REGISTERED COMPANY NUMBER: 07963955 (England and Wales)
REGISTERED CHARITY NUMBER: 1147328

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

CORNERSTONE CITY CHURCH

Marsh Solutions Limited
82 Berechurch Hall Road
Colchester
Essex
CO2 8RF

CORNERSTONE CITY CHURCH

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for the year ended 31 December 2025

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CORNERSTONE CITY CHURCH

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's objects for the public benefit are to advance the Christian faith, in accordance with the Statement of Beliefs appearing in the Schedule to the Articles of Association, in Rochester, Kent and in such other parts of the United Kingdom or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England and Wales and are connected with the charitable work of the Charity.

Our vision and mission is 'To advance the Christian religion by proclaiming and furthering the Gospel of God and His Son the Lord Jesus Christ and by preaching and teaching the Christian faith.'

'To promote Jesus centered transformation of lives to regenerate Medway and beyond'

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Vision and Strategy

This year has been shaped by some major changes to our strategy. We are moving from being 'one church with many Communities' to 'one family of many churches'. Much of the background thinking and planning, especially for the elders and Management Team/Trustees and staff has been with this in mind.

In Feb (25th-28th) Adam and Susie Voke and Tony and Rhonda Sands attended the Relational Mission Globally Frutiful conference in Malaga. During this conference there were various things that happened and were taught on which indicted that a time of change was to occur by September 2026.

The key elements were that our vision should be to plant many more churches and that it was time to move from being 'one church' to a 'family of churches' that plant more churches both in Medway, Kent and beyond. We will still work together closely but a move towards establishing the existing Communities as churches with their own elders teams and legal entities (CIO's) should happen. This means that full responsibility can be taken as local churches. One key image we had in mind was of 'Orchards'. We want to establish orchards which are churches working together in various locations and bearing good fruit. It was felt that as a church should be clear about this and start making a transition towards this vision becoming reality. This would continue to be within the wider Relational Mission family of churches.

The vision was shared with the church in various settings along with accompanying videos and a teaching series. There has been opportunity for feedback and questions. Generally speaking, the church has affirmed this direction, recognising this as being a right focus for the next era of Cornerstone City Church.

CORNERSTONE CITY CHURCH

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Finances

Church income has continued to meet the needs again this year for local and international work and commitments. Giving has remained consistent and increased as new members have joined.

Our support of home and overseas mission work continues.

We have continued to give approx.10% of our local offerings to RM as before by standing order. We review the giving each year in a trustee meeting and aim to increase as our church income increases.

The church continues to give regularly to the work of Caring Hands in Medway, Home for Good and Medway Foodbank. Support of the work in Bolivia (Mission Bolivia) and the Butcher family has continued with regular monthly amounts going into their Mission Account alongside other one-off gifts and gifts coming in from other churches in support. Tom and Jasmine Heaton have also relocated internationally and there is regular monthly support going to them also.

The regular giving is approx. £30,000 and there are various other special offerings and gifts made on top of this. For example the Family Fund is in place with donations made into this each month. This is used for emergency support of church members.

ACHIEVEMENTS AND PERFORMANCE

Communities and Buildings

The church continued to use the Jasper Centre, Jasper Avenue for midweek meetings and on Sundays for the Rochester Community meetings until the middle of November when they moved out to Kings School, Rochester for more space.

The Jasper Centre continues to be the office base for staff and administration of CCC, and the staff use and meet regularly in the building along with other community groups which hire the building such as a guitar club, a breastfeeding support group, local Rainbows (Girl Guides) group and another local church for a worship/songwriting group.

The church multiplied into 5 Communities (local congregations) in 2021, these Communities have continued to meet on Sunday mornings and a 6th Community has now been planted into Rainham into a pub and after meeting with a core group in June, stared meeting in the pub on 22nd September (see below).

The other locations are in Hoo Academy, Jasper Centre Rochester (now Kings School), Chatham Ordnance Street Church building (Until March), Halling Community Centre and Mid Kent College Gillingham.

CORNERSTONE CITY CHURCH

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

ACHIEVEMENTS AND PERFORMANCE

Hoo Community has been faithful in their monthly outreach (Harvest Team) and took part in a successful Community Fun day (Grain Fete) on 19th July. During this they had a stall and prayer tent and were able to talk about faith, share about the church and pray with a people. They also enjoyed a 'Hoo's Got Talent' at Christmas which saw friends and family gather for a fun event.

