

CORNERSTONE CHURCH (BOURNEMOUTH)

REPORT

FOR THE YEAR ENDED

31st DECEMBER 2025

CORNERSTONE CHURCH (BOURNEMOUTH)

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CORNERSTONE CHURCH

CHARITY INFORMATION

The Trustees	Rev. Joseph Smith (From September 2025) Mrs Emma Taylor Mr Jonathan Irwin-Sawdon Mrs Helen Howells-Cole (from December 2025) Mr Linford Dunstan (till August 2025) Mrs Lianne Hart (till August 2025)
Secretary	Mr David Parish (Trustee)
Treasurer	Mrs Christina Cashell (from September 2024 to May 2025) Mr John Hensby (from May to December 2025)
Principal office address	Cornerstone Church Holloway Avenue Bournemouth Dorset BH11 9JR
Registered Charity Number	1163367
Inland Revenue charity number	X95938
Independent Examiner	Mrs Sue Wintle, Oak Accounting
Bank	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ

CORNERSTONE CHURCH
REPORT OF THE TRUSTEES
For the year ended 31st December 2025

The Trustees have pleasure in presenting their report and the financial statements for the year ended 31st December 2025.

Structure, governance and management

Governing Document

Cornerstone Church is a self-governing, self-financing congregation within the Baptist Union of Great Britain. The decision-making body, being the Church Meeting, comprises all the members of the Church, and is governed in accordance with the constitution adopted on 25th September 2014 (and registered with the Charity Commission on 26th October) as part of the process to register with the Charity Commission in accord with the revised rules set out in the Charities Act 2011.

Organisational structure

The Church membership appoints Ministers, Elders (none currently), a Church Secretary, a Treasurer and Trustees to oversee the running of the affairs of the church. The individuals holding these posts also act as Trustees of the charity.

At the beginning of the year, the Interim Leadership Team, led by the Church Secretary, continued to run the church. Expressions of interest in the role of minister had been received before the deadline of the end of October 2024 and Trustees felt that the Rev. Joseph Smith seemed a good fit for the church.

Christina Cashell resigned as Administrator in May. It was felt that she should not be replaced until we had a new minister, so her roles were handed over to trustees temporarily, except for the role of Treasurer, which a former Treasurer, John Hensby, agreed to take on till the end of the year.

Libby Marlow, our Children's Worker, continued working two days a week. We began the year without a Youth Worker, but early in the year took steps to recruit a much-needed replacement but on fewer hours. AJ Fewtrell was appointed on 10 hours a week from May.

All the other Trustees and office bearers are non-stipendiary.

Over 25 members (who are not trustees) operate as volunteers.

Recruitment and appointment of new trustees

Ministers, Secretary, and Treasurer are all Trustees of the charity, and their appointment is approved by the membership at an Ordinary Members' Meeting, as and when required. Additionally, we have had a non-trustee Elder.

Objectives and activities

Cornerstone Church is a fellowship of Christian people affiliated to the Baptist Union of Great Britain. The mission of the church is summarised by the following statement:

"The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world."

Public Benefit

In undertaking the planning of the many activities undertaken during this year, we have taken into account the Charity Commission guidance on public benefit and in particular in relation to the guidance relating to the advancement of religion. We have sought to ensure that all our activities are available and open to the whole community in which we serve, both in the provision of services of worship, and in provision of community activity and support.

Reviewing Progress in Relation to Priorities Identified Last Year (2024)

The priorities identified at the end of 2024 were as follows:

1. To keep our eyes focused on Jesus, lifting Him high above all else.
2. Maintain a regular rhythm of prayer & worship.
3. Grow as a church, as disciples and missionaries - missional disciples, seeing growth in depth and new people coming to Christ.
4. To continue to grow a strong children's ministry, led by our Children's ministry lead and supported by a growing team.
5. To continue to run all our youth activities, expanding them if possible and to see more young people come to know Jesus and grow in their relationship with Him.
6. To take the young people to Satellites in Summer 2025 and support them in doing this, before and after the event.
7. To effectively continue leadership with the increased number of trustees until the pastoral vacancy is filled.
8. Develop those with skills such as leading and preaching, with emphasis on the younger people in the church.
9. Continue to grow strong disciples, ensuring all those who attend church can access a house group for regular fellowship, support and spiritual growth.
10. To grow together as a church family, developing skills, encouraging more to volunteer and empowering one another in giftings.
11. To find a new church leader (or leaders), seeking God prayerfully as a church family to achieve this.
12. We will have to budget for the renovation of the church manse to bring it up to date for a new minister and family.

