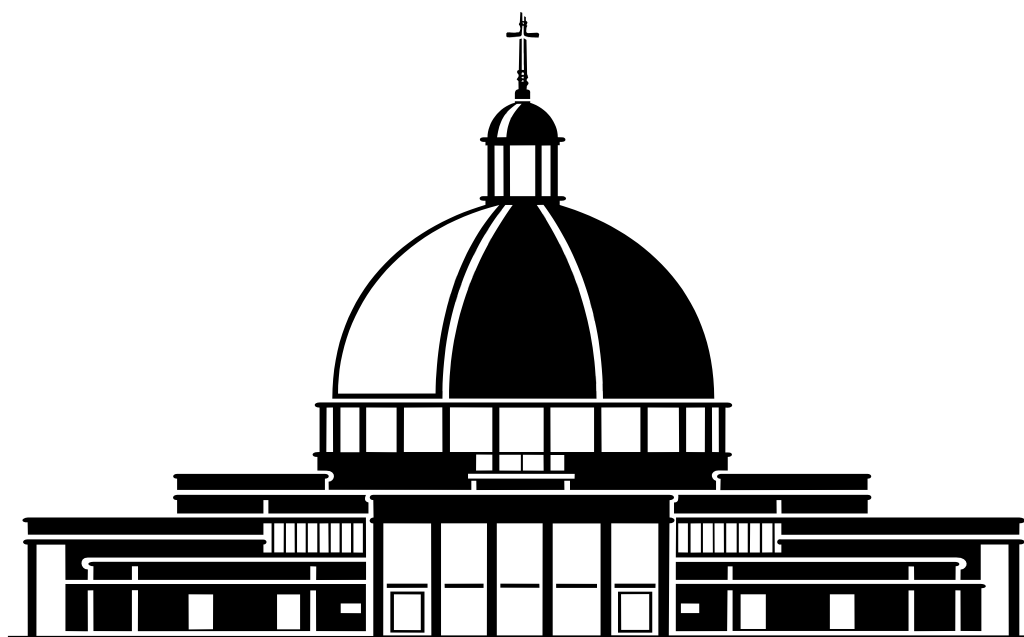


The Church of Christ the Cornerstone

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Annual Reports and Financial Statements

For year ending
31 December 2020



ANNUAL CONGREGATIONAL MEETING

Sunday, 21st March 2021

The Church of Christ the Cornerstone

ANNUAL CONGREGATIONAL MEETING

11.30 AM, SUNDAY, 21 MARCH 2021 (ONLINE)

AGENDA

The meeting will be preceded by a short Vestry meeting to choose Churchwardens for the Parish of Christ the Cornerstone under the Churchwardens Measure 2001.

Minutes

To confirm: the Minutes of the Annual Congregational Meeting held on Sunday 11th October 2020

Matters arising

Annual Report

To note: the report of church activities contained in the Annual Report 2020.

Annual Accounts 2020

To confirm: Vincent Chapman as the Independent Examiner of the Accounts for the year ending 31 December 2020

To consider: the Accounts of the Ecumenical Partnership for the year ending 31 December 2020

To appoint: Vincent Chapman as the Independent Examiner of the Accounts for the year ending 31 December 2021.

Ecumenical Council

To consider: and to vote upon, the nominations received for membership of the Ecumenical Council for the period 2021–2024.

Milton Keynes Mission Partnership

To appoint: two Members to be Cornerstone's representatives on the Milton Keynes Mission Partnership.

Milton Keynes Methodist Circuit

To appoint: three Members to be Cornerstone's representatives on the Milton Keynes Methodist Circuit Meeting

Any other business, notified to the clerk beforehand

Date of next meeting

The Annual Congregational Meeting is provisionally scheduled to be held on 3rd April 2022.

Congregational Meetings will be on 20th June 2021, 26th September 2021, 13th February 2022

The Church of Christ the Cornerstone

ANNUAL CONGREGATIONAL MEETING

10.40 – 11:15 AM SUNDAY, 11th October 2020

Minutes

Attendance

In person in the Church

Revd. George Mwaura, Ade Adeyemi (Chair), David Chapman (Clerk), Stuart Kean, Rick Mutwarasibo, Suzanne Richardson-Bailey, Cathy Hampton, Chibby Chima-Okoro, Glynne Gordon-Carter, Cheryl Montgomery, Irena Nickel, Bob Collard, Walter Greaves, June Halstead, Brian Halstead, Katherine Wheldon, Peter Wheldon, Jill Perusko, Anton Perusko, Heather Hughes, Penny Keens, Peter Keens, Don Head, Peter Cope, Jenny Donaldson, Peter Steeds, Nerys Steeds, Wande Adeyemi, Pat Kyd, Robin Kyd, Ola Atoyebi, Raphael Atoyebi, Joy Chapman

Online via Zoom

Revd. Ernesto Lozada-Uzuriaga, Fidele Mutwarasibo, Maggie Greaves, Janet Trimnell, Ian Trimnell, John Kearsley, Rosemary Kearsley, Carl Pinnock, Iain Porteus, Rosemary Goldie, Mark Okor, Marian Balance, Dorothy Moore, David Stevenson, Violet Walters

Apologies for absence

Note: apologies were not reported during the meeting but the following apologies were given to the clerk before or after the meeting.

Sam Crooks, Adrian Yardley, Martha George, Joseph Vinod, Margaret Goodall

1.1 Introduction

The Revd. George Mwaura started the meeting with a prayer, and Ade Adeyemi welcomed members to the meetings and explained the need to keep the meetings as short as possible due to the pandemic.

1.2 Vestry Meeting

At the meeting of parishioners to elect Churchwardens for the Parish of Christ the Cornerstone under the Churchwardens Measure 2001, Penny Keens and Katherine Wheldon were re-elected by a show of hands.

1.3 Annual Congregational Meeting

The Clerk explained that in order to allow participation of people who are not able to attend the meeting as a result of the pandemic, members who could not come to the Church for the meeting had been invited to show their support or opposition to each of the items on the agenda in advance. The votes of 40 members had been received, and there had been strong support for every item. Most items were taken without discussion, and in each case the advance vote was combined with a show of hands during the meeting in order to determine the will of the members.

Reports and Accounts

The minutes of the 2019 Annual Congregational Meeting were accepted.

The reports of church activity contained in the “Annual Reports and Accounts” booklet were commended to members, and thanks offered to all concerned for the work they do for the church.

The acting treasurer, Peter Cope, gave a brief overview of the finances of the Church and the annual accounts for 2019 were accepted.

An Independent Examiner had not yet been identified for the accounts for the year ending 31 December 2020, so this item of business was not brought to the meeting and will be addressed at another time.

Offices of the Ecumenical Council

Ade Adeyemi was endorsed as Chair of the Ecumenical Council for the period 2020–2022

David Chapman was endorsed as Clerk to the Ecumenical Partnership of Christ the Cornerstone for the period 2020–2023

There were two contributions from the floor expressing concern about the appointment of Adrian Yardley as Treasurer, and a comment via Zoom that it was unfortunate that Adrian was unable to attend the meeting. The Chair assured the meeting that the concerns would be noted and would be considered seriously.

The show of hands and the advance votes both clearly endorsed the appointment of Adrian Yardley as Treasurer for the period 2020–2023.

Elected members of the Ecumenical Council

The Clerk reported that there are four vacancies for members for a three-year term 2020-2023 and one vacancy for a two-year vacancy to 2022. Four nominations had been received, so Council will be seeking one more candidate.

The appointment of Iain Porteus as an elected member of the Ecumenical Council for the period 2020-2023 was endorsed.

The appointment of Rick Mutwarasibo as an elected member of the Ecumenical Council for the period 2020-2023 was endorsed.

The appointment of Grace Hunting as an elected member of the Ecumenical Council for the period 2020-2023 was endorsed.

The appointment of Cathy Hampton as an elected member of the Ecumenical Council for the period 2020-2023 was endorsed.

The new members of the Ecumenical Council were welcomed with applause.

The Clerk noted that although there is no strict requirement concerning representation of the denominations on Council, an equitable balance is to be preferred. The council has been, and with the new members will remain, dominated by Anglicans. The URC and Methodist churches are particularly under-represented. (The denominational breakdown of council following the elections and appointment of officers is as follows: Anglican 9, Baptist Union 3, Roman Catholic 3, Methodist 1, URC 1.)

Representatives on external bodies

Stuart Kean and Joseph Vinod were appointed to represent Cornerstone on the Milton Keynes Mission Partnership

Rosemary Kearsey, Carl Pinnock, and Walter Greaves were appointed (by Methodist members) to represent Cornerstone at the Milton Keynes Methodist Circuit Meeting

Glynne Gordon Carter and Pat Kyd were appointed (by Anglican members) to represent Cornerstone on the Milton Keynes Deanery Synod

Contents

Minutes	2
1.1 Introduction	2
1.2 Vestry Meeting	2
1.3 Annual Congregational Meeting	2
1 Overview	1
1.1 Introduction	1
1.2 Ministerial Report	3
1.3 Ecumenical Council.....	4
1.4 Finance and Resources Committee	5
1.5 Church Statistics	6
1.6 Cornerstone Trading (MK) Ltd.....	8
1.7 Report of the CIO task force.....	8
1.8 Our volunteers	9
2 Worship and Prayer	10
2.1 Worship Committee.....	10
2.2 Worship during the Pandemic	11
2.3 Music in Worship.....	12
2.4 Stewards and other regular volunteers for morning services	14
3 Caring for One Another	15
3.1 Pastoral Care to Congregation	15
3.2 Crèche and the Youth Group	16
4 Learning and Discipleship	17
4.1 Lent and Advent Study Groups	17
4.2 Bible study	17
5 Community Engagement	18
5.1 Cornerstone Homelessness Group	18
5.2 Pastoral Work and Community Engagement.....	18
5.3 Milton Keynes Mission Partnership	19
5.4 Milton Keynes – Leipzig Link	19
5.5 Cornerstone Appeal	19
5.6 Cornerstone Toddlers	20
5.7 Cornerstone Community Music Programme.....	21
6 Cornerstone Toddlers Statement of Financial Activity	23

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

1 Overview

Cornerstone's vision

To be a church that lives the Gospel (a people and place where God's love and justice is known and made known).

Cornerstone's mission

To recognise and release the God-given potential in individuals and communities.

1.1 Introduction

The coronavirus pandemic continues to have a profound impact across the world. The virus has tested the resilience of millions of lives and livelihoods and, in our country, our NHS systems and the nation's economy in ways we could never have imagined. Despite the unpredictable nature of the pandemic, our Church's response has continued to remain strong. Our volunteers, Ministers, staff and the Cornerstone Trading have stepped in and stepped up and have quickly adopted/implemented various health and safety and security measures to keep the visitors, the congregation, the community and themselves safe and well. No one could have anticipated the impact that coronavirus would have upon all of our lives and on our lives as a God worshipping community. At a time like this, our faith in God is put to the test. It is also a time like this that our faith and trust in God become stronger. That stronger faith and trust give us the hope that all our fears, pains and sadness shall come to pass. Let us continue to pray for our Church, ourselves, our neighbours, our community and the world.

