

A note from the Chair of Trustees

Corinthians 12 (Version: The Message)

The Crossroads Project

'So you can easily enough see how this kind of thing works by looking no further than your own body. Your body has many parts- limbs organs, cells – but no matter how many parts you can name you are always one body.

Although this was written by Paul to the Christian Church in Corinth many years ago, its message is still so relevant for all groups today.

'If all the parts were the same how could there be one body?

From the opening of the Crossroads Shop in 1996, the development of the Grants Committee, the Crossroads Centre and later the Foodbank we have always relied on our committed and hard-working volunteers.

The AGM is an important event when we can say publicly Thank you to all our volunteers past and present who have worked so hard to make the Charity what it is today.

A massive Thank you to all our volunteers.

We could not achieve most of what we do without the continued generous support of our local community. Our appeals this year for the conflict in Gaza and Israel and the Rob Burrow appeals revealed what a kind-hearted community spirit we have in Meltham as nearly £3,000 was donated.

To those of you who support the shop by buying and donating items - Thank You.

To our Grant Committee members and Advisors, Chris Smith and Nigel Priestley-Thank You.

To the trustees who have worked hard this year to ensure the smooth running of the project Thank You

To those who run the various groups and activities. - Thank You.

Thank you to Addy Murgatroyd our auditor and Max Bradley our landlord.

Additional thanks go to those volunteers who have stepped back from their roles.

Thank you to Neil Curran who due to work commitments has stepped back from his social media and website duties which have been amazing. His skills and advice are already being missed.

To Jane Collins who was on the original committee setting up the Foodbank. Jane has worked tirelessly in the Foodbank as the Volunteer Coordinator and her contribution has been invaluable in the smooth running of the Foodbank.

Her hard work, dedication, and friendliness will be very much missed as she moves towards retirement. We all wish her well.

Thank you to you all for your interest in the work we do. If you want to know more or to volunteer with us please feel free to call in any morning Monday – Friday between 10.15am and 12.30pm

Sue Priestley (Chair of Trustees)



**Here are a few photos of
what we have going on in
the Centre**



Treasurer's Report 2023

Crossroads Project and Food Bank

Please see the published accounts for the Crossroads Project and the Foodbank.

The crossroads Project opened the year with a balance of £52,986.85 and closed the year with £50,947.49.

We have a number of ring-fenced monies held for various groups, these include the

Meltham Foodbank	£ 10,249.49
Side by Side	£ 842.28
Meltham Churches Together	£ 106.79
The Ashley Family foundation	£ -23.59
Reserves are set at	£ 16,000.00 (2 Months operating costs)
Leaving a free balance of	£ 22,609.57

Being a registered charity, we do not make a profit. We do not have any overdraft facilities. The intention is to return our operating surplus back to the community but we have been building up monies to pay for upgrading the shop both internally and externally.

The shop is our main source of income, generating £ 65, 736.24

We have obtained Gift Aid Status, thanks mainly to the help of Nick Royle who helped navigate us through the Requirements of HMRC. Will anyone who contributes regularly, please sign a Gift Aid Form available from the /centre or On Line to help us recover tax already paid by our donors.

We have received a significant income from Grants due to the hard work of Sue Priestley to the tune of £11,419.00

This year saw refurbishments to the inside of the shop to make it a more comfortable place to work, utilising dead space and better displays of our stock. We have upgraded the lighting with brighter luminaires of the LED type which save energy, upgraded the floor coverings, and re-decorated within. We have upgraded furniture and facilities to make the sorting area a more ergonomic and pleasant place to work. Liz Rogan was a great help running the project.

Next year 2024 will see the external aspects of the shop upgraded with replacement windows from single glazing to thermally efficient double glazing, removal of the high-level ventilation glass louvers, replacement doors to stop drafts and removal of the metal shutters associated with the old betting shop. The external cladding, columns and area in front of the shop will be upgraded as significant parts have deteriorated over the last few years. Next year after all refurbishment costs have been met, our operating surplus will be made available to the Grants Committee.

The grants made this year totalled of just short of £ 19,000.00. included in this sum are donations of £ 637.08 to the Moroccan Earthquake Appeal, £ 637.08 to the Libyan Flood Appeal and £ 1,349.80 to the Israel, Palestine Appeal.