Rochester Community made a move from the Jasper Centre into Kings School and have loads of space for growth along with provision for storage and PA being made. They ran a Christmas Carol Service in the School and had the local Mayor Trevor Clarke as a guest who spoke for a few moments. Local residents also received invitations through the letterbox and attended this festive event.

Chatham Community has now made the move to St John Fisher School and started meeting there on 9th March. This has worked well, being a bigger space with rooms for children's groups and storage as well. The large car park is appreciated. The Harvest Team continued to be a regular event as prayer and faith was shared in Chatham each month.

Medway Valley Community continue to enjoy their venue in Halling and have seen a number of local people from the surrounding villages coming to join their meetings. They ran a special Christmas service which was well attended. They felt the departure of Community Leaders Julian and Lena Perry who have relocated to Wales and a newly established core team began to meet each month or so along with Adam Voke who is acting as overseeing elder now Julian has gone.

Gillingham Community are diverse and growing and most weeks use the refectory area in Mid Kent College. Of particular encouragement for them is the multiplication into Rainham and the sending of faithful men, women and young people to start a new group meeting in a pub.

Rainham Community started on 22nd September with a pioneering group, led by Griff and Pam Crouch along with a small team. Including one person who lives opposite the pub. After initially hoping to meet in a school which did not materialise, they were offered a meeting place in The Rainham Arms Pub. The pub has been very welcoming to them, generous and flexible. They have use of it until 12pm on a Sunday when the pub opens. Sometimes the new Community will stay on for a pub lunch and they enjoy good relationships with the landlords and some of the locals. They have had a couple of people coming along from the local area on a Sunday and have taken part in weekly pub quiz nights and ran a Carol Service outside the pub during Christmas. This was attended by a number from the local area.

There continues to be an 'all together' meeting of all 6 Communities every few weeks. In 2025 we met 10 times together in various locations. This was either Mid Kent College, Hundred of Hoo School or St John Fisher School. The use of Priestfield, Gillingham came to end for these meetings as they secured a long-term weekly booking.

The Jasper Centre - Subsidence
For a number of years we have been monitoring cracks and subsidence in the Jasper Centre in various places and this has resulted in having a professional survey done and seeking advice and recommendations on the best way forwards.

ACHIEVEMENTS AND PERFORMANCE

Various site visits and assessments were done this year and it was noted that the slope of the road, out of date drainage systems and the age of the building have all contributed to a degree of instability on one side.

The course of action was that a series of injections of stabilising mixture were made by Geobear underneath the building on one side. It also including drilling and injecting along one side of the corridor.

It now remains to be seen whether this will do the job. We will monitor the building for evidence of further movement.

Membership

We finished the year with around 340 adults and 180 under 18's connected to CCC. This is reflected in our ChurchSuite database records for 2025.

We did not run any INTRO courses in 2025 (these introduce new people to what we believe, our vision, values and the expectations for 'members'). This was not because there were no new people joining, rather staff capacity and diary planning meant this was delayed. Numbers of new people have joined us on Sunday mornings and through other connection points and local Communities have taken responsibility to connect into small groups and areas of service. There are still appropriate limitations to leadership responsibility and influential roles within the church community where there is lack of maturity, connection or shared values.

Leadership and Staff

Adam Voke led the elders team throughout the year and he continued with the regular aspects of his role but his focus began to transition slightly with the new strategy for church planting and becoming a family of churches was discussed, prayed about and communicated. For example, in preaching, in Management Team meetings and in elders meetings.

This year there have been a number of changes in the elder team.

Firstly, there were four new elders appointed on 30th March - Bola Mogaji, Nat Turner, Jim Langston and Takunda Chineka. Stef Liston from the Relational Mission apostolic team joined us for a special Sunday morning and led us through the time of appointment and prayer. They joined the existing elders - Adam Voke, Julian Perry, Bernard Bentall and Tony Sands. This was a positive moment of celebration and strengthening of the church. Recognising the establishment of the local Communities as their local leadership. We continue to work together as one church with one elder team, but with different elders focused on their local Community.