While the pandemic affected few of our planned meetings, including a Congregational Meeting, it also made us find different ways to meet and worship together using modern technology including the on-line prayer meetings, the interactive Zoom Sunday morning services (with recorded versions on the Church website), the online meetings, and the on-line Bible Studies. The steadfast commitment of everyone concerned has meant that we have been able to keep our Church running safely. We continue to give significant pastoral and spiritual support to the congregation and the community, particularly the bereaved and the sick. Our 2020/21 Annual Report Document mostly covers what we, as a Church, have been doing in the last year ending 31 December 2020.

Finance

Financially, we are facing one of the most challenging times since the existence of the Church. Our trading company kindly provided us with an extra donation of £7000 during 2020. Yet still we experienced a shortage of income during 2020 which led our church to sell £17000 of its investments (15%). We must bear in mind that we hold limited reserves to cover difficult times, as we are a young church relative to some other churches in Milton Keynes. A deficit of £22,700 is forecast for 2021. So, if the outcome of 2021 follows prediction, by the end of 2021 our church would be in deficit by that sum. So your Ecumenical Council, after considering the narrow options, has decided to withhold Parish Share in Quarter 1 in order to save £22,448. We hope to recover from the pandemic soon and resume Services of Worship in our building, however it is not something we can plan with certainty. The epidemic has led to a significant decline of the Church's sources of income. It is too early to know how the COVID-19 crisis will develop over the coming weeks and months, but we are doing whatever is needed to maintain the Church's financial stability and supporting the congregation and our community at this critical time of need. We are finding new ways of raising income for the Church and remain committed to continue to find different ways to maintain the Church, the community as well as learning new things that we can take forward with us into our shared future. Guided by our shared goals, the congregation has continued to be very supportive, as demonstrated during our recent appeals. I would like to seize

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

this opportunity to express my heartfelt thanks to all our regular and periodic donors and sponsors. I would also like to ask you to continue to give generously to our appeals, as the Church relies on your continuing generosity to remain open. We continue to look for ideas for new sources of income for the Church and if you can help, please speak to any of the Church Ministers, the Treasurer (Adrian Yardley), the Stewardship Secretary (Janet Trimnell), the Church Clerk (David Chapman), the Church Administrator (Mark Okor) and me (Ade Adeyemi). Meanwhile, please see our End of Year Financial Report and the Stewardship Appeal below.

Looking Ahead

Over the past three years, we have been looking at ways of transforming our organisational setup and the way we operate to ensure continuing commitments to efficiency and effectiveness. Most importantly, we have shifted mindsets. We live in an unprecedented time when the relevance of our Church as a premier City Church has never been greater. As we continue to fight COVID-19 and push forward with the implementation of the Charitable Incorporated Organisation (CIO), innovation, perseverance, focus, hard work, mutual understanding, respect and trust will be critical. In this current year, the Trustees of the Ecumenical Partnership of Christ the Cornerstone, subject to agreement, will be looking into a 3 years' plan including:

- Reviewing and adopting new but prudent finance governance, financial planning and the account management systems, aimed at improving our finance stability. This will include our sources of income through new fund raising initiatives, campaigns and building stronger relationships with the community, including the business community.
- Improving youth involvement and participation in the Church activities, through new and better youth engagement initiatives.
- Improving our working relationships with other local Churches, Mosques and religious groups, through better communication and engagement.
- Improving the current membership of the congregation by increasing the presence of our Church in our community and beyond (for example through more publicity, outreach and more involvement in the community)
- Embarking on a new and effective campaign for more volunteers to join our current selfless army of volunteers, through better communication and training.
- Constantly ensuring our commitment to transformational change that will ensure the future of our Church

Appreciation

On behalf of the Ecumenical Partnership of Christ the Cornerstone and the Church, I wish to register our gratitude for the work of our unsung heroes of volunteers on whom our Church depends for its day-to-day activities/survival. No doubt that our volunteers, Ministers and members of the Church (and the Cornerstone Trust) staff have the talent, ingenuity, and resolve to deliver on our ambitions and the commitments to our Church – The Church of Christ the Cornerstone, and to the community.

May God bless you all.

Ade Adeyemi
Chair, Ecumenical Partnership of Christ the Cornerstone

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

1.2 Ministerial Report

The Year 2020 will go down in the annals of history as the most difficult year for most people in the world since the end of the Second World War. The onset of the pandemic occasioned a complete change in our way of life and the church was no exception. From a vibrant worship community, we were sent into exile by an invisible virus that has wreaked havoc to the global economies as well as claiming millions of lives: And it is not over yet!

Like everyone else, the church of Christ the cornerstone was closed by a government order in March 2020 and the whole world went into hibernation as we tried to stem the infections. From there on, we migrated online and we have largely remained there with an exception of September last year when the church opened briefly and then we went into a second lockdown. It's important to point out that even though the physical building has been closed, the church is very much alive and we have held fellowship every single day since then.

Soon after the Nation went into lockdown, Rev Ernesto led a small group into creating a Christ the cornerstone church WhatsApp group. This group has become a life line for a lot of people as a platform where they can access fellowship, advice, friendship, information, services and prayers. We have reached out to people outside of our immediate community and have rejoiced in the beauty and wealth of the messages shared. Our services have also been posted on our Facebook and emailed to every member of the church. Recently we have started having live zoom services and this has proved to be very popular. On one of the Sundays, I counted about 74 attendees!

The closure of the physical church did not mean that we stopped meeting. Far from it, the church embraced the technology available and soon everyone was zooming. There were teething problems and they continue to exist, but overall we have been able to hold all our Ecumenical and committee meetings using this platform. We thank God for technology.

Sometimes in November last year, the presidents met the EC and suggested to us that the model we had of a ministerial team leader was out of date as there were only two members of staff as opposed to 5 when the church first opened its doors in 1992. They suggested that we work as a church to find which alternative leadership model works for us. We are in the process of doing so and have now a working group of seven people acting as the leadership team. This is crucial as the church is in the process of transiting from an ordinary charity into CIO (Charitable Incorporated Organisation).

We continue to fellowship as a church in these difficult times and to reach out pastorally to those we can. We have been very lucky so far that we have not had a large number of our members who have lost their lives through covid-19. Recently though, we have sadly lost Dr Abianyo. Our sincere condolences, prayers and well wishes goes out to his family and indeed to those members of our fellowship who have lost loved who we are not aware of .

Through these difficult times we continue to do our best to teach and nourish Gods people. The Advent and Lent courses are still going on. This Lent we are looking at Woven-material from the Methodist church. The Bible study group is also well and alive. Through the difficult times of the pandemic we covered the book of Ruth and Esther which opened new insights into the women of the Bible and especially Esther which we related to as the Jews at that point were in exile-not vey dissimilar to us then in our current exile from the church! After Easter, we will study the book of Daniel.

Like most churches, this year and indeed in the coming years, we will continue to suffer financially as the sources of income are very limited. I want to take this opportunity to sincerely thank each and every one of you *biggly* for your contributions and donations that have made the work of the

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

church to continue. Please don't stop now. Continue giving as much as you can and May our generous God reward you immensely.

Finally, and for the last time as the team leader may I, on behalf of the ministerial team, take this opportunity to thank you all for your contribution to the holistic life of the church of Christ the cornerstone. May our God bless you all and keep you safe. I long for the day we can physically meet again, sing, share peace, communion, coffee and laughter! Its coming.... Shalom!

*Reverend George Mwaura
Ministerial Team Leader and Free Church Minister*

1.3 Ecumenical Council

Membership of the Council

Ade Adeyemi (Chair)
Glynne Gordon-Carter
David Chapman (Clerk)
Cathy Hampton
Revd Fr Francis Higgins
Grace Hunting
Pat Kyd
Revd Ernesto Lozada-Uzuriaga
Revd George Mwaura
Rick Mutwarasibo
Joy Okwuadigbo
Iain Porteus
Nerys Steeds
Ian Trimnell
Janet Trimnell
Joseph Vinod
Adrian Yardley (Treasurer)

In attendance:

Penny Keens (Churchwarden)
Katherine Wheldon (Churchwarden)
Bob Collard (Chair of Trading Company)

After the Annual Congregational Meeting in 2020 Heather Hughes and Diane Phillips completed their terms as members of Ecumenical Council, and in November Josephine Mutuswa resigned from the Council because of leaving the area. We thank all the members who stood down for their contribution during their term of office, gratefully acknowledging the amount of work involved in full participation.

At the Parish Meeting preceding the Annual Congregational Meeting Penny Keens and Katherine Wheldon were elected Churchwardens and will attend Ecumenical Council.

At the 2020 Annual Congregational Meeting Cathy Hampton, Grace Hunting, Rick Mutwarasibo and Iain Porteus were elected to serve on Council until 2023. Since the Annual Congregational Meeting did not take place until September, due to Covid, Grace, Rick and Iain attended Ecumenical Council meetings before that, in a non-voting capacity.

Ann Wilson resigned as Clerk to the Ecumenical Partnership at the beginning of the year and Robin Kyd returned, as Acting Clerk. David Chapman took over in June, in an acting capacity until he was appointed to the post at the Annual Congregational Meeting in September.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Peter Cope was Acting Treasurer until Adrian Yardley was appointed Treasurer at the Annual Congregational Meeting.

Ade Adeyemi was confirmed for another two year term as Chair of Council, to 2022.

1.4 Finance and Resources Committee

The Finance and Resources Committee serves as an advisory role, as set out in its terms of reference. As a standing committee its purpose is to ensure that the financial affairs of the church are appropriately conducted in an equitable, fair, and transparent manner, and the group is accountable to the Ecumenical Council.

The committee members this year have included:

- Raphael Atoyebi (Chair)
- Peter Cope (Interim Treasurer) – until appointment of a new Treasurer. A huge thank you for his dedication and faithful service and always being there to keep things running.
- Adrian Yardley (Treasurer) – appointed in Oct 2020
- Janet Trimnell (Stewardship Secretary)
- Don Head; Christine Scotcher; Chibby Chima-Okoro, and Joseph Vinod
- Bob Collard (Director and Chair – Cornerstone Trading Company)

The committee meets four or more times a year to plan, monitor and manage the budget for the Ecumenical Partnership. This budget pays for our clergy, music and administrative costs plus a contribution towards the running costs of the building.

The committee has dealt with challenges through the last couple of years, undoubtedly the most significant of which occurred in 2020 was the COVID-19 pandemic. Prior to the outbreak of Covid19, we had budgeted for a deficit of £11k and in the previous year, 2019 we had budgeted for a £3k deficit.

The generosity of the congregation had always got us through budget deficit years in the past. This year however, the impact of the pandemic on our income sources was so severe that we drew down £17k from investments, a grant of £7k and a temporary loan from the Cornerstone Trading, and once again the sustaining support of the congregations, to see us through 2020, to a cash balance of £10k at the end of the year.

The stewardship campaign to encourage more of our congregation to join a regular giving programme was re-emphasised and a new bank account opened and publicised to encourage more donations from people within and outside the church. Other fundraising schemes were also launched. Since our costs are mostly fixed, the church closed, and some of the congregation's income and jobs affected, these extraordinary measures were necessary and proved successful.

