Restricted						Total
	Sturdy Foundation	Welcome Project	IT Project	Warm Hub	Benwell Bubble	Repair Café	
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	22179	18934	0	3750	7920	4029	56812
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
<b>SubTotal Income</b>	<b>0</b>	<b>22179</b>	<b>18934</b>	<b>0</b>	<b>3750</b>	<b>7920</b>	<b>56812</b>

Groups	Restricted						Total
	Sturdy Foundation	Welcome Project	IT Project	Warm Hub	Benwell Bubble	Repair Café	
2912	4239	1279	0	0	0	2422	10853
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	88	88
<b>SubTotal Expenditure</b>	<b>2912</b>	<b>4239</b>	<b>1279</b>	<b>0</b>	<b>0</b>	<b>2422</b>	<b>10853</b>

	2912	17939	17655	0	3750	7920	1607	45959
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Groups	Restricted						Total
	Sturdy Foundation	Welcome Project	IT Project	Warm Hub	Benwell Bubble	Repair Café	
85591	0	-10891	-10444	0	0	0	64256
-2912	17939	17655	0	3750	7920	1607	45959
0	0	0	0	0	0	0	0
<b>SubTotal Income</b>	<b>82679</b>	<b>17939</b>	<b>6764</b>	<b>-10444</b>	<b>3750</b>	<b>1607</b>	<b>110215</b>

2024	
Total	0
	0
	55840
	13256
	0
	0

2025	
Total	0
	0
	61763
	16149
	0
	0

	69096
--	-------

	77912
--	-------

2024	
Total	2151
	52006
	0
	17333
	117

2025	
Total	10853
	44714
	0
	11248
	88

	71607
--	-------

	66904
--	-------

	-2511
--	-------

	11008
--	-------

2024	
Total	69313
	-2511
	0
	66802

2025	
Total	66802
	11008
	0
	77810

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2025.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINERS STATEMENT

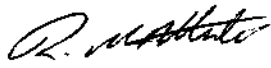
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

  
Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

40 Moycraig Road  
Bushmills

**BENWELL CHRISTIAN SHOP PROJECT**

England & Wales - Charity number 701263

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# Accounts

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## **The Benwell Christian Shop Project**

Trading as

### **Cornerstone Benwell**

## **Annual Report and Accounts for the year ending 31st March 2024**

Benwell Christian Shop Project

Registered in England & Wales No. 02349218

Registered Charity No. 701263

## **Serving the Community of Benwell since 1987**

Trustees and Directors at 31st March 2024

David Kirkwood (Chair)

Peter Michell (Secretary)

Carol Davison

Shirley Irving

Tim Woolley

Claire Lewis

Rachel Turner

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit.

Welcome to this Annual Report which summarises the achievements of Cornerstone during the financial year leading up to March 2024.

Also included is a summary of the 2023/2024 Annual Accounts.

Cornerstone has a long-term commitment to serve the people of Benwell by working to:

- Include the excluded
  - Empower the disempowered
  - Encourage the discouraged
  - Celebrate all that is good
- 

Registered Office:

62 Armstrong Road

Benwell

Newcastle Upon Tyne

NE4 7TU

T: 0191 226 0941 E: [cornerstonebenwell@gmail.com](mailto:cornerstonebenwell@gmail.com)

[www.cornerstonebenwell.com](http://www.cornerstonebenwell.com)

[www.facebook.com/cornerstonebenwell](http://www.facebook.com/cornerstonebenwell)

Bankers

TSB PLC

104 West Road

Newcastle upon Tyne

NE4 9QA



## Report from Operations Manager Amy Sturdy

The year 2023 into 2024 saw the community of Benwell and Scotswood adapting to, and getting used to, the new normal in this period of financial insecurity. With more people than ever now living below the poverty line we at Cornerstone have been there to ensure no one goes hungry, families live in dignity, and everyone has the opportunity to thrive.

We continued to operate as a Warm Hub throughout the winter months and then made the decision to change into a Wellbeing Hub so we can offer a full wrap around wellbeing package including free hot meals on a Monday evening and Wednesday afternoon, The Benwell Bubble Laundry Service and the Benwell Bridge Food Pantry. We remain passionate about delivering dignity in poverty.



A huge thank you to Lesley for another year of making amazing lunches.

A huge thank you to Maureen for all her hard work this year supporting Lesley in the kitchen, running the Benwell Bubble and Benwell Bridge and providing teas and coffees to the Welcome Project.

We are so grateful to have you ladies working with us!

Our popular Welcome Project continued and grew this year and saw our friends enjoying many new activities including Lego building, Gardening and Cookery. We also had a Pirate Day, a Disney Day a Jurassic Park Day and a Harry Potter day! And of course, celebrated Halloween and Christmas in style.



A massive thank you and of course WELCOME to Angela who joined us in January 2024. She supports all aspects of Cornerstone however has the special job of running the Welcome Project who just adore her.

Our Kindful Project, delivered across 5 schools, finished this year to make way for our new project Kindful Kitchen.

We built a gorgeous new Edu-Kitchen in what used to be in the shop area. This has given us space to cook with up to 8 people at any one time. We run courses for Mindful Cookery, Budget Cookery and a support group for menopausal woman.

I would like to take the opportunity to thank Christopher for using his super DIY skills to make our new kitchen area.

Other projects that continued this year include our Memory Cafe. Our collaboration with SEARCH ensures that customers with memory problems have a safe space to meet, socialise and enjoy a lunch together.

Inspire Youth ran the after-school youth club for approx. 30 local children each session who enjoyed learning cookery skills and crafting.

We enjoyed collaborating with Get Online Newcastle this year and supported 12 people to get online through our free tablet course.



With more visitors than ever this year I would like to take the opportunity to thank Michael for keeping the place in tip top shape and for his patience... he has to work with 4 women after all!

We also could not do without our amazing trustees and volunteers! A special mention to Carol and Christopher for putting in so many hours and thanks as always to Chris and Richard completing our accounts.

This year ended in style with a wedding at Cornerstone... mine!

I would like to thank everyone for all the messages of support and best wishes. It meant a lot to us.

I look forward to updating you next year with all the new projects we have added... I have a feeling it's going to be a noisy one!

With love and gratitude,

*Amy*



## Major Contributors in the Last Year

Northumbria Police	Westerhope Church
Joicey Trust	Ponteland Party in the Park
Vegan Society	Ponteland Methodist Church
LGA	Milbourne Church
Lottery Community Fund	All Saints Church
Barchester	St James at Riding Mill
Badur Foundation	Churches of Benwell and Scotswood
Stewardship	ASDA
Barbour	TESCO
Community Foundation	Morrisons
Benefact	Fareshare
WG Edwards	COOP Funeral Care
L&L Manning	Newcastle Cat and Dog Shelter
Newcastle Council	Peoples Kitchen
Inspire Youth	Feeding Families
Marsh Trust	Inkind Direct
Nathans Wastesavers	SEARCH Newcastle

In addition, we have received a number of significant individual donations.  
To all of these we send our huge thanks.



The following page shows a summary financial report for year ending 31st March 2024.  
A full version of the accounts is available by request.

The accounts were prepared in accordance with the Charity Commission Statement of Recommended Practice (Revised 2000) with reference to the exemptions provided for small charities in paragraphs 344-358, paragraphs 353 & 354.

Chris Carr  
Cornerstone Treasurer  
December 2024

I agree that this is a true and fair reflection of the Cornerstone accounts  
Richard McAllister  
December 2024

Reserves Policy  
The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-24	Year ending 31-Mar-23
<b>INCOME</b>		
INCOME-GENERAL		589.23
Cafe sales	5,110.00	9,516.00
Interest	1,901.31	745.62
Other income	436.85	
Rent rooms	3,476.02	2,376.00
Friends of Cornerstone	2,332.00	2,187.00
Donations: unrestricted	1,809.86	2,931.13
GRANTS	17,350.00	21,140.21
Grants groups	36,680.00	
INCOME - RESTRICTED		24,838.08
<b>Total Income</b>	<b>69,096.04</b>	<b>64,323.27</b>
<b>STAFF COSTS</b>		
Salaries	52,006.28	51,920.85
<b>Total Staff costs</b>	<b>52,006.28</b>	<b>51,920.85</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	6,105.63	878.19
Heat and light	4,443.96	3,474.00
Security and losses	2,319.85	2,324.61
MANAGEMENT COSTS	93.60	305.00
Cafe supplies	997.23	1,406.52
Sundry expenses	529.94	879.22
Postage	30.00	86.61
Contents insurance	1,567.15	2,309.51
Office telephones	1,106.36	1,080.00
Stationery&office sundri	138.36	650.70
<b>Total Management &amp; running costs</b>	<b>17,332.08</b>	<b>13,394.36</b>
<b>GROSS SURPLUS (DEFICIT)</b>	<b>-242.32</b>	<b>-991.94</b>
<b>USER COSTS</b>		
Group Activities	2,150.53	2,150.39
<b>Total User costs</b>	<b>2,150.53</b>	<b>2,150.39</b>
<b>DEPRECIATION</b>		
Furniture, fittings, equipment	117.86	157.14
<b>Total Depreciation</b>	<b>117.86</b>	<b>157.14</b>
<b>TOTAL OPERATING COSTS</b>	<b><u>2,268.39</u></b>	<b><u>2,307.53</u></b>
<b>NET SURPLUS (DEFICIT)</b>	<b><u>-2,510.71</u></b>	<b><u>-3,299.47</u></b>
I&E Account Bt Fwd	69,312.07	72,611.54
<b>I&amp;E ACCOUNT</b>	<b><u>66,801.36</u></b>	<b><u>69,312.07</u></b>

# **Benwell Christian Shop Project**

(A company Limited By Guarantee and not having share capital)

## **Annual Accounts**

For the Year Ending 31 March 2024

Company Number 2349218  
Registered Charity Number 701263

## **Benwell Christian Shop Project**

### **Management Council**

David Kirkwood (Chairman)

Peter Michell (Secretary)

Carol Davison

Tim Woolley

Shirley Irving

Claire Lewis

Rachel Turner

### **Treasurer**

Mr C M Carr

### **Secretary**

Peter Michell

### **Registered Office**

Cornerstone

Armstrong Road

Benwell

Newcastle Upon Tyne

NE4 7TU

### **Bankers**

TSB

104 West Road

Milvain

Newcastle Upon Tyne

NE4 9QA

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2024.

#### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

#### BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### INDEPENDENT EXAMINERS STATEMENT

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name:

Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

40 Moycraig Road  
Bushmills

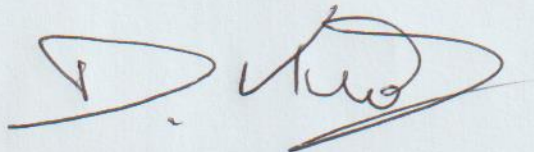
## Benwell Christian Shop Project

### STATEMENT BY THE MEMBERS OF THE COUNCIL UNDER THE PROVISIONS OF THE COMPANIES ACT 2006

The company was entitled to exemption under the Companies Act 2006 from the requirement to have its accounts for the year ended 31 March 2024 audited. No notice has been deposited under that Act requiring an audit in relation to the company's accounts for that financial year. The members of the council acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of that Act, and which otherwise comply with the requirements of that Act relating to the accounts, as far as applicable to the company.

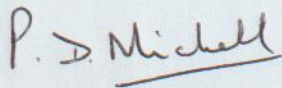
These accounts were approved by the Management Council on Friday 13<sup>th</sup> December 2024 and signed on its behalf by:



David Kirkwood (Chairman)



Mr C M Carr (Treasurer)



Peter Michel (Secretary)

## **Benwell Christian Shop Project**

### **Notes to the Accounts for year ended 31 March 2024.**

#### **1. Accounting Policies:**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the company's annual accounts:-

- **Accounting convention**

These accounts have been prepared under the historical cost convention. We have applied the new principals set out in FRS102.

- **Tangible Fixed Assets and Depreciation**

Fixed Assets are stated at cost less accumulated depreciation

Depreciation is provided at 25% annually

- **Revenue Grants**

Income by way of charitable grants is accounted for on a cash receipts basis.

- **Capital Grants**

Material Capital Grants received are shown as income in advance and taken to income and expenditure over the expected life of the asset.

- **Gifts & Donations**

Gifts & donations are included in the income & expenditure account in the year which they are received.

#### **2. TANGIBLE FIXED ASSETS (see Asset Depreciation page)**

#### **3. DEBTORS & CREDITORS**

- **Debtors:**

We expect to receive £2000 from Inland Revenue relating to Gift Aid donation for 2022/23 & 2023/24

#### **4. NET LOSS FOR THE YEAR**

Primarily relates to timing in receipt of grant funding versus the continued controlled approach to managing centre and group running costs.

#### **5. CASH FLOW STATEMENT**

See attached cash flow document.

#### **6. EMPLOYEES**

The average number of persons employed during the year:

<b>2023/2024</b>	<b>4.5</b>	<b>2023/2022</b>	<b>3.4</b>
------------------	------------	------------------	------------

The members of the management council received no remuneration in the year (2022/23– nil)

#### **7. BALANCE SHEET**

The accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small/medium companies.

#### **Audit Exemption Statement**

For the year ending 31/03/2024

the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

#### **8. RESERVES POLICY**

The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-24	Year ending 31-Mar-23
<b>INCOME</b>		
INCOME-GENERAL		589.23
Cafe sales	5,110.00	9,516.00
Interest	1,901.31	745.62
Other income	436.85	
Rent rooms	3,476.02	2,376.00
Friends of Cornerstone	2,332.00	2,187.00
Donations: unrestricted	1,809.86	2,931.13
GRANTS	17,350.00	21,140.21
Grants groups	36,680.00	
INCOME - RESTRICTED		24,838.08
<b>Total Income</b>	<b>69,096.04</b>	<b>64,323.27</b>
<b>STAFF COSTS</b>		
Salaries	52,006.28	51,920.85
<b>Total Staff costs</b>	<b>52,006.28</b>	<b>51,920.85</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	6,105.63	878.19
Heat and light	4,443.96	3,474.00
Security and losses	2,319.85	2,324.61
MANAGEMENT COSTS	93.60	305.00
Cafe supplies	997.23	1,406.52
Sundry expenses	529.94	879.22
Postage	30.00	86.61
Contents insurance	1,567.15	2,309.51
Office telephones	1,106.36	1,080.00
Stationery&office sundri	138.36	650.70
<b>Total Management &amp; running costs</b>	<b>17,332.08</b>	<b>13,394.36</b>
<b>GROSS SURPLUS (DEFICIT)</b>	<b>-242.32</b>	<b>-991.94</b>
<b>USER COSTS</b>		
Group Activities	2,150.53	2,150.39
<b>Total User costs</b>	<b>2,150.53</b>	<b>2,150.39</b>
<b>DEPRECIATION</b>		
Furniture, fittings, equipment	117.86	157.14
<b>Total Depreciation</b>	<b>117.86</b>	<b>157.14</b>
<b>TOTAL OPERATING COSTS</b>	<b><u>2,268.39</u></b>	<b><u>2,307.53</u></b>
<b>NET SURPLUS (DEFICIT)</b>	<b><u>-2,510.71</u></b>	<b><u>-3,299.47</u></b>
I&E Account Bt Fwd	69,312.07	72,611.54
<b>I&amp;E ACCOUNT</b>	<b><u>66,801.36</u></b>	<b><u>69,312.07</u></b>

## BALANCE SHEET

	As At End of Mar-24	As At End of Mar-23
<b>ASSETS</b>		
<b>Fixed Assets</b>	353.57	471.43
<b>Current Assets</b>		
Stock		
Debtors	2,000.00	2,000.00
Bank/Cash	64,447.81	66,840.66
Current Assets	<u>66,447.81</u>	<u>68,840.66</u>
<b>TOTAL ASSETS</b>	<u>66,801.38</u>	<u>69,312.09</u>
<b>LIABILITIES</b>		
<b>Funds</b>		
Reserves		
I&E ACCOUNT c/fwd	<u>66,801.36</u>	<u>69,312.07</u>
<b>FUNDS EMPLOYED</b>	<u>66,801.38</u>	<u>69,312.09</u>
Current Liabilities		
<b>TOTAL LIABILITIES</b>	<u>66,801.38</u>	<u>69,312.09</u>

### Audit Exemption Statement

For the year ending 31.3.2024

The company was entitled to exemption from the audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

P. D. Michell

P. D. MICHELL

Company Secretary & Trustee

Benwell Christian Shop Project

## CASH FLOW STATEMENT

	Year ending 31-Mar-24	Year ending 31-Mar-23
Surplus from P&L	-2,510.71	-3,299.47
Adjust for the following non-cash items:		
Fixed Asset Depreciation	117.86	157.14
<b>Net cash from operations</b>	<b>-2,392.85</b>	<b>-3,142.33</b>
<b>Reduction in cash</b>	<b>-2,392.85</b>	<b>-3,142.33</b>

## ASSET DEPRICIATION

	Furniture, fittings,	TOTAL
<b>Cost:</b>		
Balance Brought Forward	37,346.70	37,346.70
Balance at End of Period	37,346.70	37,346.70
<b>Depreciation:</b>		
Balance Brought Forward	36,875.27	36,875.27
Balance Brought Forward	36,875.27	36,875.27
Amount to Depreciate	471.43	471.43
Rate of Depreciation (%)	25	
Charge for Period	117.86	117.86
Balance at End of Period	36,993.13	36,993.13
<b>Net Book Values:</b>		
At Start of Period	471.43	471.43
At End of Period	353.57	353.57

**Benwell Christian Shop Project**

**Statement of Financial Activities**

**Income**

	Unrestricted		Total
	General		
Salary	0	0	0
Activities Furthering Objectives	0	0	0
Fundraising Activities	0	19160	19160
Donations, Grants	0	13256	13256
Other Income	0	0	0
Specific Grant: Community Foundation	0	0	0
Capital Taken to Income	0	0	0
<b>SubTotal Income</b>	<b>0</b>	<b>32416</b>	<b>32416</b>

	Restricted				Total
	School-worker	Welcome	IT Project	Healthy Eating	
Groups	0	0	0	0	0
School-worker	0	0	0	0	0
24430	0	12250	0	0	36680
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>SubTotal Income</b>	<b>24430</b>	<b>12250</b>	<b>0</b>	<b>0</b>	<b>36680</b>

	2024	2023
Total	0	0
	55840	48909
	13256	15414
	0	0
	0	0
	0	0
<b>Total</b>	<b>69096</b>	<b>64323</b>

**Expenditure**

	Unrestricted	Total
Salary	0	0
Activities Furthering Objectives	41608	10398
Support Costs	0	52006
Cost of Generating Funds	0	0
Management & Admin	17332	17332
Depreciation	0	117
<b>SubTotal Expenditure</b>	<b>41608</b>	<b>69456</b>
<b>Net Incoming Resources</b>	<b>-41608</b>	<b>-37040</b>

	Restricted				Total
	School-worker	Welcome	IT Project	Healthy Eating	
Groups	561	1590	0	0	2151
School-worker	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
<b>SubTotal Expenditure</b>	<b>561</b>	<b>1590</b>	<b>0</b>	<b>0</b>	<b>2151</b>
<b>Net Incoming Resources</b>	<b>23869</b>	<b>10660</b>	<b>0</b>	<b>0</b>	<b>34529</b>

	2024	2023
Total	2151	2151
	52006	51920
	17332	13394
	117	157
<b>Total</b>	<b>71607</b>	<b>67622</b>
	-2511	-3299

**Movement of Funds During Year**

	Unrestricted	Total
Salary	-111183	146455
Balances b/f 01/04/23	4568	-37040
Change During Year	0	4314
Fund Transfers	0	4314
<b>Balances c/f 31/03/2024</b>	<b>-152791</b>	<b>155337</b>
		<b>2546</b>

	Restricted				Total
	School-worker	Welcome	IT Project	Healthy Eating	
Groups	61722	2084	-10444	2230	34041
School-worker	23869	0	10660	0	34529
	0	-2084	0	-2230	-4314
	0	-10891	-10444	0	64256
	0	0	0	0	0
<b>Total</b>	<b>69313</b>	<b>-2511</b>	<b>66802</b>	<b>0</b>	<b>69313</b>

	2024	2023
Total	69313	72612
	-2511	-3299
	66802	69313

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2024.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINERS STATEMENT

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name:

Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

40 Moycraig Road  
Bushmills

**BENWELL CHRISTIAN SHOP PROJECT**

England & Wales - Charity number 701263

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# Accounts

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## **The Benwell Christian Shop Project**

Trading as

### **Cornerstone Benwell**

## **Annual Report and Accounts for the year ending 31st March 2023**

Benwell Christian Shop Project

Registered in England & Wales No. 02349218

Registered Charity No. 701263

## **Serving the Community of Benwell since 1987**

Trustees and Directors at 31st March 2023

David Kirkwood (Chair)

Peter Michell (Secretary)

Carol Davison

Shirley Irving

Tim Woolley

Claire Lewis

Rachel Turner

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit.