Secondly, later in the year we saw Julian Perry step down as an elder as he and Lena relocated to Wales. Julian has served the church since it was planted at the beginning of 1993, both as an elder (from 1997) and as the Chair of Trustees. He and Lena will be greatly missed but we are glad to have been able to stand with them in their move and have a special time of 'sending them off' as a church.

Thirdly, we unexpectedly and suddenly lost Bernard Bentall in the Autumn. Following a stroke Bernard passed away peacefully and the funeral was on 21st November. There was much sadness in the church although grateful to be able to remember and celebrate Bernard's life and faith along with the family and friends. We note our thanks to Bernard for his years of service and our love and appreciation of his wife Rose.

George Rangelov's role continues to focus on finance and buildings manager' and continues to be employed for 2 days a week. George's focus during his employed time is on the accounts and book-keeping. A highlight for George has been seeing regular giving come in, the accounts remaining strong and in particular the generous gifts that arrive from different people and churches for Mission Bolivia.

Rhonda Sands has continued to serve the church as 'Evangelism and Integration Leader'. Also preaching and developing our evangelism strategy. Following Rhonda's time of evangelism training in America in 2024 there has been the rolling out of 4:11 training across the church. This is a 'hands on' evangelism 'tool' which gives everyone a good understanding of why and how to share their faith. Rhonda has visited the Communities on a Sunday morning and the whole morning was given over to teaching and training on this. There was also the development of 'Who are my 10?' (praying for 10 people) with accompanying reminder bookmarks and banners for each Community.

ACHIEVEMENTS AND PERFORMANCE

Susie Voke continued working for the church on a part time basis this year. Her focus is church family ministry, overseeing leading children's groups, supporting parenting initiatives and Lanterns (solo parents group that has been meeting in Jaspers Café). within the church and working with the CAP team to develop the CAP Life Skills ministry. She also works alongside Adam supporting in a number of leadership and pastoral contexts and is involved in wider RM activities. The Kids weekend away happened in January and as usual was a great success with good times of worship, response, fun and mess! The starting of Ancient Wisdom (see below) and a women's leadership mentoring group were particular highlights.

Tony Sands has continued to work for 4 days per week throughout the year as an elder and leader within CCC. Tony's responsibilities include pastoral care and developing and supporting the Grow Groups across the church alongside the leading of the team at Gillingham Community. That Community has grown and taken more time and energy, and Tony has had involvement in a number of pastoral situations more broadly.

Matt Fox has continued to lead the youth work on a 4 days per week basis. Newday was a highlight as ever with a group of 60+ youth and additional associated ministry team. There has also been a regular programme of (mostly) weekly youth events happening and these have sometimes happened in local Communities too in line with our 'getting ready' to become churches. Towards the end of the year this became more of a focus for Matt and so developing local youth teams and leaders, liaising with them and giving thought to what this means to transition to become a 'family of churches' was an important focus point.

Megan Voke is employed in media and comms and her days were increased from 1.5 days a week to 4 days a week. She has been a great asset and creative worker. Of particular note were the regular vision videos where the 12 vision statements were discussed in an 'round table' format. Megan organised, filmed, edited and published these on various channels.

Tom Heaton has continued working with CCC until the summer when he and the family started to prepare for their move overseas and at that point Tom resigned. Tom did a brilliant job as 'Business and Operations Manager'. He developed, implemented and led the church into various policies, processes and structures that enable the church to be legal, compliant and up to spec.

Joel Felton and Joe Brooks both finished their time of employment at CCC in the summer. The sudden closure of Spurgeon's Bible College (where Joel was in year 2 and Joe in year 1) meant that they had to explore new options which culminated in a move to St Mellitus Bible College in London. Both are now doing this full time.

Breanna Elisa, finished her part time internship with CCC and moved in the summer to start a University Course. Grace Ireland also finished her I.D year in the summer but we welcomed a new I.D student in September.

Melody Liston. Melo started on I.D in September and is involved with youth, evangelism, and supporting the church in various other ways alongside her study. She attends I.D training online on Mondays and also for a week away a few times a year and a planned mission trip in 2026.

The Management Team

The Management Team has functioned well over the year and is responsible for the legal and charitable matters which include building matters. This is done to support the elders and church in implementing the vision.