However, looking forward into 2021, as the pandemic continues to fluctuate, and uncertainties remain in our finances. there are signs that these measures may not be enough to avoid another challenging year ahead. Nonetheless, we continue to review situation and our finances, and I believe that, collectively we will pull together to make it work by God's grace.

I am extremely grateful to the committee members, as always, for their hard work and commitment in deliberating and making prudent proposals under difficult circumstances. I am particularly grateful to Janet, Adrian Y, and Peter Cope (for his continual support) for keeping the day-by-day financial activities running. On behalf of the committee, I thank the EC for their leadership and collaborative support, and the congregation for their endless generosity.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

With the help and support of all Cornerstone members we look forward to surviving another challenging but a more fulfilling 2021 ahead.

Raphael Atoyebi
Chair, Finance and Resources Committee

Harvest appeal

Last year, 2020, was a year in which many things changed, Harvest at Cornerstone was one of them. The Ministers asked that people should be invited to make a donation in support of Cornerstone as their Harvest Gift. It was also agreed that Harvest should last throughout October so that people unable to be at the Harvest Service would also have an opportunity to send in their gift.

The response was amazing. A total of over £4,700 before gift aid was raised for the church. Thank you to everybody for their generous contributions.

Special thanks must go to Rev Ernesto, Peter Cope, Ian Trimmell and Mark Okor for their help in setting everything up.

Janet Trimmell
Stewardship Secretary

1.5 Church Statistics

Average congregations - Services in Worship Area:

This table shows the average attendance figures for services from 1st January 2020 until closure due to Covid-19 restrictions from 21st March 2020. Many older members were already shielding before the church closed in March.

Average congregations	January to closure (21 st March) 2020	2019
<i>(The figure in brackets is the average number of children / young people under the age of 16 included)</i>		
Sunday services		
9.00 am	41 (1)	43 (1)
10.30 am	69 (11)	103 (15)
6.00 pm	19 (0)	22 (0)
Saturday 5.30 pm Vigil Mass	150 (27)	138 (23)
Monday 12.30 pm Mass	57 (under 1)	57 (2)
Tuesday 12.30pm Holy Communion	5 (0)	5 (0)
Wednesday 12.30pm Mass	74 (under 1)	64 (2)

The Church re-opened for 'live' services on 6th September after being closed for 5 months. From 6th September until 23rd December, the following weekly services were held

Average congregations	Sept to Dec 2020
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Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

	Under 16s	16 +	total
Combined Sunday service 10am	Less than 1	34	34
Wednesday 12.30 pm Mass	Less than 1	22	22

Average congregations – On-line services:

Cornerstone offered on-line worship from the end of March throughout the year. In addition to weekly services, daily prayers were also offered. These could be accessed via the Church website, through links e-mailed to members and via 'WhatsApp'. Live services using Zoom were also introduced at the very end of the year.

Up to 92 members registered to join the WhatsApp group, though it is not possible to know how many of these people access worship in this way from week to week.

We do not have exact figures but It is estimated that at least 50 members accessed worship via the website each week. Higher figures were recorded for some of our special services during Advent and on Christmas Day morning.

The St Barnabas Catholic Cluster also provided on-line masses each week.

Other statistics:

	2020	2019
Baptisms	0	5
Confirmations	0	0
Weddings	1	4
Funerals	0	2

Membership roll:

	2020	2019
Anglican	69	70
Baptist	5	5
Ecumenical	25	26
Methodist	29	29
Roman Catholic	24	24
URC / Church of Scotland	12	14
Other	6	0
Total membership	170	168
Adherents	4	5
Total	174	173

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

1.6 Cornerstone Trading (MK) Ltd

As you can imagine the Covid Pandemic has been the centre of our attention during 2020. All room hires were almost immediately cancelled and the café and shop closed from the 20 March. The Church Building has never been completely closed as NHS Blood Service wished to continue with increased sessions due to other venues not being available. Some tenants have used their offices throughout the year. Although the shop and café have been able to open for limited periods, it is inevitable that the Company faces a major loss for the year.

A special mention must be made for the work of Joy Chapman, who has continued to sell Traidcraft goods directly to customers, many of whom are vulnerable.

Health and safety measures were added to cover the new situation immediately the pandemic was confirmed and were later co-ordinated with church officers to ensure consistency through as activities week.

All staff have been furloughed either full or part time as activities demanded, with HMRC contributing towards their salaries.

We applied for a Government Grant of £10,000 to offset the costs of closing the café and a Bounce Back loan of £30,000, interest free for the first year.

We took the opportunity to carry out maintenance and improvement work while the Church Building was closed;

- a) Sanding and oiling the oak flooring in the Worship area, chapel, reception and café.
- b) Refurbishing the café.
- c) Redecorating the Guildhall, small hall and parts of the common areas.
- d) Installing acoustic panels in the Guildhall.
- e) Repairing water damage caused by a flat roof leak above the counselling rooms in the South wing.
- f) Securing café and shop fittings plus a stock of consumables FOC from Debenhams, thanks to Simon's initiative and the generosity of the Debenhams' manager.

A great deal of this work was carried out by volunteers, the value of the work being around £55,000.

We also give our heartfelt gratitude to the many volunteers who came back to help keep the building open during the periods when this was possible.

Bob Collard
18 February 2022

1.7 Report of the CIO task force

The Presidency of the Milton Keynes Mission Partnership has asked every Local Ecumenical Partnership (LEP) to prepare to apply for Charitable Incorporated Organisation (CIO) status in 2021. CIO became generally available from 2012. The 2009 Cornerstone Review noted the advantages of CIO status. Charity law has changed in recent years so we need to make changes to comply.

There is a national move for Churches to adopt CIO status for the benefits it offers in comparison to an Unincorporated Charity as we are at present. These include clearer decision-making processes, wider options to involve members actively in governance, inbuilt accountability, options of trading and property ownership, and not least, limitations to personal financial liability in the

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

event that the Church's assets do not meet its obligations. In practice liability arises very rarely, but when it does occur is very serious for those who have to meet liabilities, and defining liability can cause serious division when litigation is involved. And although rare, the risk of unforeseen financial problems is inevitably higher as we are experiencing the worst crisis since 1945. Potential Trustees in 2021 reasonably expect the protection CIO offers, and may decline to serve an unincorporated Charity.

The Charity Commission and Churches Together in England have produced state-of-the-art governance documents for churches throughout England to meet the needs of each denomination with versions of single denominations and LEP's. Only the name and location and the unique requirements need be added, as work has already been done to make the process as straightforward as possible. Every detail has been checked by a range of experts, including the national ecumenical officers and legal teams of each denomination. When the Charity Commission receives an application using its model documentation it can focus on the parts specific to that application. These model documents are in late draft stage; only minor changes are likely. It is hoped that there will be a clearer timescale during this year. Because of the unique status of Cornerstone as a five-denomination single-building LEP it may be advisable for one or more Milton Keynes LEP to trial the registration process before us but this is not expected to cause undue delay. The Task Force will of course report on progress once information is available.

I wish to acknowledge the contribution of Professor David Murray, author of our current instruments of governance. It is an immense privilege to study in great detail these documents which, without template or precedent, David had to devise to represent an unprecedented diversity of needs. It was a daunting task even for an expert in constitutional law. A work of technical excellence, it is above all a profound act of Christian devotion whose significance in the context of ecumenism is profound. At the time of its creation a complex structure was unavoidable. It has served us well. Difficulties have arisen when its words have been quoted rather selectively than read thoroughly. It provides a clearly defined contract with the Charity Commission which must be observed for us to function as a charity.

I am honoured to serve this pioneer Ecumenical Church, and privileged to have the support of a dedicated and very capable team sharing the complex work of the Task Force. Thank-you.

Iain Porteus
Task Force Chair

1.8 Our volunteers

Our volunteers at Cornerstone cut across all walks of life and we continued to be blessed year on year with dedicated volunteers whom we consider as a vital force in the life of the Church.

Given the many challenges presented by the Covid-19 pandemic in March 2020 leading to a total lockdown, with church buildings closed for worship. The six months that followed have been some of the hardest that people have ever faced; from the first lockdown it has been a very troubled time living with the virus, from the fear of losing loved ones to the reality of losing jobs which somehow affected volunteers' availability when the lockdown was eased in June 2020 for private prayer in churches until a restriction was re-introduced in September.

It's been such a difficult time for everyone and many of our volunteers have had to shield themselves due to their age and underlying health conditions or because they are shielding someone else as recommended by the government guidelines.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

It was heartening during the pandemic to see those volunteers who were still able to support us taking on new challenges presented by the virus, for which we commend them and are very grateful.

We sadly lost Celia Rodgers who covered the Reception Desk on Monday afternoons, whose funeral took place during the pandemic. We are thankful for her invaluable contribution made during her time with us. However, we are also glad to report that we were able to recruit some new volunteers. Although this continues to pose as a challenge, this is sometimes linked with the increase in retirement age and many tend to have family commitments. This is significant because a large number of our volunteers are drawn from this group.

Volunteering comes with some benefits. I often hear from our volunteers that they get as much back from their efforts. It has been suggested that volunteering can allow people to build confidence and self-esteem and to pave way to learn new skills. It has also been shown to affirm one's social identity, especially when other roles have diminished; a good example; after retirement.

We are still looking for volunteers at the moment. If you would be willing to be called upon to fill gaps on an ad-hoc basis in one of the sections: Reception Desk/cash till, Cornerstone Café , flowers or with Mums & Toddlers, please speak with me.

As it is, we have all done our best to adjust to new ways of working in very challenging circumstances, so to say our new way of life.. We look forward to welcoming as many as are currently able to return to the team.

*Mark Okor
Administrator*

2 Worship and Prayer

2.1 Worship Committee

In the course of 2020 we met twice: once face-to-face in February, and then online in September. Discussions have focused on:

- Restoring the ecumenical reach of Cornerstone
 - Making contact with the Catholic congregation and clergy – George has taken some productive steps forward with this.
 - Inviting speakers from our different traditions – for instance, the 2020 Advent services led by the Presidents
- Recommending the purchase of staging for use by the choir, at concerts and for external events. A paper was put to the EC on this matter on 3rd March 2020, following discussions between Adrian Boynton and Simon Lawson.
- Considering the delivery of online services: which formats work best and how can we get the best out of them?
 - Adrian Yardley, Adrian Boynton and Ian Trimnell were given formal thanks in our September meeting for the work they had done and continue to do in producing online services during lockdown.
 - Services prior to Christmas Day were presented in a recorded format. The Advent and Christmas carol services were delivered very effectively in this format.
 - The Christmas Day service took place live on Zoom.

Longer Term Questions to be thought through in terms of worship

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

1. The impact of the virus
 - a. Including thinking through how to recognise in worship the end of Covid, when it comes (and the role of Cornerstone as the city centre church here).
 - b. George reported that the Bible study group would be looking at Covid 19 and the church...
2. Racism and Black Lives Matter. The WC thought that members of our congregations might value the opportunity to talk about experiences and hear reflections on them.
3. Climate change / the environment. Again, the WC felt that we should consider how this central issue could be dealt with in worship.
4. Being creative and using light-hearted / all-age messages to involve people and build community.