We have been in contact with the Valuation Office and Kirklees Rates Office to get the two properties of 5 Market Place (front of the shop) and 1 Greens End Road (sorting area) combined into 1 registered premises of 5 Market Place.

Debit / Credit Card sales were 55.4% of takings and continue to increase over cash sales of 44.55%.

The shop pays from the till for small expenditure including window cleaning, beverages, biscuits, cleaning materials, minor expenses etc to the sum this year of £ 1,750.72.

The Centre – Meltham Old Town Hall has increased its activities and we have continued to introduce energy saving measures. The use of the building by various groups has increased with different rooms being occupied at various times. We have overcome the heating constraints of this complexity by the installation of WIFI controlled heating valves to all radiators. Each room can have its temperature individually set and its on off time also individually set so we now heat the parts of the building which need heating only when required. This has led to increased comfort and reduced waste of energy and money. The system is controlled both locally and remotely.

I would like to state my gratitude to Tracey Armitage our Assistant Treasurer who does so much more to help including overseeing the centre heating system. I would now be lost without her.

I find the commitment of all the volunteers who work in the shop and Centre absolutely amazing.

The Foodbank :-

The foodbank' finances continue to be healthy due to the wonderful generosity of donors.

We hold a reserve, ringfenced, in the Crossroads Account and have a separate bank account for the foodbank day to day purchases. Each month the balance of the foodbank account is reset to £2,000.00, topped up with whatever expenditure has occurred. Most donations go into the ringfenced Crossroads Account. The separate foodbank account limit is a security function as the bank card is frequently used for purchases.

As can be seen from the published account, the income for 2023 was £ 14,225.90, with an expenditure of £ 15,693.30, resulting in a deficit of £ 1,467.40.

We ended the year with £10,781.76 available to the foodbank. The costs of utilities and facilities with the exception of the mobile phones is provided by the Crossroads Account. Money received for the foodbank is spent on food.

I am amazed at the generosity of time given by those who work in the Foodbank, administer the foodbank, deliver the food and do the shopping. Wonderful volunteers.

Andrew Collins, Treasurer, Tracey Armitage Assistant Treasurer.

CROSSROADS

ACCOUNTS

YEAR ENDED 31ST DECEMBER 2023

1. Independent Examiners Report
2. Crossroads Summary
3. Food Bank Summary

ADDY MURGATROYD

Certified Accountants

MELTHAM

CROSSROADS

YEAR ENDED 31ST DECEMBER 2023

INDEPENDENT EXAMINERS REPORT

We have examined the annexed accounts together with information, records and explanations made available to us and can confirm that they are in accordance therewith.

ADDY MURGATROYD
Certified Accountants
Meltham

Meltham Crossroads Summary for 2023

General Fund		31-Dec-22	31-Dec-23
	Bank Current A/C	£ 42,229.21	£ 49,447.49
Less:	Creditors (Unpresented cheques)		
Add:	Debtors (Co-op Bank re Fraudulent D/Dr)	£ 42,229.21	£ 49,447.49
	General Fund B/Fwd	£ 42,229.21	£ 52,986.85
Receipts			
	Shop Takings + Card Takings	£ 44,682.54	£ 63,673.02
	Colltex	-	£ 2,063.22
	Bequests and Donation Received	£ 2,717.40	£ 2,662.40
	Other Miscellaneous Receipts	-	£ 196.00
	Food Bank Donations	£ 10,630.28	£ 8,726.46
	Grants General	£ 26,861.00	£ 3,440.85
	Meltham Churches Together	-	£ -
	Community Anchor	-	£ 1,500.00
	Hosehold Support Grant	-	£ 3,310.00
	Side by Side	£ 182.00	£ 1,527.98
	Thread Republic Holdings	-	£ -
	Sewing Bees	-	£ 315.00
	Crochet Group	-	£ -
	Ashley Family Foundation	-	£ 6,284.00
	Refunds	£ 2,193.31	£ 2,213.99
	Gift Aid	-	£ 5.00
	Total Receipts	<u>£ 87,266.53</u>	<u>£ 95,917.92</u>
Payments			
Shop	Rents & Rates	£ 9,740.39	£ 11,176.99
	Light & Heat	£ 2,006.03	£ 3,358.62
	Water	£ -	-
	Trade waste	£ 350.40	£ 308.88
	Telephone & Postage	£ 43.27	-
	Insurance & Fire Protection	£ 510.58	£ 1,322.57
	Repairs & Maintenance	£ 1,151.58	£ -
	Shop Requisites, Sundry Purchases	£ 2,439.34	£ 2,501.42
	Running Costs	<u>£ 16,241.59</u>	<u>£ 18,668.48</u>
Centre	Rents & Rates	£ 8,400.00	£ 7,700.00
	Light & Heat	£ 3,062.26	£ 4,321.09
	Telephone & Postage	£ 1,281.98	£ 1,355.21
	Insurance & Fire Protection	£ 1,161.03	£ 564.30
	Repairs & Maintenance	£ -	£ 818.87
	Web Site & E-Mail	£ 296.40	£ 802.91
	Printing & Stationery	£ 60.00	£ 1,141.88
	Debt Counsellor / Benefit Advisor Fees & Expenses	£ 17,447.40	£ 16,200.00
	Legal Expenses / Surveys / Sundry costs	£ 4,781.32	£ 2,294.80
	Refurbishment	£ 10,788.78	£ 7,301.48
	FoodBank Exp	-	£ 74.88
	TV Licence	£ 157.50	£ -
	Combined water	£ 360.29	£ 607.68