The team also manages the staffing and administrative affairs of the church. It comprises the trustees (Bola Mogaji, Acacia Sooklal, Chris Norwood, Julian Perry, Abi Carey and Griff Crouch), treasurer (Val Mogaji) and the Members of the Company (Adam Voke and Julian Perry) and they met together a number of times in 2025 together with some ad hoc Zoom meetings to pick up on some pressing matters

Chris Norwood took over the role of Chair of Trustees from Julian in July (as Julian prepared to move to Wales). Chris with the help of Tom Heaton re-shaped the focus of each trustee/Management Team meeting around key areas such as safeguarding, policies, health and safety, finance, staffing. This has been helpful to focus the meetings and streamline the amount of things covered.

ACHIEVEMENTS AND PERFORMANCE

The rest of the team have continued to serve the church faithfully and with commitment. Gathering beyond the expected meetings for various other short meetings as well as keeping in communication through email and a WhatsApp Group. A lot of behind the scenes work is done but we celebrate the strength of the team and the processes in place

Hope Church, Sittingbourne

Hope Church in Sittingbourne led by Gordon Watson, which was planted out from CCC continued to grow throughout 2025 and there was continued support and oversight given both as the sending church but also as part of the RM Community (local cluster of churches part of RM that Adam leads).

On 13th April Hope Church appointed three elders (Gordon Watson, Adam Gregory and Emmanuel Samuel), Adam Voke took part in this meeting along with Stef Liston (RM apostolic team) and this marked the transition from 'church plant' to 'church'. With this establishing as a local church, it also marks a change in our relationship as sending church, with oversight and responsibility laying more with the local elders at Hope Church rather than the RM apostolic team and CCC. We praise God for this moment and recognise the hard work and commitment of the team at Hope Church to reach this point after 7 years.

Mission Bolivia

The work in the Santa Cruz area of Bolivia continues to move forwards at pace. Adam and Susie visited in May and spent time with the Butcher family, both in pastoral support, discussing their own spiritual, marriage and family health and in visiting the local church and villages where they are building relationships and undertaking mission. It also including being part of a 100KM fundraising run which was shared by the team all running a few KM each before swapping around relay style while others travelled in the 4x4.

Isaac was also able to visit the UK (without Analie and the two girls) for a month. During this time Isaac was able to visit a number of churches, give updates, strengthen relationships with those that are supporting the work in prayer and in finances and to visit family. As a church we benefitted from having Isaac with us for an all-together Sunday and for an evening prayer meeting where updates were given on Mission Bolivia.

Jasper Jingles Parent and Toddler group - Closed & 'Ancient Wisdom' Group Started

Jasper Jingles had its final meeting this year. After many years (over twenty two years in various forms) of successful and enjoyable meetings it was felt that the community would be better served with something new. Retaining elements of social time for the parents, mutual support, an area for children to play but now with the addition of guided discussion and a High Street location, a new group Ancient Wisdom was born.

Ancient Wisdom now meets each week on a Thursday in the Community room next to Jaspers Café in Rochester High Street. It combines a discussion of the book of Proverbs with social time and children's play. In this central location it has attracted a number of women from the area who have appreciated this time together with other women.

40 Days of Prayer

During March and April, we entered another season of 40 days of prayer (and fasting) over the Lent period leading up to Easter Sunday. As last year, the Communities took a lead each week in hosting the meetings which happened in person and some on ZOOM. There were also daily videos from each Community that highlighted the themes for the week or day. With our developing strategy in mind to plant more churches, the prayer themes for each week covered our vision series and 12 statements that summarised the kind of church we are and will increasingly become.

Relational Mission activities and events

CCC continued in relationship with RM with regular RM gatherings, some in person and some online. These also included some evening gatherings to enable those working in the day to attend. Adam continued to lead the RM Community (local hub of churches East and mid Kent) and the newly developing strategy for CCC became a point of discussion. Particularly for the other churches (in Sittingbourne, Faversham and Tunbridge Wells) to feedback on and together for us to reflect on how the RM Community would engage or overlap with this. The open and supportive relationships are appreciated by those that are a part.

More Together Festival. This took place for the second year in Trinity Park Ipswich at the end of August over the bank holiday with a number of adults, children and youth in attendance from CCC. Adam, Susie and Rhonda Sands were speaking at seminars and Susie gave one of the talks at a main session on Sunday morning which was well received. As last year the feedback and testimonies from those that went were of great encouragement.