Cathy Hampton

2.2 Worship during the Pandemic

Sunday 15th March 2020 was the last Sunday worship in the Church building as we knew it. During the following week the government announce the first lockdown and public worship was halted. However, this didn't stop Cornerstone from worshipping together – we just had to learn to adapt to using different methods.

It was decided fairly early on that a series of daily prayers would be produced and put out on the Living Stones WhatsApp group. The prayers were also put on the Cornerstone website. Prayers have been provided by both Ernesto and George, but also from a regular group of members including Glynne Gordon-Carter, Don Head, Robin & Pat Kyd, Cheryl Montgomery and Rosemary Kearsey.

A single Sunday act of Worship has also been provided which is usually “broadcast” at 10am. The format follows the usual Sunday service pattern, with readings and intercessions provided by a willing band of volunteers, organised by Kate Abrahams.

From July a Sunday evening “Music to end the Day” was introduced, provided by Adrian Boynton.

Our first online services were mainly text-based with some audio elements, such as the sermon, and the occasional video recording of a song. This soon progressed to a full audio recording of the whole service, with extra video elements available for viewing after the service. By May we started to produce a single video containing the whole service, with words to hymns displayed for people to sing along, if they wished, scriptures matched to the readings and, eventually, the text of the liturgy used. During October we started posting these videos to the Living Stones YouTube channel, making the central repository which both WhatsApp and the website referred to.

Some special videos were also produced for additional services, especially during Advent.

The music for all the services was provided by Adrian Boynton, with video recordings by Adrian Yardley. It was not always practical to include the video content in the service video, so these were often made available after the service for people to watch, if they wanted to.

By December these services were getting quite complex and they were taking well over 6 hours to produce, and I am extremely grateful to my wife Janet for checking the quality of the output. During Advent, it was decided to introduce a “After Service Coffee” meeting via Zoom. This became very popular as it suddenly gave members a chance to see and talk with each other in a way they hadn't been able to do since March.

It was subsequently decided that, from Christmas Day onwards, all services would be held using Zoom, using a mixture of live and recorded music along with live readings and intercessions.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

It is quite difficult to ascertain how many people “attended” the online services. We started counting “visits” to our web pages from June so we could see that between 30 and 50 people viewed the page contain that week’s service. The WhatsApp has 90+ members, but we have no idea how many each week saw what was posted on a Sunday. Viewing figures on YouTube varied by 30 to 100 depending upon the Sunday in question. Observing the services on Zoom show that up to 60 individuals regularly join in.

We are well aware that some of our regular church attendees may not be able to access the technical facilities we now use so we will be investigating how we can make services more relevant to them during 2021.

*Ian Trimnell
February 2021*

2.3 Music in Worship

2020 will certainly be a year to remember. The year began well with a lovely Epiphany Carol Service, led by Wendy Carey, using reflections from Revd Mina Munns' 'Follow that Star'. The service featured fine choral music by Charles Wood, Herbert Howells, Will Todd and William Mathias, a setting of mine based on Isaiah 43 (which we had not sung for over 20 years!), and lovely recorder solos from Rocio Sanchez, our guest soprano from Spain. We marked Holocaust Memorial in a special service with George and Candlemas in a Choral Eucharist with Ernesto.

'Called to be Saints' on 9th February was a special evening service with Wendy Carey, exploring the work of Welsh hymn writer and composers. It included reflections on Wales's most prominent Saints (David, Dyfrig, Deiniol and Teilo), contemporary choral works by leading Welsh composers William Mathias and Paul Mealor, and a host of wonderful Welsh hymn-tunes, culminating of course in 'Cwm Rhondda'! This same hymn had been sung a few days earlier at the Thanksgiving Service for the life of Hazel Endersby.

On 23rd February we sang Choral Communion with George for Transfiguration Sunday at 9am and an evening service of reflective Taizé music, led by Marian Ballance, at 6pm. The following Sunday, the beginning of Lent, there were lovely services of Choral Communion with Ernesto and Choral Evensong with Tim Norwood.

On Tuesday 17th March the first Coronavirus lockdown was imposed, resulting in the suspension of live services at the Church for the foreseeable future. George let me know that he would post his sermon for Mothering Sunday on the Cornerstone website, so, with the help of tenor Adrian Yardley, I hastily prepared two music recordings to accompany George's text - a version of Psalm 23 and the hymn 'For the beauty of the earth'. From these small beginnings, the Sunday offerings quickly developed into full-scale on-line services, made possible by the hard work and dedication of webmaster Robin Kyd, the enterprise and determination of Mark Okor who established the WhatsApp group which has become a lifeline of spiritual and practical communication for our Church, and the considerable technical skills of Ian Trimnell. Ian's knowledge and insights helped to shape and hone the on-line services in the weeks and months that followed.

After so many years serving the church, 28 of them at Cornerstone, it seemed 'unreal' to me not to have the usual intensive schedule of worship and music on Maundy Thursday, Good Friday, Holy Saturday and Easter Sunday. I managed to record music for each of these special days, including a 45 minute 'Stations of the Cross', posted on Good Friday afternoon. Special thanks to Tim Norwood and daughter Isabelle for providing lovely images to accompany this recording.

From the middle of April I was regularly recording seven items each week for Cornerstone services - a prelude and postlude (organ or piano), introit (or psalm), reflective music to follow the sermon and three hymns. I am hugely indebted to recording engineer Adrian Yardley for his

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

patience and skill in creating an ideal visual composition and the best possible sound. By the middle of December we had built up a library of some 300 original recordings. Many of these were used in the weekly Sunday morning services. Others appeared in 'Music to end the day', a new Sunday evening feature suggested by Ernesto, which I introduced at the beginning of July. During periods of the most stringent restrictions, recordings were made in my music room at home, visually less inspiring and aurally less opulent than our Worship Area, but at least offering the opportunity to introduce harpsichord and more 'romantic' organ repertoire.

I was keen that our on-line music offerings should be as varied as possible, so spent some time delving into the archive of previous recordings by the Cornerstone Choir. A lovely recording of Allegri's Miserere from 2017 (featuring Clare Morris-Keep, Cathy Hampton, Jill Boynton and Daniel Lock as the 'heavenly choir') was ideal for posting on Good Friday evening. A live BBC broadcast for Remembrance Sunday a few years ago provided ideal material for the 75th Anniversary Commemoration of VE Day on 10th May. And a BBC World Service recording of our choir and brass for Trinity Sunday was put to good use in the Pentecost Season. Later in the year, previous recordings of Advent Carol Services proved useful in enriching our Christmas services. The Cornerstone Chamber Choir and Orchestra made occasional appearances in worship, with choruses from 'Messiah', 'Elijah' and 'African Sanctus'

Friday 4th September 2020 was a very special day. That evening our choir met together to sing for the first time in six months. (Previously we had enjoyed monthly sessions of 'zoom' fellowship, but no singing because of the difficulties of time-lag). When the first notes rang out from the assembled 16 voices, I can honestly say that my heart leapt joy. It was a wonderful moment. Of course, strict safety measures had to be observed. The choir area, door handles and surfaces were sanitised by me before arrival and after departure, members wore masks on entering and leaving the building and areas were well ventilated (some singers complained it was too cold!). We also had 2 metre social distancing to contend with. This required a whole new way of listening to achieve a homogenous blend and rhythmic clarity - a real challenge. I have to say it was all well worth the effort. Choir recorded an average of six pieces each week (anthems, hymns, psalms and carols), clocking up almost 60 items by mid December. Highlights of the Autumn Season included an ambitious Choral Evensong for St Luke's, with technical production by Adrian Yardley, and lovely Carol Services for Advent and Christmas produced by Ian Trimnell.

It was great to have Cheryl back as full-time regular in the alto section during this period. Towards the end of October we were delighted to welcome Monica as a new member of the soprano team.

Another special day for me was Sunday 6th September when the first post-lockdown service was held in Church. There were around 45 of us present. It felt strange with socially distant seating, everyone wearing masks and no communal singing, but there was a warmth in people's eyes and in their gestures. It was so good to be able to share live music again in our beautiful Worship Area. Another 'red-letter' day was October 25th when for the first time in seven months, choir appeared in live Morning Worship. Diocesan advice at the time recommended a maximum of 6 singers. Our 2 sopranos, 2 altos, 1 tenor and 1 bass made a very effective contribution, much appreciated by the congregation. Lockdown 2 meant that live services could not be held through November, but in December two further morning services were enriched with choral contributions (7 voices this time!). On Christmas Eve it was particularly good to be able to participate in the Catholic Vigil Mass - the only live Christmas service to be held in the building. On Christmas Morning we had Cornerstone's first live 'zoom' service, with recorded contributions from the choir.

Sadly the Children's Choir were not able to sing in worship during the year. They were due to appear on Mothering Sunday, four days after the imposition of Lockdown 1. The families kept in contact during the year and I was touched to receive various videos of the children practising at home! Just before Christmas, we were able to hold two socially distanced rehearsals so the

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

children could enjoy singing all their seasonal repertoire, but of course no public events could take place.

I would like to thank Ernesto and George, Mark, Robin and Ian (the 'on-line' team), Cathy Hampton and the Worship Committee for all their support during the year. Special thanks to Adrian Yardley for his outstanding service, and to the Choir for their loyalty, support and goodwill at a hugely challenging time.

*Adrian Boynton
Director of Music*

2.4 Stewards and other regular volunteers for morning services

The happy band of willing, dedicated, good-humoured, reliable and conscientious people known collectively as The Stewards do much, much more than that which is visible to the congregation.

We started the year as always with the early birds who arrive before the congregation and who prepare everything that goes on behind the scenes to ensure the services run smoothly. They disappear into the depths of the vestry after the service to ensure all is cleared away, the collection is counted, and records of the service are completed.

However, by April we were plunged into very different circumstances, with recorded services during lockdown which required none of the usual stewarding duties, chalice serving or breadmaking, but did need volunteers for leading and recording prayers and recording readings. I was sorry that some who would have liked to continue with these contributions to the service were not able to participate in that way for various reasons. However, there was a brief respite to lockdown when a restricted Sunday morning service resumed at Cornerstone, under a very different normality. Some stewards, with careful training and supervision by Peter Cope returned to their duties, as did readers and prayer leaders. Because of Peter's thorough and detailed planning, we were free once again to worship together as a congregation, though limited in numbers, and we are extremely grateful for his insight and care in ensuring we were as safe as possible. During the second lockdown, Zoom services were introduced. No stewards were needed, but we did have a number of new volunteers willing to read lessons. It is always a pleasure to welcome new volunteers, and it may be that once we return to face-to-face worship, those people will feel able to continue. Heartfelt thanks must go to Ian Trimmell for all his diligence in weaving the threads of the service in its evolving forms into a truly meaningful experience for all. He performed a mammoth task!

