



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

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

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 31st 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.

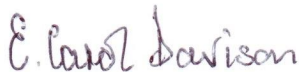
These accounts were approved by the Management Council on Friday 6th September and signed on its behalf by:



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:

2020/2021	3.4	2019/20	2.7
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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
INCOME		
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
Total Income	44,167.96	49,132.01
STAFF COSTS		
Salaries	22,239.78	30,199.42
Staff & volunteers expenses		164.40
Total Staff costs	22,239.78	30,363.82
MANAGEMENT & RUNNING COSTS		
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
Total Management & running costs	12,526.42	12,487.67
GROSS SURPLUS	9,401.76	6,280.52
USER COSTS		
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
Total User costs	386.90	6,879.58
DEPRECIATION		
Furniture, fittings, equipment	279.36	372.48
Motor Vehicles		193.52
Total Depreciation	279.36	566.00
ASSET DISPOSAL DEFICIT (SURPLUS)		
Motor Vehicles	-769.45	
Total Deficit (Surplus)	.769.45	
TOTAL OPERATING COSTS	<u>103.19</u>	<u>7,445.58</u>
NET SURPLUS (DEFICIT)	<u>9,504.95</u>	<u>-1,165.06</u>
I&E Account Bt Fwd	60,624.39	61,789.45
I&E ACCOUNT	<u>70,129.34</u>	<u>60,624.39</u>

Balance Sheet

	As At End of Mar-21	As At End of Mar-20
ASSETS		
Fixed Assets	838.09	1,698.00
Current Assets		
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>
TOTAL ASSETS	<u>70,129.36</u>	<u>60,624.41</u>
LIABILITIES		
Funds		
Reserves		
I&E ACCOUNT c/fwd	<u>70,129.34</u>	<u>60,624.39</u>
FUNDS EMPLOYED	<u>70,129.36</u>	<u>60,624.41</u>
Current Liabilities		
TOTAL LIABILITIES	<u>70,129.36</u>	<u>60,624.41</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	
Net cash from operations	9,014.86	-599.06
Sale of Fixed Assets	1,350.00	
Increase in cash	10,364.86	-599.06

Asset Depreciation

	Furniture, fittings,	Motor Vehicles	TOTAL
Cost:			
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
Depreciation:			
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>
Net Book Values:			
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
SubTotal Income	0	25787

	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
SubTotal Income	19150	0	0	0	0	19150

2021		2020	
Total	0	Total	0
	0		0
	38883		34997
	6055		14135
	0		0
	0		0
Total	44937	Total	49132

Expenditure

Unrestricted	
Salary	147
Activities Furthering Objectives	634
Support Costs	10545
Cost of Generating Funds	0
Management & Admin	12526
Depreciation	279
SubTotal Expenditure	13587
	23498
	2289

	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
SubTotal Expenditure	0	11934	0	0	0	11934

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

Net Incoming Resources

9911	12200
-9911	2289

Movement of Funds During Year

Unrestricted	
Salary	97882
Balances b/f 01/04/19	72261
Change During Year	12200
Fund Transfers	2289
Balances c/f 31/03/20	0
	110082
	74550

	Restricted					Total
	School-worker	Welcome Project	IT Project	Healthy Eating	Café Set Up Loan	
Groups	20293	-5416	-17135	-10444	2230	0
	19150	0	-11934	0	0	-10472
	0	0	0	0	0	7216
	0	0	0	0	0	0
	39443	-5416	-29069	-10444	2230	-3256

2021		2020	
Total	60624	Total	61789
	9505		-1165
	0		0
Total	70129	Total	60624

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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