ACHIEVEMENTS AND PERFORMANCE

UK Prayer and Fasting took place a couple of times a year in Ipswich over two days. Adam and Susie have been involved with others from across RM in helping to plan and lead the meetings. The invitation for attendance has now been broadened, and encouragement is given for any from an RM church to attend. From CCC we usually have most of the staff, I.D students, some of the elders and one or two others that attend.

Baptisms

CCC held a couple of baptisms in the Autumn on Sunday September 14th and Friday October 17th. Over both of these baptisms there were 13 people baptised.

In September we borrowed Kings Church in Chatham for a baptism service on a Sunday evening. We are grateful for the partnership of other churches in Medway.

We had a time of worship, hearing of testimonies from adults and a good number of youth. There are always a number of youth that want to be baptised following the Newday festival in the summer.

In October there was also a youth baptism service in the Jasper Centre in October.

LEAD

This year in the Autumn we began hosting a LEAD base in Medway at the Jasper Centre. These are the 4 Saturdays in an academic year which run alongside the long weekends which still take place in Norwich and Tunbridge Wells. It has worked well and the feedback so far from the LEAD team has been that the Jasper Centre has been a good space.

There were 3 people from CCC who signed up for LEAD this year and they joined 1 person who was entering their second year. Becky Meadows also attends the Saturdays as host and hospitality person. She has enjoyed the time to be with others in study and group discussion.

Summary

We are grateful for the continued growth and strength in members, teams, elders, finances and now in the newly developing strategy as we transition towards each of our Communities becoming churches that partner together as one 'family'. We expect this to be a big focus as we move into 2026, especially from September.

The emphasis on prayer has remained, helped as ever by our 40 days of prayer and fasting and the planting of a new Community into Rainham is an example and encouragement of what we want to see happen multiple times.

We celebrate the many ways in which the faith we have is shared and the love of God is demonstrated, both through community groups, youth activities, Sunday meetings and Harvest Teams. Being able to join our Communities together for baptisms in the Autumn is always a reminder of life transformation and the value of all we are as Cornerstone City Church.

FINANCIAL REVIEW

Financial position

Total income for the year was £478,183 (2025: £513,687). Net movement in funds after expenditure and transfers was a deficit of £15,881 (2025: Surplus of £986). Unrestricted funds at the yearend were £115,583 (2025:125,623) and Restricted funds were £102,437 (2025: £108,278).

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

This level of reserves is equitable to £98k to £196k and these level have been maintained throughout the year.

CORNERSTONE CITY CHURCH

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new trustees

Trustees may be appointed by the existing trustees by ordinary resolution.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

07963955 (England and Wales)

Registered Charity number

1147328

Registered office

The Jaspers Cafe
Jasper Avenue
Rochester
Kent
ME1 2LD

Trustees

C I Norwood - Chair
A Sookal
G H Crouch
A J Carey
G O Mogaji
J Perry - Chair (resigned 8.7.25)

Independent Examiner

Mr Christopher Marsh FMAAT
Marsh Solutions Limited
82 Berechurch Hall Road
Colchester
Essex
CO2 8RF

Approved by order of the board of trustees on 24/08/2026 and signed on its behalf by:

C Norwood (Aug 24, 2026 20:16:33 GMT+1)

C I Norwood - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CORNERSTONE CITY CHURCH

Independent examiner's report to the trustees of Cornerstone City Church ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Accounting Technicians, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



Mr Christopher Marsh FMAAT

Marsh Solutions Limited
82 Berechurch Hall Road
Colchester
Essex
CO2 8RF

Date: 25/08/2026

CORNERSTONE CITY CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		385,347	48,480	433,827	461,522
Charitable activities					
Church Activities		15,087	15,104	30,191	16,258
Investment income	2	14,165	-	14,165	35,907
Total		414,599	63,584	478,183	513,687
EXPENDITURE ON					
Raising funds		-	-	-	41,424
Charitable activities					
Church Activities		409,269	84,795	494,064	471,277
Total		409,269	84,795	494,064	512,701
NET INCOME/(EXPENDITURE)		5,330	(21,211)	(15,881)	986
Transfers between funds	11	(15,370)	15,370	-	-
Net movement in funds		(10,040)	(5,841)	(15,881)	986
RECONCILIATION OF FUNDS					
Total funds brought forward		125,623	108,278	233,901	232,915
TOTAL FUNDS CARRIED FORWARD		115,583	102,437	218,020	233,901

CONTINUING OPERATIONS
All income and expenditure has arisen from continuing activities.