When services resume, we will, I hope, welcome other willing members of our community to add to the Sunday morning service rotas. Stewarding is not a burdensome job, and it is a great way to get to know other members of the congregation as we meet and greet, especially if you have only recently started attending the church. If you would like to be added as a steward, a chalice server, a breadmaker, a prayer leader or a reader, just get in touch. We will provide any necessary training and shadowing for you until you get used to the task. You would never be expected to do any of this without assistance – we support each other in every way, and there is always someone on hand to help.

Sometimes at short notice, sometimes through periods of ill-health or other distressing circumstances, our Sunday service volunteers have all supported the ministerial team during our worship, with willing hearts, warm words and kind hands. We owe them a debt of gratitude for their contribution.

Kate Abrahams

3 Caring for One Another

3.1 Pastoral Care to Congregation

Membership of the Pastoral Committee at the beginning of 2020 comprised Pat Kyd (Chair) Rev George Mwaura, Rev Ernesto Lozada-Uzuriaga, Glynne Gordon-Carter, Diane Phillips, Joan Sanders, Maggie Greaves, Stuart Kean, Rosemary Kearsey, and June Halstead as note-taker. We met five times during the year, the latter four occasions by Zoom

One effect of the pandemic has been to limit the congregation's opportunity to meet for worship, and for fellowship. For most of the year we have not been able to worship in church, and being unable to participate in worship in person matters so some people much more than others. The usual supportive activities such as 'coffee and conversation' after services, meeting a friend for lunch or a coffee in a café were not possible. We are very grateful for the extraordinary effort by individuals which has enabled the congregation to worship together 'online' using either WhatsApp, or using the Cornerstone website, or latterly by Zoom. The Zoom services allow us to see each other's faces, and to chat before and after the service, almost like our normal fellowship. Services this year have involved our ministers in more work, having to prepare services both 'live' and 'online'. In addition, morning and evening prayers have been prepared by our ministers and lay church members. The online services take a long time to put together, and we are very grateful for the dedication of Ian Trimnell, with help from Mark Okor and Robin Kyd, for the work required every week, and during the week, to make Sunday services and daily prayers available to the congregation.

For those periods of the year when we have been allowed to hold church services in the building, this has been made possible by the preparation and implementation of Covid-safe guidelines by Peter Cope working with Kate Abrahams and her team of stewards. The work of stewards in this Covid-safe situation is more onerous than usual, and we thank them for their time and commitment.

We are very grateful for the care given to church members by our ministers, especially phone calls to those members in need of support. The Prayer Network is a much-appreciated source of comfort and support, and Maggie Greaves has been particularly busy this year keeping in touch with members who are isolated. Many members have been giving pastoral care to their church friends by keeping in touch by with a phone chat every so often. The Thursday Coffee morning group, who used to meet in person in the café, now Zoom together every Thursday morning. The group has attracted new members, with around 15 enjoying fellowship and laughter.

The committee plans that members thought to be without access to digital devices, and therefore unable to connect with online services etc, will be kept in touch by regular phone calls. As a first step, Christmas cards with greetings signed by Rev George and Rev Ernesto, and information about how to keep in touch, were posted to all members thought to be 'digitally-excluded'.

Gentlespaces is a Mission Partnership project, funded by MK Community Foundation, to provide support for bereaved individuals in a group setting. The pandemic has limited the usual support they would receive from friends and neighbours. The participants meet as a group in a safe and secure environment with trained facilitators to help the group dynamics. Several churches across Milton Keynes, including Cornerstone, are planning to offer this support, with participants referred by a central Mission Partnership contact. Groups were originally intended to be in a café style but now will take place by Zoom. Stuart Kean is the lead for the Cornerstone Gentlespaces group. Several church members have now undergone Cruse bereavement training as facilitators, but it is planned to enlarge the group before we go 'live' with the Gentlespaces service

*Pat Kyd
Chair of the Pastoral Committee*

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

3.2 Crèche and the Youth Group

There is an average of about sixteen registered toddlers in the Cornerstone Crèche eleven of whom attend regularly with an average of about six on a given Sundays under the guidance of two core volunteers and occasional helpers. The age range in the Creche is between 2- 5 years old.

There is a structured and consistent schedule within the Creche. We begin with a prayer with actions, which is led by the toddlers, the story telling which can be done by the leader or through a video. This is then followed by a bible based practical activity involving some colouring or work of art. The activity links with the teaching theme of the week and in most cases, it is retrieved from the All-Ages Root website. There are plenty of toys for the toddlers to play with due to their short concentration span. Children are often given toys to keep them engaged and occasional helpers are often needed to manage the children.

The youth group is split into two sub- groups; those aged between 6- 13 and the 14 years old and over. There is an average of about 7 children in the 6- to 13-year-olds group, and about 4 regular attendees in the over 14 years old group. These age ranges tend to overlap in each cohort based on the ability of the children. The attendance in the younger group is more consistent than in the older group.

Like in the Creche, we have a more consistent structure in the 6-13 years old group. The session usually starts with a word of prayer and we tend to get the children to volunteer to pray. This is followed by a short ice breaker where we go round and ask the children to reflect on the activities of the week. We may ask them to share one positive, or not so positive thing that happened to them at school, home or elsewhere and ask them to share how they dealt with the issue. We tend to get two or three volunteers in this session and this somewhat helps the group to become lively.

We then introduce them to the topic of the week which is usually a print off from the Roots website. The Children get to work on the activity for about 10 minutes either individually or as a group. We then have a five-minute time for reflection before we join the rest of the congregation in the main service.

The older children follow the same structure, but we allow some flexibility in this group in terms of choosing the topics. In the beginning of the year, we found that one of the topics that this group wanted to focus on was the diminishing visibility of Christianity and Christian values in schools and the challenges they continue to face within their environments as they try to safeguard their faith and believe in a place where they feel like they are the obvious minority.

Our work in the youth and the Creche was cut short following the March Lockdown. Although the church re-opened sometimes throughout the year, both the Creche and the youth groups remained closed for the rest of the year.

As a newcomer to the Youth Ministry, the lockdown happened just when we and the other leaders were trying to gain ground and understand the systems and processes within the church. It was difficult to organise virtual lessons for the children at that point. However, given that the group is quite small and consists of clusters of children from just a few families, we have been able to reach out to the parents during the lockdown to check on their welfare.

We are optimistic that the lessons we have learnt in 2020 will enable us to become more robust in delivering our programmes for children and young people in the years ahead.

*Tabbie Macharia
Youth Leader.*

4 Learning and Discipleship

4.1 Lent and Advent Study Groups

COVID-19 had a major impact on the Lent and Study groups. There was only one Lent Study group and that met online. The group used the Church of England devotional booklet "Live Lent: Care for God's Creation" and materials inspired by the Archbishop of Canterbury's 2020 Lent Book, "Saying Yes to Life" by Ruth Valerio. The book had 6 themes related to creation and each had YouTube videos with interesting interviews that provided useful information. There were four Virtual Advent Study Groups that met online. The groups used a resource developed by the United Reform Church: "Vision4Advent" which had four themes that were used as preaching themes during the Sundays in Advent. The materials provided a fresh approach to thinking about Advent and included a range of activities that group members could undertake.

Stuart Kean

4.2 Bible study

Rev George's Bible Study sessions began as planned in January 2020 with very successful meetings in the Chapel on Wednesday evenings, attended by 15-20 people. After the March Covid lockdown, meeting together was not possible. Bible Study meetings resumed in September through to December by Zoom. They worked well, were well-attended and just as enjoyable as our meetings in the Chapel.

We began, as planned, with the Book of Ruth, studying it over five sessions. In his overview of Ruth, George showed how relevant it is to our everyday lives, and made us laugh a lot.

He described it as 'a wonderful love story, set about 1150 BCE, making it one of the oldest. It reveals to us the intricate designs of God, as this poor, vulnerable, migrant girl falls in love with a powerful man whose genealogy Christ can claim.' We discussed Ruth, who was not Jewish, and her faithfulness to God, which was more important. Boaz is the 'kinsman redeemer', prefiguring Christ as our redeemer.

In September George welcomed us back with 'Covid-19 and the Church: a Two Session Study' 'It's my absolute joy to welcome the bible study group to our virtual studies! In these challenging times, the Lord has opened the window of technology and we must embrace it if we are to survive into the 21st as the church of Christ.' We reflected on Exodus 14:10-18 to consider 'The church days in exile' and 'Lessons the church must learn'

Throughout November we studied the Book of Esther. George's introduction explained that the author's purpose was to record the institution of the annual festival of Purim, and to keep alive for later generations the memory of the great deliverance of the Jewish people during the reign of Xerxes. We considered the central role of Esther in delivering her people from destruction by the king's advisor, Haman. He was an Amalekite, a people seen by Jews as representing all the powers of the world standing against God's people. Esther, by her courage and obedience to God, prevented the massacre of Jews throughout the Persian kingdom.

Our Zoom sessions have shown that we can fellowship and study perhaps just as effectively as in person.

Pat Kyd

5 Community Engagement

5.1 Cornerstone Homelessness Group

Especially because of our location in the city centre, next to the Job Centre and across from the Council offices, people in need come into Cornerstone for help and support. Help is given mostly by Pastoral Workers during the day and by Reception Staff in the evenings. The support we offer is one of sign-posting to the help they need, and most importantly to treat people with respect and offer a listening ear. In 2020 since the first Covid lockdown in March, there was a big reduction in the number of people seeking help. The Food Bank changed its operation: clients were to request Food Bank vouchers by phone, and Cornerstone was no longer a location for food serving sessions.

The role of the Homelessness Group in keeping the church's support to the homeless under review is now part of Pastoral Committee meetings. Cornerstone is a member of Milton Keynes Homelessness Partnership, and a Cornerstone representative (currently the chair of the Pastoral Committee) attends Partnership Meetings every quarter to receive updates and to network with other providers of help to the homeless. Information which would help Cornerstone's homelessness support is brought to Pastoral Committee meetings, and discussed at monthly Pastoral Worker Support Group meetings.

Milton Keynes Homelessness Partnership is a group of over 20 organisations in Milton Keynes which works to prevent homelessness, and to provide help and support to those who are homeless. Major partners are MK Council, YMCA, DWP, Winter Night Shelter, Unity Park (the Buszy), and the Salvation Army. Working groups include a One Stop Shop, Emergency and Temporary Accommodation, and Housing Providers. With the advent of the pandemic, almost all homeless people were provided with housing by MKC, but there are still a some street homeless whose problems prevent them from taking up that help.

Pat Kyd

5.2 Pastoral Work and Community Engagement

At the beginning of 2020. When the church was open daily, we continued to have a Pastoral Worker on duty both morning and afternoon on most days of the week. At that time, people were still dropping in with a range of needs, many asking for us to refer them to the Food Bank and a number needing to be sign-posted for support with housing needs.

With the onset of the coronavirus, the service we offered was much reduced, as many of our Pastoral Workers are in the over 70 age group and were no longer able to offer their services. Those who were able to continue did so, offering a listening ear and making referrals to other agencies, as needed. Once the church was closed for the lockdown, we were unable to offer any support. Notices were posted outside the church to explain how people could access support they might need directly from the service providers.

Some of our Pastoral Workers have continued to self-isolate and were consequently unavailable for the rest of the year. However, we are grateful to those who have been able to continue to offer a service, supporting our receptionists and being available as listeners for anyone needing someone to talk to.