Welcome to this Annual Report which summarises the achievements of Cornerstone during the financial year leading up to March 2023.

Also included is a summary of the 2022-23 Annual Accounts.

Cornerstone has a long-term commitment to serve the people of Benwell by working to:

- Include the excluded
  - Empower the disempowered
  - Encourage the discouraged
  - Celebrate all that is good
- 

Registered Office:

62 Armstrong Road

Benwell

Newcastle Upon Tyne

NE4 7TU

T: 0191 226 0941 E: [cornerstonebenwell@gmail.com](mailto:cornerstonebenwell@gmail.com)

[www.cornerstonebenwell.com](http://www.cornerstonebenwell.com)

[www.facebook.com/cornerstonebenwell](http://www.facebook.com/cornerstonebenwell)

Bankers

TSB PLC

104 West Road

Newcastle upon Tyne

NE4 9QA



On behalf of all the Team at Cornerstone Benwell we would like to dedicate this AGM to the memory of Edith Hutchinson.

Edith was a dedicated trustee and volunteer at Cornerstone for many years.  
Sadly, we lost Edith in March 2023 following a long illness.

She remains a huge miss.



## Report from Operations Manager Amy Proud

Just as the community was finally recovering from the upheaval brought about by the Covid pandemic we unfortunately moved straight into a year of severe pressure due to the Cost of Living crisis.

Cornerstone however was on hand to offer valuable support to our community, quickly adapting to the needs of our customers.

Our biggest change this year was turning our centre into a warm hub for the winter months. Creating a full wrap around wellbeing package including free hot food and drinks, laundrette service (the Benwell Bubble) and wellbeing counselling service. This was hugely successful, and we even featured on ITV National News as we did such a great job!!



Our themed meals continued too including a VE Day celebration and a fantastic Jubilee celebration for our late Queen.



A huge thank you to Lesley for another year of amazing lunches. She is still making something out of nothing it just so happens that the something is always outstanding!

We would also like to welcome and thank Maureen for all her hard work this year. Maureen runs the Benwell Bubble and also supports the Welcome Project every Monday.

Our two popular projects, The Welcome Project and The Kindful Project continued this year. The Welcome Project enjoyed many new activities including cookery, LUSH Bath Bomb making, bonnet making and decollage, they also enjoyed themed nights, a summer BBQ and a VIP ASDA tour!



Our Kindful Project delivered across 5 schools was a huge success with children in Key Stage One learning valuable new cookery skills, mindful techniques and trying new foods!



I would like to take the opportunity to thank Katy for all her work with the Welcome Project and the Kindful project.

Other projects that started this year include our Memory Cafe. Our collaboration with SEARCH ensures that customers with memory problems have a safe space to meet, socialise and enjoy a lunch together. We even got the opportunity to visit Beamish together and had a great sing song!



We also started our baby and toddler club “Kindful Kids” which saw the little ones enjoying free play, snacks and yet more singing! Our work with children ended for the year during February Half Term with a week-long kids club culminating with a fantastic soft play bus!!



With so many more visitors this year I would like to take the opportunity to thank Michael for keeping the place looking absolutely gorgeous and generally putting up with our crazy demands!

We also could not do without our amazing trustees and volunteers! A special mention to Michael 2, Wendy and Carol who have dedicated so much of their time and effort.

Also thanks to Chris and Richard for once again completing our accounts!

We look forward to the next year with hope and gratitude and can't wait to show you all we have to offer!

*Amy x*

## Major Contributors in the Last Year

Lottery Community Fund  
Kickstart - Department of Work and Pensions  
Newcastle Building Society  
B&Q  
The Vegan Society  
Proctor and Gamble  
Cruach Trust  
Jaspar Foundation  
Cash for Kids  
Waitrose  
Tesco  
Asda  
John Lewis  
Wesley House Orphan Trust  
COOP  
Local Giving  
Newcastle City Council

Hadrian Trust  
Aldi  
Magic Little Grants  
Feeding Families  
Amazon UK  
Nathans Wastesavers  
Heddon Church  
Ponteland Methodist Church  
Milburn Methodist Church  
All Saints Gosforth  
Venerable Bede  
St James'  
St Margaret  
St John's  
Riding Mill Church  
Wylam St Oswin's

In addition, we have received a number of significant individual donations.  
To all of these we send our huge thanks.



The following page shows a summary financial report for year ending 31st March 2023.  
A full version of the accounts is available by request.  
The accounts were prepared in accordance with the Charity Commission Statement of Recommended Practice (Revised 2000) with reference to the exemptions provided for small charities in paragraphs 344-358, paragraphs 353 & 354.

Chris Carr  
Cornerstone Treasurer  
December 2023

I agree that this is a true and fair reflection of the Cornerstone accounts  
Richard McAllister  
December 2023

Reserves Policy  
The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-23	Year ending 31-Mar-22
<b>INCOME</b>		
INCOME-GENERAL	589.23	
Cafe sales	9,516.00	8,922.30
Interest	745.62	35.56
Other income		88.39
Rent rooms	2,376.00	1,183.00
Friends of Cornerstone	2,187.00	1,757.00
Donations: unrestricted	2,931.13	4,753.05
GRANTS	21,140.21	16,059.00
INCOME - RESTRICTED	24,838.08	15,728.00
<b>Total Income</b>	<b>64,323.27</b>	<b>48,526.30</b>
<b>STAFF COSTS</b>		
Salaries	51,920.85	28,861.13
<b>Total Staff costs</b>	<b>51,920.85</b>	<b>28,861.13</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	878.19	3,575.78
Heat and light	3,474.00	3,301.00
Security and losses	2,324.61	1,105.28
MANAGEMENT COSTS	305.00	606.52
Cafe supplies	1,406.52	2,507.26
Sundry expenses	879.22	710.87
Postage	86.61	97.68
Contents insurance	2,309.51	2,140.68
Office telephones	1,080.00	983.00
Stationery&office sundri	650.70	826.90
<b>Total Management &amp; running costs</b>	<b>13,394.36</b>	<b>15,854.97</b>
<b>GROSS SURPLUS (DEFICIT)</b>	<b>-991.94</b>	<b>3,810.20</b>
<b>USER COSTS</b>		
Group Activities	2,150.39	362.24
Group Supplies		756.24
<b>Total User costs</b>	<b>2,150.39</b>	<b>1,118.48</b>
<b>DEPRECIATION</b>		
Furniture, fittings, equipment	157.14	209.52
<b>Total Depreciation</b>	<b>157.14</b>	<b>209.52</b>
<b>TOTAL OPERATING COSTS</b>	<b><u>2,307.53</u></b>	<b><u>1,328.00</u></b>
<b>NET SURPLUS (DEFICIT)</b>	<b><u>-3,299.47</u></b>	<b><u>2,482.20</u></b>
I&E Account Bt Fwd	72,611.54	70,129.34
<b>I&amp;E ACCOUNT</b>	<b><u>69,312.07</u></b>	<b><u>72,611.54</u></b>

# **Benwell Christian Shop Project**

(A company Limited By Guarantee and not having share capital)

## **Annual Accounts**

For the Year Ending 31 March 2023

Company Number 2349218  
Registered Charity Number 701263

# Benwell Christian Slop Project

## **Management Council**

David Kirkwood (Chairman)  
Peter Michell (Secretary)  
Carol Davison  
Tim Woolley  
Shirley Irving  
Claire Lewis  
Rachel Turner

## **Treasurer**

Mr C M Carr

## **Secretary**

Peter Michell

## **Registered Office**

Cornerstone  
Armstrong Road  
Benwell  
Newcastle Upon Tyne  
NE4 7TU

## **Bankers**

TSB  
104 West Road  
Milvain  
Newcastle Upon Tyne  
NE4 9QA

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2023.

#### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

#### BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### INDEPENDENT EXAMINERS STATEMENT

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name:

Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

109 Great North Road  
Newcastle Upon Tyne

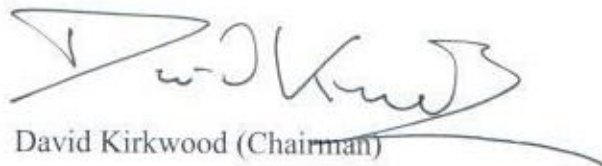
## Benwell Christian Shop Project

### STATEMENT BY THE MEMBERS OF THE COUNCIL UNDER THE PROVISIONS OF THE COMPANIES ACT 2006

The company was entitled to exemption under the Companies Act 2006 from the requirement to have its accounts for the year ended 31 March 2023 audited. No notice has been deposited under that Act requiring an audit in relation to the company's accounts for that financial year. The members of the council acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of that Act, and which otherwise comply with the requirements of that Act relating to the accounts, as far as applicable to the company.

These accounts were approved by the Management Council on Friday 15<sup>th</sup> December and signed on its behalf by:



David Kirkwood (Chairman)



Mr C M Carr (Treasurer)



P. D. Michel

Peter Michel (Secretary)

## **Benwell Christian Shop Project**

### **Notes to the Accounts for year ended 31 March 2023.**

#### **1. Accounting Policies:**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the company's annual accounts:-

- **Accounting convention**

These accounts have been prepared under the historical cost convention. We have applied the new principals set out in FRS102.