Progress made on these priorities:

1. With no minister at the start of the year, we invited speakers on Sundays from amongst our own congregation, plus retired ministers, and our own moderator (see 11.).

   Once again, we are pleased to report that membership remained the same as the previous year – members lost were replaced with new members.

2. All activities around prayer and worship continued. Our Sunday morning services continued, with special extra services at Christmas and Easter, plus a Sunday evening service once a month. As before, prayer is offered after the Sunday morning service, and the three prayer meetings throughout the week continued.

3. Our focus on serving the local community remained, and we were again able to continue to run our wide range of activities throughout the year (with the exception of the men's group, Ignite which had to close due to the departure of the leader).

4. Our children's worker continued to extend the work to an increasing number of children

giving much more than her paid hours. There continued to be a need for more volunteer team members to help at Mega Club on a Friday evening due to large numbers of children, some of whom need additional support. Tuesday parents and toddlers group continued.

5. We appointed a new Youth Worker, AJ Fewtrell, in the early part of the year – he has previously been a church member (and is again) and has worked with the church in a different role. He has a great love for the church and also gave above and beyond his paid hours. Those who were baptised in the previous year have remained active and committed in the church.

6. A group of young people went to Satellites – it was so successful that some of them were subsequently baptised.

7. Despite two trustees and our administrator resigning during the year, with the help of members, we were able to function well.

8. The lack of a minister was an excellent opportunity for people to step out of their comfort zone and try something new (or gain confidence), especially regarding leading and preaching on Sundays.

9. Our new minister, Joe, visited all our varied house groups. They share a common desire to grow in faith and mutual support. We aim to see more people in house groups, which have a very special role, being a more intimate environment. We also wish to start new ones as some are quite full.

10. We are in a challenging time regarding volunteering, as much of the load is still borne by those in the older age group. Serving Sunday has been a great encouragement, where our young people not only take on roles for a week (giving others a rest) but are a great example to others.

11. In January we adopted Rev Ben Lucas as Moderator (whose role is to work with a church with a minister vacancy). He was able to oversee and guide deliberations leading to the appointment of a new minister, but without influencing decisions. His spiritual direction as an experienced minister was also greatly welcomed.

    The process of finding a new minister was successfully finalised during the year, and members overwhelmingly voted in Rev. Joseph (Joe) Smith to be our new minister on 23rd March.

12. The manse next to the church (housing for the minister and family) was in need of refurbishment and modernisation while unoccupied. A local church sadly had to be closed and sold, but the proceeds were distributed among the seven nearest Baptist churches of which Cornerstone was one - this was a significant amount which covered work on the manse. Much money was saved thanks to the giftings and commitment of some of our church members to whom we were so grateful for their considerable giving of time and effort.

General Overview of the Year

- We were successful in appointing a new minister who joined us in September and quickly settled in. He is much loved and supported by church members.

- Despite not having a minister for the greater part of the year, we were able to continue with most activities.

- Until our new minister joined us, line management of staff successfully passed to two trustees.

- We have an increasingly diverse congregation in terms of nationality, age and ability. Sunday attendance being around 40 adults out of around 70 in total, with 10 children and 9 young people – more than last year. Where appropriate, we continue to live stream the Sunday service.

- We were able to support one student from Moorlands Bible College who has proven to be well-suited to her placement with us.

- There were a number of activities at Christmas and Easter which attracted some who do not normally attend, including a Christmas meal for those on their own being run for the first time.

- We again held our annual Family Fun Day in August. Out of necessity, it was slightly scaled down from the previous year but was well attended. Many from the church volunteered to make it a great success.