Since the lockdown, the number of enquirers has considerably reduced. The Food Bank can now be accessed directly by those in need, so fewer people have needed this practical help. Accordingly, the service has reverted to its original purposes, offering a listening ear to anyone who needs it, and supporting the staff and volunteers in reception. Most Pastoral Workers have

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

continued to meet virtually for mutual support and to consider ways in which we might resume the church's contribution to helping those in need who may return to the building in the future.

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

Rosemary Kearsey

5.3 Milton Keynes Mission Partnership

MK Mission Partnership kept adapting to the COVID-19 outbreak in 2020. Initially by providing information about how partner churches and members could respond to the outbreak and towards the end of the year organising a bereavement support project - Gentlespaces – with 4 churches in the pilot phase and supported training for 30 volunteers. The two assemblies organised in 2020 were both focused on how churches and members could respond to the COVID-19 crisis and the world “after” COVID. The first Assembly held online in July was prefaced with a short survey and included very 3 thought-provoking breakout sessions during which we: described the present; discerned the issues and then dreamt about the future. The Assembly generated a lot of interest about what the crisis had taught us and in his reflection about the discussions John Robertson suggested there was a strong desire for the church to ‘become a community of character’ demonstrating values such as: Humility, Hope, Unity, Inclusion, Patience, Creativity and Simplicity. He posed the question: what might happen if these values formed the backdrop to every conversation, every initiative and every meeting! The Assembly in November took the idea of a becoming a community of character to personal discipleship. Following reflection on the Letter to the Colossians, members were invited to discuss 3 questions in breakout groups about what people could do to strengthen the roots of their faith, how to develop their Christian character and what will they do to bear spiritual fruit. At the end of the Assembly the majority of participants said in a survey that they would like to be part of a group for intentional discipleship and as a result MK Mission Partnership has organised a new initiative – The Vine which will be launched in 2021 enabling individuals to join small groups comprising 4 people who will support each other on their journey of intentional discipleship. The groups will run throughout 2021 and anyone can join - for more details go to: <https://missionpartnership.org.uk/the-vine/>

*Stuart Kean and Joseph Vinod
Cornerstone representatives on MK Mission Partnership*

5.4 Milton Keynes – Leipzig Link

The Leipzig Group had planned to welcome a group to England in Spring or Autumn but this was cancelled and it has not been possible to set a date for future consideration.

*Martha George
Cheryl Montgomery*

5.5 Cornerstone Appeal

The 2020 annual Christmas Appeal had to be severely truncated as a consequence of the pandemic. We were unable to run our gift-wrapping service in the centre:mk or the carol singing at intu. Nor were any street collections possible, or retiring collections after the major Advent and Christmas services.

We decided instead simply to send an appeal by letter to every member of the congregation, setting a tentative target of £2,000.

In fact we had a wonderful response, as below.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Donated: £ 6,662.50

Gift Aid: £ 1,517.50

Total: £ 8,180.00

This was distributed as follows:

Advantage Africa: £ 2,000

YMCA: £ 2,000

Church Hardship Fund: £ 3,180 of which £ 1,000 is to go the Food Bank

We have also set up a Reserve Fund of £ 1,000 so that the church is safeguarded against any future Appeals failing to meet their target

I would like to thank very warmly everyone who contributed. This was a truly wonderful outcome in very difficult circumstances.

The Appeal Committee has also been wonderful – Peter Cope, Stuart Kean, Don Head, Heather Hughes, Cheryl Montgomery and Janet Trimnell (claiming our gift aid for the first time). And I must also thank Adrian Yardley for overseeing our accounts.

Subject to the agreement of the Ecumenical Council the 2021 Appeal will open on Advent Sunday 28 November next.

Sam Crooks

5.6 Cornerstone Toddlers

Like all group activities this year, Cornerstone Toddlers has been severely affected by the restrictions placed on us to reduce the spread of the Covid-19 virus. We opened for the new term on Monday 6th January and had our usual term-time family play and chat sessions up to and including Monday 9th March. At this point the introduction of social distancing guidelines which would have been impossible for our very young children to follow meant that the group had to close.

By the start of the Autumn term the rules had been relaxed and the Milton Keynes infection rate remained very low. After consultations around Covid-19 safety, three of the regular Cornerstone Toddlers' volunteers helped to facilitate drop-in style play and chat sessions by appointment for one household at a time only, enabling families to have a change of scene and carers to chat to an adult outside the family. These sessions took place between 14th September and Monday 2nd November, after which the second lockdown period began and the infection rate in Milton Keynes began to rise steeply. The group has remained closed since then.

It is clear from conversations with some carers and from the responses from volunteers contacted to share Christmas greetings in December that there is plenty of will to see Cornerstone Toddlers back up and running as a social group for young families when that is possible. However, significant planning and preparation will be needed for the restart. There will be changes of volunteers and roles and as the stage for which the group is suitable for each child is relatively short, the cohort of families who would attend now (or in September 2021) will be quite different from those who were with us in March 2020.

Your prayers for Cornerstone Toddlers families and volunteers as we look forward to restarting will be much appreciated.

Joy Chapman

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

5.7 Cornerstone Community Music Programme

2020 got off to a flying start as the Cornerstone Chamber Choir and Orchestra performed Bach's monumental Christmas Oratorio on Sunday 5th January to celebrate the Epiphany. We were fortunate to have as our Evangelist tenor Tom Elwin, who first sang for us at Cornerstone several years ago, and is now an artist of international standing. Award-winning mezzo-soprano Amy Lydden, a regular soloist at the BBC Proms, was also in the cast. The Christmas Oratorio demands outstanding solo contributions from members of the orchestra, and we were blessed with an exceptional line-up of players including Philippa Barton and Jan Kaznowski (violins), David Knight (cello), Federico Paixao (flute), Rebecca Bentley (oboe), Sarah Mourant (oboe d'amore), Richard Wainwright (horn) and John MacDomnic (trumpet). The Chamber Choir was on fine form, and there were some truly thrilling moments, especially in the 'festive' movements incorporating trumpets and drums.

A fortnight later, our 'a cappella' choir, New English Singers gave a lovely Epiphany concert at St Michael's Church, Lavendon, returning there by invitation following a similar event in 2019. Guest soloists included Andrew Gray (oboe) and Abigail Burrows (flute). Andrew comes back regularly to MK from Reading (where he now teaches) to sing with the Cornerstone choirs, and enriches our services and concerts with his warm oboe tone. Abigail has been a great friend of Cornerstone since she first played for us as a talented 10 year old in 1995. Despite a demanding performance schedule which takes her all over the world, she is always happy to return to MK for special services and other events.

At the beginning of February, Chamber Choir rehearsals began for Handel Messiah, scheduled for performance as an Eastertide celebration on 19th April (we aim to perform Messiah every 6 or 7 years). Members were really enjoying exploring the finer details of this great work, but in mid March, Covid lockdown brought rehearsals to an abrupt end. Sadly plans for Summer and Autumn projects had to be put on hold. Some lovely events were in the pipeline, including a Beethoven 250th Anniversary Celebration Concert, with our good friend Craig Greene as soloist in Piano Concerto No 4 and featuring members of Milton Keynes Youth Orchestra playing 'side by side' with our own Chamber Orchestra musicians. A series of talks on Beethoven was planned, but this never progressed beyond the first session. A popular concert featuring our own choirs and Milton Keynes Brass was also in preparation.

In the absence of live music making, I took opportunity to share with our loyal concert audience and with the wider community some of the music being prepared for Cornerstone on-line services. There were organ solos, harpsichord solos (from my music room) and piano solos. There were special projects. Violist Louise Boynton recorded music following her successful grade 8 examination. Pianist John Fisher, flautist Abigail Burrows and soprano Emily Haig all came to Cornerstone to record before the imposition of lockdown. It was good to be able to capture lovely examples of their fine musicianship.

In July the great Italian film composer Enio Morricone died. To mark his passing, trumpeter John MachDomnic and I created a special performance of the composer's 'Gabriel's Oboe', theme tune from the 1986 film epic 'The Mission'. I recorded the accompaniment at Cornerstone, then John overlaid his part from home in Harrow, skilfully co-ordinating with the accompaniment. The final product, thanks to John's musical and technical artistry, was very successful.

In addition to new 'bespoke' recordings, items from our archive of previous performances by the Cornerstone Chamber Choir and Orchestra (variously recorded by David Hemmings and, more

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

recently, Mike Ballance) were shared with our audience, including movements from Messiah, Elijah, Mass in B minor and African Sanctus.

One of the advantages of posting our music on line is that we have been able to share it more widely, and over the months we have received messages of appreciation from people in different parts of the UK and across the world!

As we drew closer to Christmas, lockdown restrictions were eased temporarily, and there were hopes that a short seasonal concert could be held, along the lines of our regular 'Christmas Cracker' event, with small socially distanced audience. Our regular audience members were contacted and within a few hours 30 people had signed up to attend - an ideal number in the particular circumstances. New English Singers held two socially distanced rehearsals, and thoroughly enjoyed exploring and revising some fine seasonal repertoire. Then, quite suddenly, Tier 3 restrictions were imposed, followed very quickly by Tier 4, and the concert had to be cancelled.

Let us hope that during 2021 the health situation will steadily improve for all, so that people may gradually be able to return to a more normal way of life, including the joy of shared music making. I give warm thanks to all music lovers in our community and beyond for their continuing support and encouragement, to Iain Porteus who heads our music task force for his generous friendship and wise counsel, and my dear wife Jill for her unstinting support.

Adrian Boynton

6 Cornerstone Toddlers Statement of Financial Activity

	2020	2019
Income		
Subscriptions	172	872
Donations		15
Bank interest		36
<i>Total</i>	<u>172</u>	<u>923</u>
Expenditure		
Materials		3
Refreshments	17	86
Contribution for Hall	200	500
Other expenses		61
<i>Total</i>	<u>217</u>	<u>650</u>
<i>< Deficit >/ Surplus</i>	<u>< 45 ></u>	<u>273</u>

Balance Sheet

Current assets		
Cash at bank	589	589
Cash in hand	429	474
<i>Total assets</i>	<u>1018</u>	<u>1063</u>
General funds	<u>1018</u>	<u>1063</u>

Annual Report and Financial Statements of the Ecumenical Council for the year ended 31 December 2020

Contents

Trustees' Annual Report for the year ended 31 December 2020	2
Statement of Financial Activity for the year ended 31st December 2020	9
Balance Sheet as at 31st December 2020	10
Notes to the Financial Statements	11
Independent Examiner's Report to the Ecumenical Partnership of Christ the Cornerstone, Milton Keynes	16

Abbreviations

EC Ecumenical Council

SOFA Statement of financial activities

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Trustees' Annual Report for the year ended 31 December 2020

The Ecumenical Council (EC) presents its Annual Report for the year ended 31 December 2020.

Reference and administrative information

Charity name – The Ecumenical Partnership of Christ the Cornerstone. Registered charity number – 1122083. The address of the EC office is 300 Saxon Gate West, Milton Keynes, MK9 2ES.