- **Tangible Fixed Assets and Depreciation**

Fixed Assets are stated at cost less accumulated depreciation

Depreciation is provided at 25% annually

- **Revenue Grants**

Income by way of charitable grants is accounted for on a cash receipts basis.

- **Capital Grants**

Material Capital Grants received are shown as income in advance and taken to income and expenditure over the expected life of the asset.

- **Gifts & Donations**

Gifts & donations are included in the income & expenditure account in the year which they are received.

#### **2. TANGIBLE FIXED ASSETS (see Asset Depreciation page)**

#### **3. DEBTORS & CREDITORS**

- **Debtors:**

We expect to receive £2000 from Inland Revenue relating to Gift Aid donation for 2022 & 2023

#### **4. NET LOSS FOR THE YEAR**

Primarily relates to timing in receipt of grant funding versus the continued controlled approach to managing centre and group running costs.

#### **5. CASH FLOW STATEMENT**

See attached cash flow document.

#### **6. EMPLOYEES**

The average number of persons employed during the year:

<b>2022/2023</b>	<b>3.4</b>	<b>2021/22</b>	<b>3.4</b>
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The members of the management council received no remuneration in the year (2021/22- nil)

#### **7. BALANCE SHEET**

The accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small/medium companies.

#### **Audit Exemption Statement**

For the year ending 31/03/2023

the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

#### **8. RESERVES POLICY**

The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-23	Year ending 31-Mar-22
<b>INCOME</b>		
INCOME-GENERAL	589.23	
Cafe sales	9,516.00	8,922.30
Interest	745.62	35.56
Other income		88.39
Rent rooms	2,376.00	1,183.00
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<b>I&amp;E ACCOUNT</b>	<b><u>69,312.07</u></b>	<b><u>72,611.54</u></b>

**BALANCE SHEET**

	As At End of Mar-23	As At End of Mar-22
<b>ASSETS</b>		
<b>Fixed Assets</b>	471.43	628.57
<b>Current Assets</b>		
Stock		
Debtors	2,000.00	2,000.00
Bank/Cash	66,840.66	69,982.99
Current Assets	<u>68,840.66</u>	<u>71,982.99</u>
<b>TOTAL ASSETS</b>	<u>69,312.09</u>	<u>72,611.56</u>
<b>LIABILITIES</b>		
<b>Funds</b>		
Reserves		
I&E ACCOUNT c/fwd	<u>69,312.07</u>	<u>72,611.54</u>
<b>FUNDS EMPLOYED</b>	<u>69,312.09</u>	<u>72,611.56</u>
Current Liabilities		
<b>TOTAL LIABILITIES</b>	<u>69,312.09</u>	<u>72,611.56</u>

**Audit Exemption Statement**

For the year ending 31.3.2023

The company was entitled to exemption from the audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

*P. D. Michell*

P. D. MICHELL

Company Secretary

Benwell Christian Shop Project.

**CASH FLOW STATEMENT**

	Year ending 31-Mar-23	Year ending 31-Mar-22
Surplus from P&L	-3,299.47	2,482.20
Adjust for the following non-cash items:		
Fixed Asset Depreciation	157.14	209.52
<b>Net cash from operations</b>	<b>-3,142.33</b>	<b>2,691.72</b>
<b>Reduction in cash</b>	<b>-3,142.33</b>	<b>2,691.72</b>

**ASSET DEPRICIATION**

	Furniture, fittings,	TOTAL
<b>Cost:</b>		
Balance Brought Forward	37,346.70	37,346.70
Balance at End of Period	37,346.70	37,346.70
<b>Depreciation:</b>		
Balance Brought Forward	36,718.13	36,718.13
Balance Brought Forward	36,718.13	36,718.13
Amount to Depreciate	628.57	628.57
Rate of Depreciation (%)	25	
Charge for Period	157.14	157.14
Balance at End of Period	36,875.27	36,875.27
<b>Net Book Values:</b>		
At Start of Period	628.57	628.57
At End of Period	471.43	471.43

**Benwell Christian Shop Project**

**Statement of Financial Activities**

**Income**

	Unrestricted		Restricted				
	Salary	General	Total	School-worker	Welcome FIT Project	Healthy Eating	Total
Activities Furthering Objectives	0	0	0	0	0	0	0
Fundraising Activities	0	0	0	0	0	0	0
Donations/Grants	0	24,071	24,071	0	7,702	0	24,838
Other Income	0	15,414	15,414	0	0	0	0
Specific Grant: Community Foundation	0	0	0	0	0	0	0
Capital Taken to Income	0	0	0	0	0	0	0
<b>SubTotal Income</b>		<b>0</b>	<b>39,485</b>	<b>0</b>	<b>7,702</b>	<b>0</b>	<b>24,838</b>

**Expenditure**

	Unrestricted		Restricted				
	Salary	General	Total	School-worker	Welcome FIT Project	Healthy Eating	Total
Activities Furthering Objectives	0	0	0	0	1,473	0	2,151
Support Costs	48,728	3,152	51,920	0	0	0	0
Cost of Generating Funds	0	0	0	0	0	0	0
Management & Admin	0	13,394	13,394	0	0	0	0
Depreciation	0	157	157	0	0	0	0
<b>SubTotal Expenditure</b>	<b>48,728</b>	<b>16,744</b>	<b>65,471</b>	<b>0</b>	<b>1,473</b>	<b>0</b>	<b>2,151</b>
<b>Net Incoming Resources</b>	<b>-48,728</b>	<b>22,742</b>	<b>-25,986</b>	<b>0</b>	<b>6,229</b>	<b>0</b>	<b>22,687</b>

**Movement of Funds During Year**

	Unrestricted		Restricted					
	Salary	General	Total	School-worker	Welcome Project	IT Project	Healthy Eating	Total
Balances b/f 01/04/22	-62,455	123,713	61,258	2,084	-27,780	-10,444	2,230	11,354
Change During Year	-48,728	22,742	-25,986	0	6,229	0	0	22,687
Fund Transfers	0	0	0	0	0	0	0	0
<b>Balances c/f 31/03/2023</b>	<b>-111,183</b>	<b>146,455</b>	<b>35,272</b>	<b>2,084</b>	<b>-21,551</b>	<b>-10,444</b>	<b>2,230</b>	<b>34,041</b>

	2022	2023
Total	0	0
	36,540	48,909
	11,986	15,414
	0	0
	0	0
<b>Total</b>	<b>48,526</b>	<b>64,323</b>

	2022	2023
Total	1,119	2,151
	28,861	51,920
	0	0
	15,855	13,394
	210	157
<b>Total</b>	<b>46,044</b>	<b>67,622</b>
	2,482	-3,299

	2022	2023
Total	70,129	72,612
	2,482	-3,299
	0	0
<b>Total</b>	<b>72,611</b>	<b>69,313</b>

10

Independent Examiners Report:

## TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2023.

### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

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### INDEPENDENT EXAMINERS STATEMENT

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1. which gives me reasonable cause to believe that in any material respect the requirements:-
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  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name:

Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

109 Great North Road  
Newcastle Upon Tyne

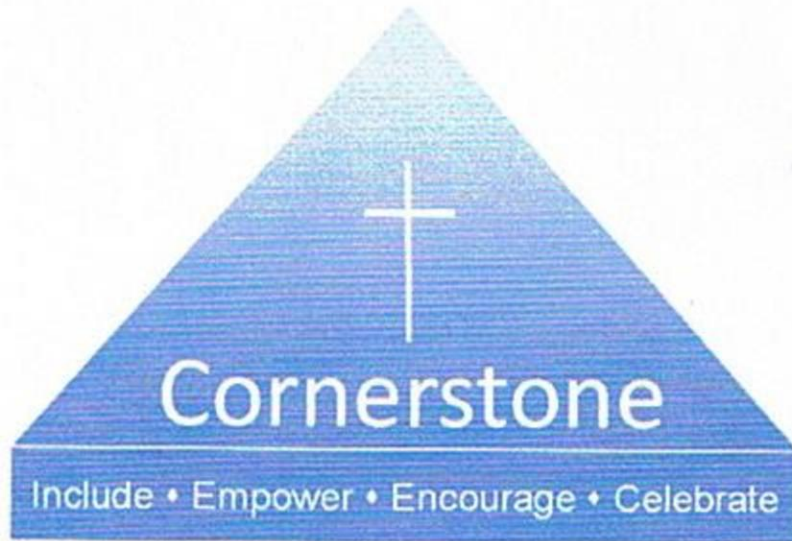
**BENWELL CHRISTIAN SHOP PROJECT**

England & Wales - Charity number 701263

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# Accounts

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**The Benwell Christian Shop Project**  
Trading as  
**Cornerstone Benwell**

**Annual Report and Accounts  
for the year ending 31st March 2022**

Benwell Christian Shop Project

Registered in England & Wales No. 02349218  
Registered Charity No. 701263

**Serving the Community of Benwell since 1987**

Trustees and Directors at 31st March 2022

Peter Michell (Acting Chair)  
Carol Davison (Acting Secretary)  
David Kirkwood  
Edith Hutchinson  
Shirley Irving  
Tim Woolley  
Claire Lewis  
Rachel Turner

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit.

Welcome to this Annual Report which summarises the achievements of Cornerstone during the financial year leading up to March 2022.

Also included is a summary of the 2021-22 Annual Accounts.

Cornerstone has a long-term commitment to serve the people of Benwell by working to:

- Include the excluded
  - Empower the disempowered
  - Encourage the discouraged
  - Celebrate all that is good
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Registered Office:

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Bankers

TSB PLC

104 West Road

Newcastle upon Tyne

NE4 9QA



On behalf of all the Team at Cornerstone Benwell we would like to dedicate this AGM to the  
memory of Colin Bell.

Colin was a dedicated volunteer at Cornerstone for many years.

Sadly, we lost Colin suddenly in January 2022.

He remains a huge miss.

Thank you, Mr Cornerstone.