- We also held the Light Party (to coincide with Hallowe'en) in October for local families, which was well attended and enjoyed.

- We held Tearfund's 'Big Quiz' to help raise money for the Charity.

- We were able to support PACE, a local Schools charity, who came to visit us one Sunday.

- Christmas events included the customary Carols by Candlelight service. A Family Play was put on for children, and the wreath-making activity (so successful in previous years) was well attended. For the first time, we put on a free family meal. We also began to work with St Andrew's church – we jointly held a carol service on Kinson Green near the local shops.

Activities mainly geared towards adults

We welcome allcomers to our activities – not just those otherwise involved with the church. All our activities were supported by our placement students from Moorlands College.

- Our Tuesday Sports Group continues successfully – numbers have decreased somewhat. The more active sports are table tennis and badminton, but there is pool and Rummikub for the less active, so all abilities are catered for. Voluntary contributions add to church funds. There are plans to develop the activity to include modern board games.

- The informal Wednesday morning café continues to be well supported, especially by the more elderly. It is followed later in the morning by a keep-fit session.

- The Wednesday afternoon Open Door group for over-50s is attended by some from other local churches. The group again went on a holiday together.

- Women's Wellbeing on term-time Friday mornings, normally attended by around 10, is thriving under its new leader. Three of them attended the Alpha course in 2025. At Christmas time the wreath-making was popular. It is a safe place where women can connect with others

and feel valued. There are monthly workshops which focus on mental, emotional, physical or spiritual wellbeing whether through craft, relaxation exercises, pamper mornings, swap shops and affirmation colouring.

- The men have their own Ignite group which meets regularly for a friendly chat and Christian fellowship.

- House groups – where the bible and related topics are discussed, and prayed over, continue to be held, usually every two weeks.

Activities geared mainly towards children and young people

- The Parents and Toddlers group continues to grow and thrive. Despite having a new leader, more help is still needed. There is a wide range of toys, as well as educational toys such as puzzles. There are craft activities and colouring. The team makes sure to pray before starting each week.

- Children's work continues to thrive, led by our Children's Worker, Libby. More volunteer help is needed, however, especially on Sundays. Three events were held during 2025, two of which resulted in adults and children beginning to attend church.

  Kids' Church (those who come on a Sunday) had a successful outing in the summer. On Sundays, deeper issues around faith are explored, obviously successfully as they recall well what they have been taught.

  Mega Club (ages 7-11) numbers on a Friday have now increased to 25-30 each week. Good links with local families are being forged and there are plans for days out.

- Regarding youth activities, our new leader, AJ Fewtrell has returned to the church with his family and strong relationships are forming with teenagers. He has a great love for the church.

- Friday evenings Youth Club (ages 11-17) continues to thrive and develop – attendance rose during the year to 25-30 and continued to grow - a full programme with a wide range of activities. Some of the older ones would help and take responsibility.

- We now have 'Serving Sunday' the first Sunday of the month, where young people take over the main responsibilities such as welcoming visitors, taking the collection, making the coffee and so on.

- There is now a Wednesday home group meeting for the young people.

- There was a full programme of Christmas activities.

- A group of young people again attended the national Satellites Christian Youth Camp in August, with all its challenges (such as lack of sleep!). Following this, seven of them were baptised publicly outside in the church grounds.

- Some of the youth group have expressed a wish to be involved in Sunday morning music worship.

Maintaining the provision of facilities at Cornerstone Church

The church relies on volunteers to deal with a number of housekeeping tasks but employs the following contractors on a regular basis:

a) Leaf Contract Cleaning continue to do our weekly four-hour clean.

b) Ace of Spades mows the lawn on a fortnightly basis.

c) Canford Drains deal with drain problems

d) DFP Global maintain fire precaution equipment

e) Giles Heating maintain all gas installations

f) NICEIC inspect electrical systems

g) Additional contractors are employed on an ad hoc basis as required.

h) Jubilee Builders carried out the renovation work on the manse

Links with other Community Agencies

We are extending our association with the nearby St Andrews Church in Kinson, for example by sharing musicians.