The trustees, members of the EC, at the time of this report, were as follows:

Revd Fr Francis Higgins	Designated Member of the Ministerial Team	<i>ex officio</i>
Revd Ernesto Lozada-Uzuriaga	Designated Member of the Ministerial Team	<i>ex officio</i>
Revd George Mwaura	Designated Member of the Ministerial Team	<i>ex officio</i>
Mr Ade Adeyemi	Chair of EC	elected
Mrs Glynne Gordon-Carter		elected
Dr Cathy Hampton		elected
Dr Pat Kyd		elected
Ms Grace Hunting		elected
Mr Rick Mutwarasibo		elected
Mrs Joy Okwuadigbo		elected
Mr Iain Porteus		elected
Ms Nerys Steeds		elected
Mr Ian Trimnell		elected
Mrs Janet Trimnell		elected
Mr Joseph Vinod		elected
Mr Adrian Yardley	Treasurer	<i>ex officio</i>
Dr David Chapman	Clerk to the Ecumenical Partnership	<i>ex officio</i>

During the year the following retired from office:

Ms Catherine Brew	Treasurer
Mrs Heather Hughes	
Ms Josephine Mutuswa	
Mrs Diane Phillips	
Ms Ann Wilson	Clerk to the Ecumenical Partnership

(For part of the year Mr Peter Cope was acting treasurer and Mr Robin Kyd was acting clerk.)

Principal advisors:

Bankers – NatWest, 501 Silbury Boulevard, Saxon Gate East, Milton Keynes, MK9 3ER

Independent Examiner – Mr V. Chapman, 2 Holywell Place, Springfield, Milton Keynes MK6 3LP

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Structure, governance and management

The Ecumenical Partnership of Christ the Cornerstone is a registered charity governed by a constitution, approved and adopted on 16 December 2007, and supported by rules, namely:

- Ecumenical Council Rules of Procedure
- Congregational Rules of Procedure
- Financial Rules

Ecumenical Council (EC) members are recruited in a number of ways. The ordained ministers, the Clerk and the Treasurer are members by virtue of their office. Other members are elected for a period of three years at a congregational meeting or are co-opted. There were no co-opted members in 2020.

The EC members are given induction training organised by the Clerk, together with a briefing pack. Training is provided as necessary for each member of the EC to enable them to carry out their role effectively.

The EC is responsible for all Church finance, its management and control, including the appointment of a treasurer. Members of the EC are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the EC and which enable them to ascertain the financial position of the EC and ensure that the financial statements comply with the Charities Act 2011 and the General Directions given by the Charity Commissioners under the Act. The EC is also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The EC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the Annual Congregational Meeting.

In preparing the statement of financial activities (SOFA), the EC is required:

- To select suitable accounting policies and then to apply them consistently.
- To make judgements and estimates that are reasonable and prudent.
- To follow applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the SOFA.
- To prepare the SOFA on a going-concern basis unless it is inappropriate to presume that the charity will remain in operation.

The EC normally holds eight regular meetings each year, but as a consequence of the Covid pandemic there were seven regular meetings and two special meetings 2020. There were physical meetings in January and March, but all subsequent regular meetings of the EC were held online and the two special meeting were by email. Given its wide responsibilities the EC has established standing committees for specific purposes. During 2020 there were the following committees: Communication; Cornerstone Appeal; Finance & Resources; Pastoral; Worship. All report back to the EC.

The EC continues to work closely with related partners: the Cornerstone Trust, owners of the building, and Cornerstone Trading (MK) Limited, who manage the day-to-day activities of the building, let rooms, run the Cornerstone Café and the Cornerstone Shop.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Objectives and activities

The object of the charity is to advance the Christian religion for the benefit of the public in accordance with the statement of belief in Annex 1 of its Constitution.

Five denominations have covenanted together in order to establish the Ecumenical Partnership of Christ the Cornerstone:

- The Baptist Union of Great Britain
- The Church of England
- The Methodist Church
- The Roman Catholic Church
- The United Reformed Church

It is open to other denominations to participate by agreement with the sponsoring body. Membership of the Partnership is open to all Christians of good standing with their own denomination.

Decision making in the Partnership is by means of a Congregational Meeting and the Ecumenical Council.

Ministry and Mission

The Church of Christ the Cornerstone continues to develop its mission strategy. Its vision is to be a church that lives the Gospel (a people and place where God's love and justice is known and made known), with a mission to recognise and release the God-given potential in individuals and communities.

In planning the year's programme for the Church, the Ministerial Team and the EC are mindful of their responsibility to welcome to the church all who enter. During normal times the church building is open every day of the week and we offer opportunities for all, whatever their skills, experience or needs:

- to hear the Good News of the Kingdom;
- to worship in different styles;
- to gain an understanding of the Christian faith;
- to be part of a community;
- to share in Christian fellowship;
- to receive or to give help and support.

During 2020 the opening of the building was subject to government restrictions due to the pandemic, but even when the building was closed, the church sought to continue its ministry and mission through other means including the use of a email, a website and social media.

Community Outreach

We are a diverse community discovering and growing in the Christian faith. We experience God's love and are challenged to live that love and share it with the wider community.

Mission Statement of Christ the Cornerstone

In normal times Church Members, as well as the wider public, often remark on how busy the church always seems to be, with services throughout the week, as well as at the weekend – it is a hub of activity. People come in to attend midweek services, maybe to light a candle, to pray quietly in the Chapel, to browse or purchase books, cards, Fair Trade

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

items, etc. Members of the public come in to attend meetings, classes, lectures, rehearsals, recitals and social events. Employees and clients come into offices located within the church building; people come in to meet friends over a snack in the Cornerstone Café, to give blood or to request information. Civic services, as well as services by independent churches are held, also university graduation ceremonies, as well as school events such as services, concerts and educational tours of the church building. Art exhibitions are frequently mounted in the Cloisters.

Members of Church give very generously to the Food Bank. Members of the public also bring in food to be sent to the Food Bank. Our Pastoral Workers are available on weekdays to issue food vouchers, to provide a snack for a needy, often homeless, person, maybe to pray with someone, to offer advice or sometimes just to be a listening ear.

The Cornerstone Toddlers provides outreach to young families. We are very grateful to all the helpers for their support. The group meet every Monday during school term time in our Guildhall.

Citizens:MK is Milton Keynes's largest and most diverse alliance of active citizens and leaders from local institutions committed to working together for the common good. The Church of Christ the Cornerstone is a founding member and several of our Church Members are active members of the organisation. The Citizens:MK agenda focuses on local projects that are for the common good, e.g. mental health and fight against hate.

'Hands and Hearts' is a cooperative venture between Kings Court Chapel and Christ the Cornerstone providing a drop-in café offering free sandwiches, drinks and a listening ear to hungry people in the Guildhall on Sunday evenings.

Many of these activities were reluctantly but unavoidably restricted in 2020 when the lockdown was enforced. Depending on the level of government restrictions and the church's own assessment of risk at various times during the year, activities were stopped entirely or severely curtailed, although some continued. The National Blood Transfusion Service for example, continued to use the building throughout the year.

Pastoral care

The Prayer Support Network prays for anyone who is sick or in need of support. The role of the Pastoral Workers has become increasingly important. We have a specific group to look at the issues of homeless people which concern itself with the ways in which it is possible for the Church to engage with the problem.

Church statistics

Average congregations - Services in Worship Area:

This table shows the average attendance figures for services from 1st January 2020 until closure due to Covid-19 restrictions from 21st March 2020. Many older members were already shielding before the church closed in March.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Average congregations	January to closure (21 st March) 2020	2019
<i>(The figure in brackets is the average number of children / young people under the age of 16 included)</i>		
Sunday services		
9.00 am	41 (1)	43 (1)
10.30 am	69 (11)	103 (15)
6.00 pm	19 (0)	22 (0)
Saturday 5.30 pm Vigil Mass	150 (27)	138 (23)
Monday 12.30 pm Mass	57 (under 1)	57 (2)
Tuesday 12.30pm Holy Communion	5 (0)	5 (0)
Wednesday 12.30pm Mass	74 (under 1)	64 (2)

The Church re-opened for 'live' services on 6th September after being closed for 5 months. From 6th September until 23rd December, the following weekly services were held

Average congregations	Sept to Dec 2020		
	Under 16s	16 +	total
Combined Sunday service 10am	Less than 1	34	34
Wednesday 12.30 pm Mass	Less than 1	22	22

Average congregations – On-line services:

Cornerstone offered on-line worship from the end of March throughout the year. In addition to weekly services, daily prayers were also offered. These could be accessed via the Church website, through links e-mailed to members and via 'WhatsApp'. Live services using Zoom were also introduced at the very end of the year.

Up to 92 members registered to join the WhatsApp group, though it is not possible to know how many of these people access worship in this way from week to week.

We do not have exact figures but It is estimated that at least 50 members accessed worship via the website each week. Higher figures were recorded for some of our special services during Advent and on Christmas Day morning.

The St Barnabas Catholic Cluster also provided on-line masses each week.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Other statistics:

	2020	2019
Baptisms	0	5
Confirmations	0	0
Weddings	1	4
Funerals	0	2

Membership roll:

	2020	2019
Anglican	69	70
Baptist	5	5
Ecumenical	25	26
Methodist	29	29
Roman Catholic	24	24
URC / Church of Scotland	12	14
Other	6	0
Total membership	170	168
Adherents	4	5
Total	174	173

Christian Education and Spiritual Development

An online Lent study group in 2020 followed material used the Church of England devotional booklet "Live Lent: Care for God's Creation".

Advent study groups in 2020 were run online and used a resource developed by the United Reform Church: "Vision4Advent" which had four themes that were used as preaching themes during the Sundays in Advent.

Revd George Mwaura's bible study sessions similarly moved online due to the pandemic, for a series in the Autumn to study the Book of Ruth.

Website, weekly Notice Sheet and Living Stones WhatsApp group.

The public website <http://www.cornerstonemk.co.uk/> provides information about Cornerstone that may be of interest to the wider public and to newcomers to Milton Keynes.

In normal times the weekly Notice Sheet is distributed at weekend services, is available throughout the week from Reception, and is sent out electronically to a mailing list of

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Church Members and other interested parties. After lockdown prevented worship from continuing in the building, the Notice Sheet was suspended and replaced by entirely electronic communication. Information is distributed by email and on the 'Living Stones' WhatsApp group.

Volunteers

During normal times the building is kept open and fully available for use every day by the staff and a large number of volunteers. The volunteers carry out a variety of tasks day by day: in Reception, in the Cornerstone Café and in the Cornerstone Shop, as stewards at concerts, tour guides for educational visits and maintenance duties. Several of our volunteers have been serving over many years, Church Members as well as those who are not members, some for the full twenty-five years that our building has been open. We are deeply grateful to all volunteers and to Mark, who is the Volunteer Coordinator, for his work in interviewing interested volunteers and placing them in their area of interest.

Most of 2020 was very different from normal times for everyone, and many of our volunteers have had to shield themselves due to their age and underlying health conditions or because they are shielding someone else as recommended by the government guidelines.