## Report from Operations Manager Amy Proud

April 2021 heralded the big reopening of services across the country and returning to normal life in a post-covid community.

Sticking rigidly to the (ever changing!) Government roadmap we reopened our popular preloved shop and café. We have loved welcoming back all our regular customers and the many, many new customers from our community.



We strengthened our collaboration with WERS and have taken over as their Clothes Bank offering refugees free access to clothing, household good and toys.



The café has gone from strength to strength offering a delicious breakfast and lunch menu twice a week.



We also had the opportunity to restart our Pensioners Lunch Club starting with a fantastic Christmas party funded by ASDA.



The café feedback is always excellent and a real asset to the work at Cornerstone and I would like to take this opportunity to thank Lesley for all her hard work and dedication this year. She truly can make something out of nothing.



Autumn of 2021 saw the opening of the Benwell Bridge Community Pantry.

The pantry is supported by public donations and Fareshare North East through a grant from Newcastle City Council. It gives our members access to good food, dignity, choice, and hope. We are currently supporting over 60 families in NE4 and NE15.

In September we were joined by Katy who took up post to deliver outreach to the schools in our ward. Sadly, after liaising with school pastoral teams and attending network meetings it was discovered that our area had a huge amount of Mental Health problems in primary school children. Katy used her expertise to create The Kindful Project. This project uses arts and crafts, mindful techniques, meditation, and yoga to enrich the lives of primary school age children.

The project has been hugely successful and is something we will be taking into the future at Cornerstone.



During this year we said a heartfelt goodbye and thank you to Denise Scott who dedicated many years to working with the Welcome Project and Millenium Club.

Due to the rising costs of external contractors, we made the decision to bring the Welcome Project and Millenium Club internally and raise funds to put on the sessions ourselves. Katy doubled her workload and took on the programme design and implementation. These two projects have never been more popular with over 20 regular attendees each week (We are bursting at the seams!).

We have enjoyed courses such as cookery, crafts, cake decorating, bath bomb making, chocolate making. The centre always smells good enough to eat!



Our Mill Club now has a theme each month with amazing food followed by music, games and dessert making. During this year they enjoyed a Valentines Party, Easter Party, Christmas activities and much, much more.

I want to take this opportunity to thank Katy for all her hard work this year. The difference she has made to the lives of the children in the West End and our LD adults is immeasurable.

We welcomed a new member of staff this year from the Kickstart DWP government campaign.

Adela joined us for 6 months and helped with all aspects of the centres work.

We wish her every success in the future (especially with a little baby boy due on Christmas Day!)



Our community centre has been used throughout the year for many gatherings, parties, corporate training sessions and by partner organisations including SEARCH and Northern Directions. Our centre is bright, welcoming, clean, and attractive and is often complimented as a clearly well-loved space.

I would like to take this opportunity to thank Michael for his loyalty, hard graft, and patience! We would be lost without you.

I would lastly like to give a huge Thank You to our wonderful volunteers. Without you Cornerstone could not exist. An extra special **THANK YOU** goes to Carol, Wendy, Veronica and Chris.

I feel the future is bright at Cornerstone and I am so excited to continue to strengthen and improve our current projects and hey..... why don't we add a few more too!!

From all the Team at Cornerstone Benwell, we thank you for all your support.

Amy x



## Report from the New Chair of Trustees David Kirkwood

I am happy, if a little bit nervous, to be taking over as the Chair of Trustees at a time when so many good things are happening. Cornerstone has not only weathered the covid storm but come through it with a renewed sense of purpose. The need for 'community', for people to be able to meet and support each other, particularly when going through difficult times, has never been clearer.

Cornerstone's role in providing a space for that to happen has crystallised through these past months. There have had to be changes. Needs have changed, funding has changed, but despite this, the service provided here has gone from strength to strength. Amy's report gives a flavour of that and anyone who visits cannot fail to be impressed. This is not an empty space, but a space filled with compassion and solidarity.

None of this could happen without our amazing staff and all the volunteers, Amy herself is a mine of knowledge and a dynamo of activity. She is not only front of house, providing a welcoming and supportive presence for her team and all the visitors, but also behind the scenes seeking out funding in an incredibly successful way. If Mr Sunak only knew I think he would be pinching her so shhhh!!

Amy has mentioned her staff team; Katy, Lesley and Michael and I can only endorse her Comments. We are fortunate to have such a dedicated set of willing workers.

The volunteers are also invaluable, and thanks are due to all. Although often hidden in the work of management, the role of our finance team has never been more important and more demanding. We thank Chris Taylor-Carr, our accountant and Richard McAllister, our auditor for their hard work.

It is only right that we especially recall Colin's contribution today. His love and dedication to Cornerstone was unmatched.

The Trustees having met on Zoom are now back to meeting in person, much more fun. Peter steps aside from his role as Chair which he has excelled in, not at all easy as we have been through these very demanding times. Special thanks too, go to Edith who for health reasons has decided it is time to step aside, her generosity and enthusiasm will be much missed.

Grateful thanks also to the many individuals and organisations who have generously given their support financially and in other ways. This contribution towards the work of Cornerstone is essential and always very much appreciated.

Looking ahead in these difficult times is not easy. After covid has come the 'cost of living crisis' and that is having an impact on us all, but disproportionately on those who struggle to make ends meet at the best of times. Funders are also affected with more demands making every penny harder to come by. The need is great but let's hope and pray that with your generosity and God's help Cornerstone continues to make a difference.

## Major Contributors in the Last Year

Waitrose  
Tesco  
Asda  
John Lewis  
Wesley House Orphan Trust  
COOP  
Newcastle City Council  
NET  
Community Health  
Community Foundation  
Arnold Clark  
Bailey Thomas  
Hadrian Trust  
Barbour  
Aldi  
Aviva  
The Rank Foundation  
WA Handley Charity Trust  
Magic Little Grants  
Marsh Charitable Trust

Seeds of Change  
Zendra/William Webster  
JH Burn  
Kickstart - Department of Work and Pensions  
LGA  
TK Home Solutions  
Vistry Partnership  
Feeding Families  
Amazon UK  
Nathans Wastesavers  
Heddon Church  
Ponteland Methodist Church  
Milburn Methodist Church  
All Saints Gosforth  
Venerable Bede  
St James'  
St Margaret  
St John's  
Riding Mill Church  
Wylam St Oswin's

In addition, we have received a number of significant individual donations.  
To all of these we send our huge thanks.



The following page shows a summary financial report for year ending 31st March 2022.

A full version of the accounts is available by request.

The accounts were prepared in accordance with the Charity Commission Statement of Recommended Practice (Revised 2000) with reference to the exemptions provided for small charities in paragraphs 344-358, paragraphs 353 & 354.

Chris Carr  
Cornerstone Treasurer  
December 2022

I agree that this is a true and fair reflection of the Cornerstone accounts

Richard McAllister  
December 2022

Reserves Policy

The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-22	Year ending 31-Mar-21
<b>INCOME</b>		
Cafe sales	8,922.30	2,898.00
Sale garments etc		89.92
Interest	35.56	160.50
Other income	88.39	
Rent rooms	1,183.00	300.00
Friends of Cornerstone	1,757.00	1,837.00
Donations unrestricted	4,753.05	5,812.52
GRANTS	16,059.00	13,920.00
INCOME - RESTRICTED	15,728.00	19,150.02
<b>Total Income</b>	<b>48,526.30</b>	<b>44,167.96</b>
<b>STAFF COSTS</b>		
Salaries	28,861.13	22,239.78
<b>Total Staff costs</b>	<b>28,861.13</b>	<b>22,239.78</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	3,575.78	1,389.20
Heat and light	3,301.00	3,889.00
Security and losses	1,105.28	1,056.40
MANAGEMENT COSTS	606.52	418.00
Cafe supplies	2,507.26	2,239.58
Sundry expenses	710.87	39.99
Postage	97.68	
Contents insurance	2,140.68	2,093.41
Motor costs		354.20
Office telephones	983.00	1,046.64
Stationery&office sundri	826.90	
<b>Total Management &amp; running costs</b>	<b>15,854.97</b>	<b>12,526.42</b>
<b>GROSS SURPLUS</b>	<b>3,810.20</b>	<b>9,401.76</b>
<b>USER COSTS</b>		
Group Activities	362.24	148.00
Group Supplies	756.24	238.90
<b>Total User costs</b>	<b>1,118.48</b>	<b>386.90</b>

<b>DEPRECIATION</b>		
Furniture fittings equipment	209.52	279.36
<b>Total Depreciation</b>	<b>209.52</b>	<b>279.36</b>
<b>ASSET DISPOSAL DEFICIT (SURPLUS)</b>		
Motor Vehicles		-769.45
<b>Total Deficit (Surplus)</b>		<b>-769.45</b>
<b>TOTAL OPERATING COSTS</b>	<b><u>1,328.00</u></b>	<b><u>-103.19</u></b>
<b>NET SURPLUS</b>	<b><u>2,482.20</u></b>	<b><u>9,504.95</u></b>
I&E Account Bt Fwd	70,129.34	60,624.39
<b>I&amp;E ACCOUNT</b>	<b><u>72,611.54</u></b>	<b><u>70,129.34</u></b>

# **Benwell Christian Shop Project**

(A company Limited By Guarantee and not having share capital)

## **Annual Accounts**

For the Year Ending 31 March 2022

Company Number 2349218  
Registered Charity Number 701263

## **Benwell Christian Shop Project**

### **Management Council**

Peter Michell (Acting Chair)  
Carol Davison (Acting Secretary)  
Tim Woolley  
David Kirkwood  
Edith Hutchinson  
Shirley Irving  
Claire Lewis  
Rachel Turner

### **Treasurer**

Mr C M Carr

### **Secretary**

Carol Davison

### **Registered Office**

Cornerstone  
Armstrong Road  
Benwell  
Newcastle Upon Tyne  
NE4 7TU

### **Bankers**

TSB  
104 West Road  
Milvain  
Newcastle Upon Tyne  
NE4 9QA

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2022.

#### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

#### BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### INDEPENDENT EXAMINERS STATEMENT


In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

  
Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

109 Great North Road  
Newcastle Upon Tyne

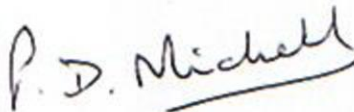
## Benwell Christian Shop Project

### STATEMENT BY THE MEMBERS OF THE COUNCIL UNDER THE PROVISIONS OF THE COMPANIES ACT 2006

The company was entitled to exemption under the Companies Act 2006 from the requirement to have its accounts for the year ended 31 March 2022 audited. No notice has been deposited under that Act requiring an audit in relation to the company's accounts for that financial year. The members of the council acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of that Act, and which otherwise comply with the requirements of that Act relating to the accounts, as far as applicable to the company.

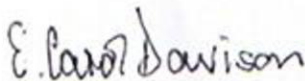
These accounts were approved by the Management Council on Friday 18<sup>th</sup> November and signed on its behalf by:



Peter Michell (Chairperson)



Mr C M Carr (Treasurer)



Carol Davison (Secretary)

## **Benwell Christian Shop Project**

### **Notes to the Accounts for year ended 31 March 2022.**

#### **1. Accounting Policies:**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the company's annual accounts:-

- **Accounting convention**

These accounts have been prepared under the historical cost convention. We have applied the new principals set out in FRS102.

- **Tangible Fixed Assets and Depreciation**

Fixed Assets are stated at cost less accumulated depreciation

Depreciation is provided at 25% annually

- **Revenue Grants**

Income by way of charitable grants is accounted for on a cash receipts basis.

- **Capital Grants**

Material Capital Grants received are shown as income in advance and taken to income and expenditure over the expected life of the asset.

- **Gifts & Donations**

Gifts & donations are included in the income & expenditure account in the year which they are received.

#### **2. TANGIBLE FIXED ASSETS (see Asset Depreciation page)**

#### **3. DEBTORS & CREDITORS**

- **Debtors:**

We expect to receive £2000 from Inland Revenue relating to Gift Aid donation for 2020 & 2021

#### **4. NET GAIN FOR THE YEAR**

Primarily relates to a controlled approach to managing incoming Grants associated with keeping the centre running, versus running costs.

#### **5. CASH FLOW STATEMENT**

See attached cash flow document.

#### **6. EMPLOYEES**

The average number of persons employed during the year:

<b>2021/2022</b>	<b>3.4</b>	<b>2020/21</b>	<b>3.4</b>
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The members of the management council received no remuneration in the year (2020/21– nil)

#### **7. BALANCE SHEET**

The accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small/medium companies.

#### **8. RESERVES POLICY**

The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-22	Year ending 31-Mar-21
<b>INCOME</b>		
Cafe sales	8,922.30	2,898.00
Sale garments etc		89.92
Interest	35.56	160.50
Other income	88.39	
Rent rooms	1,183.00	300.00
Friends of Cornerstone	1,757.00	1,837.00
Donations: unrestricted	4,753.05	5,812.52
GRANTS	16,059.00	13,920.00
INCOME - RESTRICTED	15,728.00	19,150.02
<b>Total Income</b>	<b>48,526.30</b>	<b>44,167.96</b>
<b>STAFF COSTS</b>		
Salaries	28,861.13	22,239.78
<b>Total Staff costs</b>	<b>28,861.13</b>	<b>22,239.78</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	3,575.78	1,389.20
Heat and light	3,301.00	3,889.00
Security and losses	1,105.28	1,056.40
MANAGEMENT COSTS	606.52	418.00
Cafe supplies	2,507.26	2,239.58
Sundry expenses	710.87	39.99
Postage	97.68	
Contents insurance	2,140.68	2,093.41
Motor costs		354.20
Office telephones	983.00	1,046.64
Stationery&office sundri	826.90	
<b>Total Management &amp; running costs</b>	<b>15,854.97</b>	<b>12,526.42</b>
<b>GROSS SURPLUS</b>	<b>3,810.20</b>	<b>9,401.76</b>
<b>USER COSTS</b>		
Group Activities	362.24	148.00
Group Supplies	756.24	238.90
<b>Total User costs</b>	<b>1,118.48</b>	<b>386.90</b>
<b>DEPRECIATION</b>		
Furniture, fittings, equipment	209.52	279.36
<b>Total Depreciation</b>	<b>209.52</b>	<b>279.36</b>
<b>ASSET DISPOSAL DEFICIT (SURPLUS)</b>		
Motor Vehicles		-769.45
<b>Total Deficit (Surplus)</b>		<b>-769.45</b>
<b>TOTAL OPERATING COSTS</b>	<b><u>1,328.00</u></b>	<b><u>-103.19</u></b>
<b>NET SURPLUS</b>	<b><u>2,482.20</u></b>	<b><u>9,504.95</u></b>
I&E Account Bt Fwd	70,129.34	60,624.39
<b>I&amp;E ACCOUNT</b>	<b><u>72,611.54</u></b>	<b><u>70,129.34</u></b>

## BALANCE SHEET

	As At End of Mar-22	As At End of Mar-21
<b>ASSETS</b>		
Fixed Assets	628.57	838.09
<b>Current Assets</b>		
Stock		
Debtors	2,000.00	2,000.00
Bank/Cash	69,982.99	67,291.27
Current Assets	<u>71,982.99</u>	<u>69,291.27</u>
<b>TOTAL ASSETS</b>	<b><u>72,611.56</u></b>	<b><u>70,129.36</u></b>
<b>LIABILITIES</b>		
<b>Funds</b>		
Reserves		
I&E ACCOUNT c/fwd	<u>72,611.54</u>	<u>70,129.34</u>
<b>FUNDS EMPLOYED</b>	<b><u>72,611.56</u></b>	<b><u>70,129.36</u></b>
<b>Current Liabilities</b>		
<b>TOTAL LIABILITIES</b>	<b><u>72,611.56</u></b>	<b><u>70,129.36</u></b>

### Audit Exemption Statement

For the year ending 31/03/2022

the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

P. D. Mitchell

P. D. MICHELL

Company Secretary  
& Chair of Trustees

Benwell Christian Shop Project

## CASH FLOW STATEMENT

	Year ending 31-Mar-22	Year ending 31-Mar-21
Surplus from P&L	2,482.20	9,504.95
Adjust for the following non-cash items:		
Fixed Asset Depreciation	209.52	279.36
Loss on Sale of Fixed Assets		-769.45
<b>Net cash from operations</b>	<b>2,691.72</b>	<b>9,014.86</b>
Sale of Fixed Assets		1,350.00
<b>Increase in cash</b>	<b>2,691.72</b>	<b>10,364.86</b>

## ASSET DEPRECIATION

	Furniture, fittings,	TOTAL
<b>Cost:</b>		
Balance Brought Forward	37,346.70	37,346.70
Balance at End of Period	<u>37,346.70</u>	<u>37,346.70</u>
<b>Depreciation:</b>		
Balance Brought Forward	<u>36,508.61</u>	<u>36,508.61</u>
Balance Brought Forward	36,508.61	36,508.61
Amount to Depreciate	838.09	838.09
Rate of Depreciation (%)	25	
Charge for Period	<u>209.52</u>	<u>209.52</u>
Balance at End of Period	<u>36,718.13</u>	<u>36,718.13</u>
<b>Net Book Values:</b>		
At Start of Period	838.09	838.09
At End of Period	<u>628.57</u>	<u>628.57</u>

**Benwell Christian Shop Project**

**Statement of Financial Activities**

**Income**

	Unrestricted		Total
	Salary	General	
Activities Furthering Objectives	0	0	0
Fundraising Activities	0	0	0
Donations, Grants	0	20812	20812
Other Income	0	11986	11986
Specific Grant: Community Foundation	0	0	0
Capital Taken to Income	0	0	0

SubTotal Income

0	32798	32798
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**Expenditure**

	Unrestricted		Total
	Salary	General	
Activities Furthering Objectives	0	0	0
Support Costs	26923	1938	28861
Cost of Generating Funds	0	0	0
Management & Admin	0	15855	15855
Depreciation	0	210	210

SubTotal Expenditure

26923	18003	44926
-------	-------	-------

Net Incoming Resources

-26923	14795	-12127
--------	-------	--------

**Movement of Funds During Year**

	Unrestricted		Total
	Salary	General	
Balances b/f 01/04/21	-35532	108017	73385
Change During Year	-26923	14795	-12127
Fund Transfers	0	0	0
Balances c/f 31/03/2022	-62455	123713	61258

	Restricted				Total
	School-worker	Welcome Project	IT Project	Healthy Eating	
Groups	0	0	0	0	0
	0	0	0	0	0
	6228	7500	2000	0	15728
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0

6228	7500	2000	0	0	15728
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	Restricted				Total
	School-worker	Welcome Project	IT Project	Healthy Eating	
Groups	408	0	711	0	1119
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0

408	0	711	0	0	1119
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5820	7500	1289	0	0	14609
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	Restricted				Total
	School-worker	Welcome Project	IT Project	Healthy Eating	
Groups	30443	-5416	-29069	2230	-3256
	5820	7500	1289	0	14609
	0	0	0	0	0
	45264	2084	-27780	-10444	2230
					11354

0	0	0	0	0
0	0	0	0	0
36540	0	0	0	36540
11986	0	0	0	11986
0	0	0	0	0
0	0	0	0	0

48526
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1119	28861	0	0	210
387	22240	0	0	279
15855	0	0	0	15855
210	0	0	0	210

46044
-------

2482
------

70129	2482	0
60624	9505	0
72611		

0	0	0	0	0
0	0	0	0	0
38883	0	0	0	38883
6055	0	0	0	6055
0	0	0	0	0
0	0	0	0	0

44937
-------

387	22240	0	0	279
15855	0	0	0	15855
210	0	0	0	210

35432
-------

9505
------

60624	9505	0
70129	2482	0
72611		

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2022.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINERS STATEMENT

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

  
Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

109 Great North Road  
Newcastle Upon Tyne

**BENWELL CHRISTIAN SHOP PROJECT**

England & Wales - Charity number 701263

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# Accounts

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**The Benwell Christian Shop Project**  
Trading as  
**Cornerstone Benwell**

**Annual Report and Accounts  
for the year ending 31st March 2021**

**Benwell Christian Shop Project**  
**A company Limited by Guarantee**  
**Registered in England & Wales No. 02349218**  
**Registered Charity No. 701263**

**Serving the Community of Benwell since 1987**

Trustees and Directors at 31st March 2021  
Peter Michell (Acting Chair)  
Carol Davison (Acting Secretary)  
Edith Hutchinson  
David Kirkwood  
Shirley Irving  
Tim Woolley

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit.