It has been encouraging to receive positive feedback on our activities during the year from the community, schools and community organisations, and to continue to be recognised as being active in supporting the local community.

Before Christmas, the church supported the "Samaritan's Purse" charity by purchasing shoe boxes for members to fill with toys and gifts for distribution to needy children in various countries around the world.

The church continued to support the Kinson Food Bank based at St. Andrew's Church by referring suitable cases and issuing vouchers.

A coffee morning in aid of Macmillan Cancer Support was held

We allow the hire of parts of the building to known organisations such as Narcotics Anonymous – this generates income. It is also hired to known and trusted individuals.

The Kinson MSDC dancing group hired the hall throughout 2025 as in previous years.

A weekly badminton group hires the hall every Monday.

Our Minister has begun to make links with West Howe Community Enterprises and hopes to develop links with the local school.

Looking Ahead

- In 2026, we will celebrate the 70th anniversary since the opening of the present building in 1956. We will need to prepare for what will be a great celebration, to which we shall invite both present and past members, as well as local dignitaries and past ministers.

- We shall seek to appoint a new administrator.

- We shall look at the leadership structure including the role of trustees, and assign special responsibilities to each one as appropriate.
- Run a Christianity Explored course.
- Encourage more to attend house groups
- We hope to Baptise more people, and welcome new people in to membership.
- Seek to have another Moorlands placement student work with us
- Develop links with other community organisations.

Cornerstone
Church - Community - Family

Cornerstone Church, Bournemouth	1163367	CC16a

Receipts and Payments Accounts

For the period from	1st January 2025	31st December 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from Offerings & Gift Aid	45,449	-	-	45,449	117,642
Tax Recovery	4,884	-	-	4,884	13,845
Rents	6,184	-	-	6,184	-
Special One-off Gifts	53,645	-	-	53,645	-
Other Income	15,184	-	-	15,184	27,384
Income received and paid out to others	-	744	-	744	2,008
Sub total *(Gross income for AR)*	125,346	744	-	126,090	160,879
A2 Asset and investment sales, (see table).					
	-	-	-	-	
Sub total	-	-	-	-	-
Total receipts	125,346	744	-	126,090	160,879
A3 Payments					
Ministers' expenses	14,385	-	-	14,385	26,366
Administration:	17,348	-	-	17,348	20,249
Youth & Children's Ministries	23,661	-	-	23,661	27,701
Premises	20,561	-	-	20,561	21,640
Ministry	1,382	-	-	1,382	1,529
Missionary support	6,900	-	-	6,900	9,979
Church Ministries	847	-	-	847	3,643
Special Exp. (Manse refurbishment, etc.)	47,170	-	-	47,170	-
Payment of income received for others	-	617	-	617	-
Sub total	132,254	617	-	132,871	111,107
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	132,254	617	-	132,871	111,107
Net of receipts/(payments)	- 6,908	128	-	- 6,781	49,772
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	119,339	-	-	119,339	69,309
Cash funds this year end	112,431	128	-	112,559	119,081

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Baptist Together Fund	1,551	-	-
	Cafbank	20,770	128	-
	United Trust Bank	90,000	-	-
	Cash iFloats	110	-	-
	Total cash funds	112,431	128	-
	(agree balances with receipts	OK	OK	OK

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

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

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

	Details	Fund to	Amount due	When due
B5 Liabilities			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	KF	Kyle Frewin	25/03/2026
	DP	David Parish	25/03/2026

12th March 2026

The Trustees
Cornerstone Church
Holloway Avenue
Bournemouth
BH11 9JR

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the Trustees of Cornerstone Church, on accounts for the year ended 31st December 2025

Respective responsibilities of Trustees and examiner
The Trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the Act), and
- To state whether particular matters have come to my attention.

Basis of independent examiner's statement
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements to ensure that:
    a. Proper accounting records are kept (in accordance with section 41 of the Act); and
    b. Accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed...*SueW*..... Date... 12/3/2026.....

Sue Wintle ACIE
Association of Charity Independent Examiners
27 Bascott Road
Bournemouth
Dorset BH11 8RJ