It was heartening during the pandemic, nevertheless, to see those volunteers who were still able to support us taking on new challenges presented by the virus, for which we commend them and are very grateful.

Ade Adeyemi
Chair of Ecumenical Council

February 2020

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Statement of Financial Activity for the year ended 31st December 2020

	Note	Un-restricted funds £	Restricted funds £	Total 2020 £	2019 £
Income					
Donations & legacies:					
Planned giving		86658		86658	83058
Donations	(3)	8756	3450	12206	23057
Tax recovered		20298	584	20882	21428
Grants	(4)	11660		11660	10300
Cornerstone Trading (MK) Limited		22000		22000	
Christmas Appeal			7937	7937	10250
<i>Total donations & legacies</i>		149372	11971	161343	148093
Investment income	(5)	2444		2444	2768
<i>Total income</i>		151816	11971	163787	150861
Expenditure					
Charitable activities:					
Ministry	(6)	98209		98209	87158
Premises		37890	15000	52890	35519
Music & education		8095		8095	11345
Administration		7011		7011	8136
Outreach	(7)	344	13998	14342	11820
<i>Total expenditure</i>		151549	28998	180547	153978
Gain on investments	(5)	4011		4011	8853
<i>Net income / < expenditure ></i>		4278	< 17027 >	< 12749 >	5736
Net movement in funds		4278	< 17027 >	< 12749 >	5736
Total funds brought forward		74075	32131	106206	100470
Total Funds carried forward	£	78353	15104	93457	106206

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

Balance Sheet as at 31st December 2020

	Note	Un- restricted funds £	Restricted funds £	Total 2020 £	2019 £
Fixed Assets					
Tangible assets	(8)				
Investments	(5)	69855	28104	97959	109338
Current assets					
Debtors and prepayments	(9)	3779		3779	4507
Cash at bank and in hand	(10)	9989		9989	11407
<i>Total current assets</i>		13768		13768	15914
Liabilities					
Amounts falling due within one year	(11)	< 5270 >	< 13000 >	< 18270 >	< 17171 >
Net current assets / < liabilities >		8498	< 13000 >	< 4502 >	< 1257 >
<i>Total assets less current liabilities</i>		78353	15104	93457	108081
Deferred income	(11)				< 1875 >
Total net assets £		78353	15104	93457	106206
The funds of the charity					
Unrestricted funds	(12)	78353		78353	74075
Restricted funds			15104	15104	32131
Total funds £		78353	15104	93457	106206

Notes to the Financial Statements

1 Basis of preparation

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) 2nd edition. The accounts are drawn up under the historical cost convention as modified by the inclusion of assets at market value. The accounts include all transactions, assets and liabilities for which the EC is responsible in law.

2 Accounting policies

Funds

Unrestricted funds are funds available for general objectives of the church.

Restricted funds can only be used for the purposes for which they have been given, within the objectives of the EC.

Income

All incoming funds are included in the SoFA when the church becomes legally entitled to the income and when the amount can be quantified with reasonable certainty. Collections are recognised when received by or on behalf of the EC. Planned giving is recognised only when received. Grants and legacies are recognised as soon as the EC becomes aware of its legal entitlement and the amount due is quantifiable with reasonable certainty. Income tax recovered on gift aid donations is accounted for when the gift is received, not when the tax refund is received. Dividends and interest are accounted for when receivable and include any recoverable tax. Realised gains on assets held for the charity's own use are accounted for at the time of sale.

Expenditure

Expenditure is accounted for on an accrual basis and recognised when there is a legal or constructive obligation to pay for goods or services. All costs have been directly attributed to the various categories within the SoFA. As the EC is not VAT registered, VAT cannot be reclaimed and all expenditure is shown inclusive of VAT.

Governance costs would include the cost of preparation of the annual accounts, independent examination, EC meetings and the legal cost of advice on governance or constitutional matters, except that all this work is carried out on an unpaid voluntary basis. Grants and charitable giving are accounted for when paid or when awarded, if the award creates a binding obligation on the EC.

Fixed Assets

All capital expenditure in excess of £1000 for a single or group of similar items is capitalised.

Depreciation is provided on all tangible assets at fixed rates calculated to write off the cost evenly over the expected life of the assets as follows: computers and software – 3 years, furniture, fixtures and fittings – 5 years, instruments – 20 years.

Investments are shown at bid market value.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

3 Donation income

	Unrestricted funds	Restricted funds	Total 2020	2019
	£	£	£	£
Protestant	1096		1096	8257
Catholic	725		725	3033
Collections of loose cash at Services	1821		1821	11290
Collection box at reception	1078		1078	4069
Other donations	5602	3450	9052	7093
Parochial fees	14		14	360
Fund Raising	241		241	245
Total £	8756	3450	12206	23057

Cash donations were low in 2020, because of the COVID-19 pandemic. The church building was closed to Services of Worship for half the year, with reduced attendances. More members joined the Parish Giving Scheme to contribute to Planned Giving.

4 Grants

Baptist Union toward free church minister's expenses	1500		1500	1500
Diocese of Northampton RC	5000		5000	5000
Our Lady of Lourdes RC	2400		2400	3800
Furlough government grant (during pandemic)	2760		2760	
Total £	11660		11660	10300

5 Investments

	1st Jan 2020	Dividend income	Interest	Gain	Encashment	31st Dec 2020
	£	£	£	£	£	£
Endowment	50751			4891	< 11000 >	44642
Property	34174	1610		< 1698 >		34086
Fixed interest securities	24413			818	< 6000 >	19231
Total investments £	109338	1610		4011	< 17000 >	97959
CCLA deposit account	1020	829	5		< 1400 >	454
Funds held at CCLA £	110358	2439	5	4011	< 18400 >	98413

No dividends are paid on the accumulation shares in Endowment. Dividends from Property shares are reinvested in Property. Dividends from Fixed Interest are paid to the deposit account.

£17000 of investments were sold (15%) in order to pay full Parish Share in 2020

Property shares weren't sold because these were undervalued during the pandemic.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

6 Ministry expenditure

	Unrestricted funds £	Restricted funds £	Total 2020 £	2019 £
Contribution to parent churches				
Anglican	55591		55591	39360
Baptist	632		632	822
Methodist	3855		3855	3968
United Reformed	29331		29331	28245
Mission Partnership	822		822	822
<i>Total to parent churches</i>	90231		90231	73217
Clergy expenses	3409		3409	5139
Manse	4393		4393	4962
Upkeep of Services Of Worship	176		176	3840
<i>Total Ministry as per SoFA £</i>	98209		98209	87158

To address an insufficiency of income in 2019, the trustees resolved to withhold £13329 of the Anglican parish share. Parish share is a donation, so no liability to pay is carried forward.

7 Outreach

Donations from

	Church funds	Hardship fund		
Citizens:MK	250		250	250
Find a church	22		22	22
Living Wage foundation	72		72	
Pastoral Worker support		400	400	480
Homeless support		332	332	1375
Into The Community (MK Food bank)		500	500	
<i>Total as per Note 12 £</i>	344	1232	1576	2127

Donations from Christmas Appeal Fund

Advantage Africa		2000	2000	1000
Henry Allen Trust				50
Into The Community (MK Food bank)		1000	1000	
MK Cat Rescue				698
Nkiru Arts				2494
Red Cross				550
Transitions UK				1111
Winter Night Shelter MK				1096
YMCA		2000	2000	1000
To be determined		8000	8000	
<i>Total as per Note 11</i>		13000	13000	
Cornerstone Hardship Fund		2117	2117	
<i>Total £</i>		15117	15117	7999
Adjustment for donations over-declared p/y		< 2351 >	< 2351 >	2351
<i>Total as reported in 2019</i>				10350
<i>Total as per Note 12</i>		12766	12766	
Total for Outreach as per SoFA £	344	13998	14342	

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

8 Fixed assets

	Unrestricted funds	Restricted funds	31st Dec 2020	31st Dec 2019
	£	£	£	£
Instruments				
Cost	38199		38199	38199
Depreciation	38199		38199	38199
<i>Net book value</i> £	-		-	-
Fixtures & fittings				
Cost	41928		41928	41928
Depreciation	41928		41928	41928
<i>Net book value</i> £	-		-	-

9 Debtors and prepayments

Income tax recoverable	1579	1579	2387
Accrued interest and dividend			160
Christmas Appeal	1482	1482	1570
Other debtors	718	718	390
<i>Total</i> £	3779	3779	4507

10 Cash at bank and in hand

Cash in hand	250	250	200
NatWest current account	2549	2549	10187
Metro deposit account (new)	6736	6736	
CCLA deposit account	454	454	1020
<i>Total</i> £	9989	9989	11407

11 Liabilities

Accruals: amounts falling due within one year

Donations to charities - Christmas Appeal	13000	13000	10250
Charges from Cornerstone Trading			1699
Deferred income (current portion)	1875	1875	1875
	1875	13000	14875
			13824
Other creditors	3395	3395	1472
<i>Total</i> £	5270	13000	18270
			15296

Accruals: Amounts falling due after more than one year

Deferred income	£	-	1875
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A lump donation was received to benefit 10 years, in total £18750 after recovery of tax. These were years 8 and 9 of this period, during which this income was deferred.

12 Funds of the charity

	1st Jan 2020 £	Income £	Expenditure £	Gain £	31st Dec 2020 £
Unrestricted Funds	74075	151816	< 151549 >	4011	78353
Restricted Funds					
MRRE fund	18338		< 15000 >		3338
Flower fund	2072	362			2434
Hardship fund	3532	3672	< 1232 >		5972
Christmas Appeal	8189	7937	< 12766 >		3360
<i>Total restricted funds</i>	32131	11971	< 28998 >		15104
Total funds £	106206	163787	< 180547 >	4011	93457

The MRRE fund is retained for the Maintenance, Repair, Renewal and Enhancement of assets. From the MRRE fund, £15000 was donated to Cornerstone Trading (MK) Limited as a contribution toward the heating plant.

Cornerstone Trading (MK) Limited made a Covenanted payment to the church of £22000. The Christmas Appeal raises money from the public to distribute to charities.

13 Non-cash contributions

	2020	2019
Minister's salary and fringe benefits	1.75	1.75
Housing – Diocese of Oxford	1	1
United Reformed Church	1	1

The parent churches employ both ministers directly, so their costs of employment are not recorded as part of expenditure in the SoFA.

14 Staff costs

	2020 £	2019 £
Salaries	12631	12262
Pension costs	320	308
£	12951	12560

Average number of employees during the year 1 1

The charity has two part-time employees. Neither earned more than £60000 in either year.

Ecumenical Partnership of Christ the Cornerstone, Milton Keynes

**Independent Examiner's Report to the Ecumenical Partnership
of Christ the Cornerstone, Milton Keynes**



Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
THE ECUMENICAL PARTNERSHIP OF CHRIST THE CORNERSTONE
MILTON KEYNES

On accounts for the year
ended

31st DECEMBER 2020 **Charity no
(if any)** 1122083

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2020.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.


Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

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

Signed:  Date: 14/03/21

Name: Vincent Gordon Chapman

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

Address: 2 Holywell Place, Springfield
Milton Keynes

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