Cornerstone has a long-term commitment to serve the people of Benwell by working to:

- Include the excluded
- Empower the disempowered
- Encourage the discouraged
- Celebrate all that is good

“What I’m interested in seeing you do is: sharing your food with the hungry, inviting the homeless poor into your homes, putting clothes on the shivering ill-clad.” Isaiah 58

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Registered Office:  
62 Armstrong Road  
Benwell  
Newcastle Upon Tyne  
NE4 7TU  
T: 0191 226 0941 E: [cornerstonebenwell@gmail.com](mailto:cornerstonebenwell@gmail.com)  
[www.cornerstonebenwell.com](http://www.cornerstonebenwell.com)  
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Bankers  
TSB PLC  
104 West Road  
Newcastle upon Tyne  
NE4 9QA

**Report from the A**



Welcome to this Annual Report which summarises the achievements of Cornerstone during the financial year leading up to March 2021. Also included is a summary of the 2020-21 Annual Accounts.

The year began just as the first COVID-19 pandemic lockdown was introduced. We were about to welcome Amy Proud, our newly appointed Centre Coordinator, to take up her appointment with us. Because of the uncertainty, this was deferred in the wake of our premises having to close and our usual activities being put on hold. We also had to delay the opening of a planned new café service which Lesley Render was going to lead. However, Amy and Lesley kept faith with Cornerstone by helping as volunteers.

They helped the existing Cornerstone team who were determined to continue serving the local community during the lockdown, but in new ways. Our staff and volunteers responded magnificently to the idea of setting up a service to deliver shopping and medical supplies to people who became isolated by the pandemic. A soup and sandwich delivery round was also made available. These services became popular and much appreciated.

As the first lockdown eased, the Cornerstone shop re-opened and some activities were able to resume – albeit in new circumstances of distancing, disinfecting and face covering. Amy and Lesley took up their intended roles as part time employees. Some of the old activities restarted and the new café opened and began to gain momentum. The second lockdown intervened, and again we had to suspend all activities that met on our premises. Attention returned to our delivery services, now with a hot meal option added to the menu.

Despite the constraints, we worked hard to find alternative ways to keep in touch with our regular users, and in addition to reach others who had not previously used Cornerstone. We have taken advantage of the quieter times during the lockdowns to reorganise and refresh our premises.

By the end of our 2020-21 year, we were well placed to emerge from the third lockdown ready and able to offer a range of activities – some familiar and some brand new. We look forward to serving and helping local people and providing them effective support in various ways.

My congratulations, admiration and thanks go to our staff, volunteers and trustees for their considerable determination and dedication, in the face of very unusual circumstances. Their work has ensured that Cornerstone has continued to be an oasis of support for many people in the Benwell area even during a year of so many restrictions and constraints.

Grateful thanks also go to the many individuals and organisations who have generously given their support financially and in other ways. This contribution towards the work of Cornerstone is essential and always very

much appreciated.

Peter Michell (Acting Chair of Trustees)

### **Report from Centre Co-ordinator Amy Proud**

Where to start to describe a rollercoaster of 12 months. This year started in April 2020 just 2 weeks after a national lockdown due to the pandemic was declared. Cornerstone had to close its doors to the public but inside some wonderful work was taking place. Volunteers rushed to start a telephone service to reach out to those most in need of support, encouragement, and friendship.

Lesley Render supported by other volunteers made hot meals, soups, and sandwiches to be delivered twice a week to people in the community who were the most vulnerable and isolating. This was a super successful project and was well received by the community. It became a lifeline to many and I am so proud of all the team who were involved. A special thank you to Michael and Ruth who also completed shopping and prescription runs for those who could not get out and about.

This project needed to be picked up again in the winter months due to the second national lockdown.

In the summer of 2020, Lesley Render joined us as a permanent member of staff and opened her beautiful community café. This project has become the new centre of Cornerstone and we are so lucky to have a base where we can welcome the community to enjoy healthy and hearty food (plus some nice treats!) at an extremely low price. Using Fareshare and Neighbourly we ensure that no food is wasted. This project is largely thanks to St Hildas Charitable Trust. Special Thanks also to Warburtons who helped us to create an outdoor seating area for the warmer months.

During October Half Term we held a special Halloween Afternoon Tea event which was immensely popular, it was wonderful to have the children back at Cornerstone.

We also provided free packed lunches for children as part of the "End Holiday Hunger" campaign. We received a special mention in local press and from Marcus Rashford.

Over Christmas we delivered special Christmas Afternoon Teas to the Children which included a small gift and a letter from Santa himself!

Two more events in early 2021 included a delivered Mothers' Day Afternoon Tea and a delivered Children's Easter Afternoon Tea. We were surprised that the Easter Bunny even popped in to help out!

When lockdowns have allowed our beloved shop has been open and has been enormously popular. It generates a substantial income for Cornerstone. The shop now fills the courtyard to maximise space and safety.

Our COOP membership funding closed and we received more than

anticipated for the community. We were selected to be the face of the national campaign and had the opportunity to work alongside Vick Hope to discuss our charity and projects across the COOP social Media platforms. The money raised has gone towards decoration of the centre and our wonderful new eye-catching signage.

We have made many fantastic new relationships including with all the major supermarkets and lots of new grant making charitable trusts. Large donations have enabled us to pay staff wages, purchase new laptops and equipment and Michael's new man cave (garden shed!)

A wonderful year despite difficult challenges.

Although she joined us in summer of 2021, I would like to give a warm welcome to Katy Folan our new Enrichment Coordinator for Learning Disabilities and Schools. I would also like to take this opportunity to bid a heartfelt goodbye and thank you to Denise Scott who dedicated many years to working with the Welcome Project and Millenium Club.

I would like to give a huge Thank You to our wonderful volunteers. Without you Cornerstone could not exist. An extra special Thank You to Colin, Wendy, Veronica and Carol.

Finally, a massive Thank You to Michael Taylor for his hard work and commitment this year.

Major contributors in the last year have been:

St James, Benwell  
St John's, Benwell  
All Saints, Gosforth  
Denton Burn Methodist Church  
Heddon-on-the-Wall Methodist Church  
Lemington Methodist Church  
Milbourne Methodist Church  
Newburn Parish Church  
Ponteland Methodist Church  
Ponteland United Reformed Church  
Westerhope Methodist Church  
Riding Mill Church  
The Wesley Orphan House Trust  
Coop  
Waitrose Ponteland  
Tesco Kingston Park  
Asda Gosforth  
Morrisons West Denton  
Newcastle City Council  
The National Lottery  
FareShare NE  
Greggs  
Warburtons  
Leslie and Lilian Manning Trust  
Beaverbrooks Charitable Trust

In addition, we have received a number of significant individual donations. To all of these we send our huge thanks.

The following page shows a summary financial report for year ending 31st March 2021.

A full version of the accounts is available by request.

The accounts were prepared in accordance with the Charity Commission Statement of Recommended Practice (Revised 2000) with reference to the exemptions provided for small charities in paragraphs 344-358, paragraphs 353 & 354.

Chris Carr  
Cornerstone Treasurer  
December 2021

I agree that this is a true and fair reflection of the Cornerstone accounts  
Richard McAllister  
December 2021

Reserves Policy  
The policy is to have between 6 and 12 months running costs in reserve.

# **Benwell Christian Shop Project**

(A company Limited By Guarantee and not having share capital)

## **Annual Accounts**

For the Year Ending 31 March 2021

Company Number 2349218  
Registered Charity Number 701263

## **Benwell Christian Shop Project**

### **Management Council**

Peter Michell (Acting Chair)  
Carol Davison (Acting Secretary)  
Tim Woolley  
David Kirkwood  
Edith Hutchinson  
Shirley Irving  
Claire Lewis

### **Treasurer**

Mr C M Carr

### **Secretary**

Carol Davison

### **Registered Office**

Cornerstone  
Armstrong Road  
Benwell  
Newcastle Upon Tyne  
NE4 7TU

### **Bankers**

TSB  
104 West Road  
Milvain  
Newcastle Upon Tyne  
NE4 9QA

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2021.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINERS STATEMENT

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

  
Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

109 Great North Road  
Newcastle Upon Tyne

## Benwell Christian Shop Project

### STATEMENT BY THE MEMBERS OF THE COUNCIL UNDER THE PROVISIONS OF THE COMPANIES ACT 2006

The company was entitled to exemption under the Companies Act 2006 from the requirement to have its accounts for the year ended 31 March 2021 audited. No notice has been deposited under that Act requiring an audit in relation to the company's accounts for that financial year. The members of the council acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with the Companies Act 2006, and
- preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the financial year in accordance with the requirements of that Act, and which otherwise comply with the requirements of that Act relating to the accounts, as far as applicable to the company.

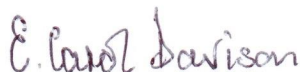
These accounts were approved by the Management Council on Friday 6<sup>th</sup> September and signed on its behalf by:



Peter Michell (Chairperson)



Mr C M Carr (Treasurer)



Carol Davison (Secretary)

## **Benwell Christian Shop Project**

### **Notes to the Accounts for year ended 31 March 2021.**

#### **1. Accounting Policies:**

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the company's annual accounts:-

- **Accounting convention**

These accounts have been prepared under the historical cost convention. We have applied the new principals set out in FRS102.

- **Tangible Fixed Assets and Depreciation**

Fixed Assets are stated at cost less accumulated depreciation

Depreciation is provided at 25% annually

- **Revenue Grants**

Income by way of charitable grants is accounted for on a cash receipts basis.

- **Capital Grants**

Material Capital Grants received are shown as income in advance and taken to income and expenditure over the expected life of the asset.