Meltham Churches Together	-	£ 39.00
Side by Side	£ 532.00	£ 1,516.50
Community Anchor	-	£ 144.84
Hosehold Support Grant	-	£ 142.00
Thread Republic Holdings	-	£ -
Meltham Health Hub	-	£ 546.18
Warm Spaces	-	£ 482.75
Crochet Group	-	£ -
Ashley Family Foundation	-	£ 6,205.67
Sewing Bees	-	£ -
Adjustment	-£ 31.17	
	<u>£ 48,297.79</u>	<u>£ 52,260.04</u>
Food Bank Payments and transfers	£ 8,487.42	£ 9,532.90
Grants made	£ 8,277.76	£ 18,995.87
Total Payments	<u>£ 81,304.56</u>	<u>£ 99,457.28</u>

Holding Accounts

Side by Side	£ 204.00	£ 215.48
Meltham Churches Together	£ 145.79	£ 106.79
Thread Repblic Holding		£ -
Food Bank	£ 2,142.86	£ 10,249.49
Ashly Family Foundation		£ 78.33
Sewing Bees		£ 315.00
Subtotal	<u>£ 2,346.86</u>	<u>£ 10,571.76</u>
2 Months Reserve	£ 16,257.69	£ 16,000.00
Surplus for the year	<u>£ 32,179.91</u>	<u>£ 32,408.63</u>
Available for 2023		

Meltham Food Bank Accounts for 2023

	<u>2022</u>	<u>2023</u>
<u>Income</u>		
Donations Cash	£ 3,629.80	£ 3,953.00
Donations BACs	£ 945.00	£ 780.00
Donations (Coop Stamps and cash)	£ 1,332.84	£ -
Transferred from Crossroads A/C	£ 10,455.06	£ 9,492.90
<u>Total Income</u>	<u>£ 16,362.70</u>	<u>£ 14,225.90</u>
<u>Expenditure</u>		
Food Purchased	£ 14,470.66	£ 14,830.91
Expenditure of Coop donations	£ 1,332.84	£ -
Cash withdrawals	£ -	£ -
Expences	£ 559.20	£ 862.39
Telephone	£ -	£ -
	£ -	£ -
Transferred to Crossroads A/C	£ -	£ -
Contribution to rent	£ -	£ -
Capital Purchases	£ -	£ -
Repairs and Servicing	£ -	£ -
<u>Total Expenditure</u>	<u>£ 16,362.70</u>	<u>£ 15,693.30</u>
<u>Surplus / Deficit</u>	<u>£ -</u>	<u>-£ 1,467.40</u>
<u>Balance brought forward</u>	<u>£ 2,000.00</u>	<u>£ 2,000.00</u>
<u>Balance carried forward</u>	<u>£ 2,000.00</u>	<u>-£ 1,467.40</u>
<u>Monies held by Crossroads a/c</u>	<u>£ 11,055.93</u>	<u>£ 10,249.49</u>
<u>Total monies available</u>	<u>£ 13,055.93</u>	<u>£ 10,782.09</u>