The notes form part of these financial statements

CORNERSTONE CITY CHURCH

BALANCE SHEET
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	7	2,764	92,826	95,590	99,970
CURRENT ASSETS					
Debtors	8	20,714	-	20,714	28,496
Investments	9	1	-	1	1
Cash at bank		95,055	9,611	104,666	108,856
		115,770	9,611	125,381	137,353
CREDITORS					
Amounts falling due within one year	10	(2,951)	-	(2,951)	(3,422)
NET CURRENT ASSETS		112,819	9,611	122,430	133,931
TOTAL ASSETS LESS CURRENT LIABILITIES		115,583	102,437	218,020	233,901
NET ASSETS		115,583	102,437	218,020	233,901
FUNDS	11				
Unrestricted funds				115,583	125,623
Restricted funds				102,437	108,278
TOTAL FUNDS				218,020	233,901

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

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

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 25/07/2026 and were signed on its behalf by:

C Norwood (Aug 24, 2026 20:16:33 GMT+1)

.....

C I Norwood - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements and assessment of going concern
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are presented in sterling (£).

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	-	at varying rates on cost
Fixtures and fittings	-	20% on cost
Computer equipment	-	50% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Debtors
Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

Cash at bank and in hand
Cash at bank and in hand includes cash, current bank accounts and deposit bank accounts with no withdrawal limitations.

Creditors
Creditors are recognised where then charity has a present obligation resulting from a past event that will result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Rents received	2,455	-
Jaspers income	10,249	35,772
Deposit account interest	1,461	135
	14,165	35,907

3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.12.25	31.12.24
	£	£
Depreciation - owned assets	4,380	5,325
Other operating leases	31,441	46,300
Independent Examination	2,200	1,680

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

continued...

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
All staff	6	6

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	393,052	68,470	461,522
Charitable activities			
Church Activities	16,258	-	16,258
Investment income	35,772	135	35,907
Total	445,082	68,605	513,687
EXPENDITURE ON			
Raising funds	41,424	-	41,424
Charitable activities			
Church Activities	397,348	73,929	471,277
Total	438,772	73,929	512,701
NET INCOME/(EXPENDITURE)	6,310	(5,324)	986
Transfers between funds	(1,704)	1,704	-
Net movement in funds	4,606	(3,620)	986
RECONCILIATION OF FUNDS			
Total funds brought forward	121,017	111,898	232,915
TOTAL FUNDS CARRIED FORWARD	125,623	108,278	233,901

continued...

7. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2025 and 31 December 2025	148,857	25,670	9,534	184,061
DEPRECIATION				
At 1 January 2025	53,034	21,523	9,534	84,091
Charge for year	2,997	1,383	-	4,380
At 31 December 2025	56,031	22,906	9,534	88,471
NET BOOK VALUE				
At 31 December 2025	92,826	2,764	-	95,590
At 31 December 2024	95,823	4,147	-	99,970

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	10,465	6,933
Amounts owed by subsidiary	10,249	21,563
	20,714	28,496

9. CURRENT ASSET INVESTMENTS

	31.12.25 £	31.12.24 £
Shares in group undertakings	1	1

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other creditors	751	1,380
Accrued expenses	2,200	2,042
	2,951	3,422

continued...

11. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	125,623	5,330	(15,370)	115,583
Restricted funds				
Building Fund	95,823	(2,997)	-	92,826
Kids & Youth	-	(12,708)	12,979	271
Family Fund	3,280	6,060	-	9,340
Boliva Fund	9,175	(11,168)	1,993	-
Vietnam Fund	-	(398)	398	-
	108,278	(21,211)	15,370	102,437
TOTAL FUNDS	233,901	(15,881)	-	218,020

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	414,599	(409,269)	5,330
Restricted funds			
Building Fund	-	(2,997)	(2,997)
Kids & Youth	13,337	(26,045)	(12,708)
Family Fund	6,260	(200)	6,060
Boliva Fund	42,146	(53,314)	(11,168)
Vietnam Fund	1,841	(2,239)	(398)
	63,584	(84,795)	(21,211)
TOTAL FUNDS	478,183	(494,064)	(15,881)

continued...