- **Gifts & Donations**

Gifts & donations are included in the income & expenditure account in the year which they are received.

#### **2. TANGIBLE FIXED ASSETS (see Asset Depreciation page)**

#### **3. DEBTORS & CREDITORS**

- **Debtors:**

We expect to receive £2000 from Inland Revenue relating to Gift Aid donation for 2019 & 2020

#### **4. NET GAIN FOR THE YEAR**

Primarily relates to Grants associated with keeping the centre running during the Covid-19 Pandemic, versus limited running costs.

#### **5. CASH FLOW STATEMENT**

See attached cash flow document.

#### **6. EMPLOYEES**

The average number of persons employed during the year:

<b>2020/2021</b>	<b>3.4</b>	<b>2019/20</b>	<b>2.7</b>
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The members of the management council received no remuneration in the year (2019/20– nil)

#### **7. BALANCE SHEET**

The accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small/medium companies.

#### **8. RESERVES POLICY**

The policy is to have between 6 and 12 months running costs in reserve.

	Year ending 31-Mar-21	Year ending 31-Mar-20
<b>INCOME</b>		
Bingo		610.46
Cafe sales	2,898.00	2,432.96
Sale garments etc	89.92	3,089.96
Interest	160.50	338.46
Rent rooms	300.00	
Other income		2,873.87
Friends of Cornerstone	1,837.00	4,273.80
Donations: unrestricted	5,812.52	32,102.00
GRANTS	13,920.00	
INCOME - RESTRICTED	19,150.02	1,395.00
Income internal restricted		515.50
Donations restricted non-group		1,500.00
<b>Total Income</b>	<b>44,167.96</b>	<b>49,132.01</b>
<b>STAFF COSTS</b>		
Salaries	22,239.78	30,199.42
Staff & volunteers expenses		164.40
<b>Total Staff costs</b>	<b>22,239.78</b>	<b>30,363.82</b>
<b>MANAGEMENT &amp; RUNNING COSTS</b>		
Cleaning & decorating	1,389.20	1,662.64
Heat and light	3,889.00	4,316.30
Security and losses	1,056.40	475.45
MANAGEMENT COSTS	418.00	250.00
Bingo prizes		166.37
Cafe supplies	2,239.58	1,563.48
Sundry expenses	39.99	
Postage		108.91
Contents insurance	2,093.41	2,117.78
Motor costs	354.20	935.43
Office telephones	1,046.64	717.03
Stationery&office sundri		174.28
<b>Total Management &amp; running costs</b>	<b>12,526.42</b>	<b>12,487.67</b>
<b>GROSS SURPLUS</b>	<b>9,401.76</b>	<b>6,280.52</b>
<b>USER COSTS</b>		
Broadband charges training room		375.47
Group Activities	148.00	4,561.99
Group Supplies	238.90	1,922.12
Miscellaneous user costs		20.00
<b>Total User costs</b>	<b>386.90</b>	<b>6,879.58</b>
<b>DEPRECIATION</b>		
Furniture, fittings, equipment	279.36	372.48
Motor Vehicles		193.52
<b>Total Depreciation</b>	<b>279.36</b>	<b>566.00</b>
<b>ASSET DISPOSAL DEFICIT (SURPLUS)</b>		
Motor Vehicles	-769.45	
<b>Total Deficit (Surplus)</b>	<b>.769.45</b>	
<b>TOTAL OPERATING COSTS</b>	<b><u>103.19</u></b>	<b><u>7,445.58</u></b>
<b>NET SURPLUS (DEFICIT)</b>	<b><u>9,504.95</u></b>	<b><u>-1,165.06</u></b>
I&E Account Bt Fwd	60,624.39	61,789.45
<b>I&amp;E ACCOUNT</b>	<b><u>70,129.34</u></b>	<b><u>60,624.39</u></b>

## Balance Sheet

	As At End of Mar-21	As At End of Mar-20
<b>ASSETS</b>		
Fixed Assets	838.09	1,698.00
<b>Current Assets</b>		
Stock		
Debtors	2,000.00	2,000.00
Bank/Cash	67,291.27	56,926.41
Current Assets	<u>69,291.27</u>	<u>58,926.41</u>
<b>TOTAL ASSETS</b>	<u><b>70,129.36</b></u>	<u><b>60,624.41</b></u>
<b>LIABILITIES</b>		
<b>Funds</b>		
Reserves		
I&E ACCOUNT c/fwd	<u>70,129.34</u>	<u>60,624.39</u>
<b>FUNDS EMPLOYED</b>	<u><b>70,129.36</b></u>	<u><b>60,624.41</b></u>
Current Liabilities		
<b>TOTAL LIABILITIES</b>	<u><b>70,129.36</b></u>	<u><b>60,624.41</b></u>

## Audit Exemption Statement

For the year ending 31/03/2021

the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- the directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts
- these accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

P. D. Mitchell

Chair of Trustees  
Benwell Christian Shop Project.

## Cash Flow Statement

	Year ending 31-Mar-21	Year ending 31-Mar-20
Surplus from P&L	9,504.95	-1,165.06
Adjust for the following non-cash items:		
Fixed Asset Depreciation	279.36	566.00
Loss on Sale of Fixed Assets	-769.45	
<b>Net cash from operations</b>	<u>9,014.86</u>	<u>-599.06</u>
Sale of Fixed Assets	1,350.00	
<b>Increase in cash</b>	<u>10,364.86</u>	<u>-599.06</u>

## Asset Depreciation

	Furniture, fittings,	Motor Vehicles	TOTAL
<b>Cost:</b>			
Balance Brought Forward	37,346.70	24,791.46	62,138.16
Disposals during Period	<u>          </u>	<u>-24,791.46</u>	<u>-24,791.46</u>
Balance at End of Period	37,346.70		37,346.70
<b>Depreciation:</b>			
Balance Brought Forward	36,229.25	24,210.91	60,440.16
Disposals during Period	<u>          </u>	<u>-24,210.91</u>	<u>-24,210.91</u>
Balance Brought Forward	36,229.25		36,229.25
Amount to Depreciate	1,117.45		1,117.45
Rate of Depreciation (%)	<u>25</u>	<u>25</u>	<u>          </u>
Charge for Period	279.36		279.36
Balance at End of Period	<u>36,508.61</u>	<u>-</u>	<u>36,508.61</u>
<b>Net Book Values:</b>			
At Start of Period	1,117.45	580.55	1,698.00
At End of Period	<u>838.09</u>	<u>-</u>	<u>838.09</u>

**Benwell Christian Shop Project**

**Statement of Financial Activities**

**Income**

	Unrestricted	
	General	Total
Salary	0	0
Activities Furthering Objectives	0	0
Fundraising Activities	0	0
Donations, Grants	19733	19733
Other Income	6055	6055
Specific Grant: Community Foundation	0	0
Capital Taken to Income	0	0
<b>SubTotal Income</b>	<b>25787</b>	<b>25787</b>

	Restricted					Total
	School-worker	Welcome FIT Project	Healthy Eating	Café Set Up Loan		
Groups	0	0	0	0	0	0
	0	0	0	0	0	0
	19150	0	0	0	0	19150
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
<b>SubTotal Income</b>	<b>19150</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19150</b>

2021		2020	
Total	0	Total	0
	0		0
	38883		34997
	6055		14135
	0		0
	0		0
<b>Total</b>	<b>44937</b>	<b>Total</b>	<b>49132</b>

**Expenditure**

	Unrestricted	
	General	Total
Salary	0	147
Activities Furthering Objectives	9911	634
Support Costs	0	10545
Cost of Generating Funds	0	0
Management & Admin	12526	12526
Depreciation	0	279
<b>SubTotal Expenditure</b>	<b>9911</b>	<b>13587</b>
	<b>12200</b>	<b>2289</b>

	Restricted					Total
	School-worker	Welcome FIT Project	Healthy Eating	Café Set Up Loan		
Groups	0	240	0	0	0	240
	0	11695	0	0	0	11695
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
<b>SubTotal Expenditure</b>	<b>0</b>	<b>11934</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11934</b>

2021		2020	
Total	387	Total	4597
	22240		30199
	0		0
	12526		14934
	279		566
<b>Total</b>	<b>35432</b>	<b>Total</b>	<b>50297</b>
	<b>9505</b>		<b>-1165</b>

**Net Incoming Resources**

9911	13587	23498
-9911	12200	2289

19150	0	-11934	0	0	0	7216
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50297	-1165
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**Movement of Funds During Year**

	Unrestricted	
	General	Total
Salary	-25621	97882
Balances b/f 01/04/19	-9911	12200
Change During Year	0	0
Fund Transfers	-35532	110082
Balances c/f 31/03/20		74550

	Restricted					Total
	School-worker	Welcome Project	IT Project	Healthy Eating	Café Set Up Loan	
Groups	20293	-5416	-17135	-10444	2230	-10472
	19150	0	-11934	0	0	7216
	0	0	0	0	0	0
	39443	-5416	-29069	-10444	2230	-3256
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
	0	0	0	0	0	0
<b>Total</b>	<b>60624</b>	<b>9505</b>	<b>70129</b>	<b>61789</b>	<b>-1165</b>	<b>60624</b>

2021		2020	
Total	60624	Total	61789
	9505		-1165
	0		0
<b>Total</b>	<b>70129</b>	<b>Total</b>	<b>60624</b>

Independent Examiners Report:

TO THE TRUSTEES OF BENWELL CHRISTIAN SHOP PROJECT

I report on the accounts for the year ended 31<sup>st</sup> March 2021.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 43(2) of the Charities act 1993 (the act) does not apply. It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43(7)(b) of the act, whether particular matters have come to my attention.

BASIS OF THE EXAMINERS REPORT

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and any comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

INDEPENDENT EXAMINERS STATEMENT

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:-
  - to keep accounting records in accordance with section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act. These are also in line with standards set by FRS102.

Have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

  
Mr Richard McAllister

Relevant Professional body:

Chartered Institute Accountants  
England & Wales

Address:

109 Great North Road  
Newcastle Upon Tyne