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	121,017	6,310	(1,704)	125,623
Restricted funds				
Building Fund	98,800	(2,977)	-	95,823
Family Fund	12,134	(8,854)	-	3,280
Boliva Fund	-	9,175	-	9,175
Mozambique Fund	964	(2,668)	1,704	-
	111,898	(5,324)	1,704	108,278
TOTAL FUNDS	232,915	986	-	233,901

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	445,082	(438,772)	6,310
Restricted funds			
Building Fund	-	(2,977)	(2,977)
Family Fund	2,577	(11,431)	(8,854)
Boliva Fund	61,889	(52,714)	9,175
Mozambique Fund	4,139	(6,807)	(2,668)
	68,605	(73,929)	(5,324)
TOTAL FUNDS	513,687	(512,701)	986

continued...

11. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	121,017	11,640	(17,074)	115,583
Restricted funds				
Building Fund	98,800	(5,974)	-	92,826
Kids & Youth	-	(12,708)	12,979	271
Family Fund	12,134	(2,794)	-	9,340
Boliva Fund	-	(1,993)	1,993	-
Mozambique Fund	964	(2,668)	1,704	-
Vietnam Fund	-	(398)	398	-
	111,898	(26,535)	17,074	102,437
TOTAL FUNDS	232,915	(14,895)	-	218,020

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	859,681	(848,041)	11,640
Restricted funds			
Building Fund	-	(5,974)	(5,974)
Kids & Youth	13,337	(26,045)	(12,708)
Family Fund	8,837	(11,631)	(2,794)
Boliva Fund	104,035	(106,028)	(1,993)
Mozambique Fund	4,139	(6,807)	(2,668)
Vietnam Fund	1,841	(2,239)	(398)
	132,189	(158,724)	(26,535)
TOTAL FUNDS	991,870	(1,006,765)	(14,895)

Building Fund
The Building Fund represents the cost of capitalised works to the Jasper Centre less depreciation.

Family Fund
The Family Fund consists of restricted donations for the relief of hardship for members of the church community.

Bolivia Fund
The Bolivia Fund consists of restricted donations to support the development of a mission centre in Bolivia.

Mozambique Fund
The Mozambique Fund consists of restricted donations to support mission in Mozambique.

continued...

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

CORNERSTONE CITY CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	355,752	381,414
Gift aid	78,075	80,108
	433,827	461,522
Investment income		
Rents received	2,455	-
Jaspers income	10,249	35,772
Deposit account interest	1,461	135
	14,165	35,907
Charitable activities		
Conferences & teams	23,103	13,743
Other income	7,088	2,515
	30,191	16,258
Total incoming resources	478,183	513,687
EXPENDITURE		
Raising donations and legacies		
Wages	-	25,613
Jasper's Café	-	15,811
	-	41,424
Charitable activities		
Wages	196,817	209,384
Social security	10,925	-
Pensions	7,685	-
Venue hire	31,441	46,300
Rates and water	4,456	-
Insurance	-	16,810
Ministry Expenses	16,901	4,166
Events	33,452	33,076
Evangelism, Youth & Other	-	23,100
Travel Costs	-	10,562
Holiday Conferences & teams	-	9,048
Administration expenses	1,872	6,901
Repairs & Equipment	53,750	-
Licences & subscriptions	8,278	-
Improvements to property	2,997	2,977
Fixtures and fittings	1,383	1,383
Computer equipment	-	965
Carried forward	369,957	364,672

CORNERSTONE CITY CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	31.12.25 £	31.12.24 £
Charitable activities		
Brought forward	369,957	364,672
Grants to institutions	119,860	101,487
	489,817	466,159
Support costs		
Finance		
Bank charges	997	-
Governance costs		
Accountancy fees	840	1,680
Legal fees	2,410	3,438
	3,250	5,118
Total resources expended	494,064	512,701
Net (expenditure)/income	(15,881)	986

CCC - Dec 25 Final Accounts

Final Audit Report 2026-08-25

Created:	2026-08-24
By:	C Marsh (chris@marshsolutions.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAdg99kjlAPfK-2yLxC4IPp4Itc4Okr39F

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