

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

England & Wales · Charity number 1112576

Details

Status Registered

Legal form Charitable company

Company number [05389826](#)

Registered 2005-12-21

Register [View on the Charity Commission register](#)

Contact

Address The Crossroads Centre
71A Liverpool Road
Crosby
Liverpool
L23 5SE

Phone 01519315082

Email richyn16@btinternet.com

Activities

Objects: 1. TO ADVANCE THE CHRISTIAN RELIGION OF THE CHURCHES AS DEFINED IN THE ARTICLES OF ASSOCIATION;2. TO PROMOTE FOR THE BENEFIT OF THE INHABITANTS OF GREAT CROSBY, LIVERPOOL AND THE SURROUNDING AREA WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE OR OF POLITICAL, RELIGIOUS OR OTHER OPINIONS , BY ASSOCIATING TOGETHER THE SAID INHABITANTS AND THE LOCAL AUTHORITIES, VOLUNTARY AND OTHER ORGANISATIONS IN A COMMON EFFORT TO ADVANCE EDUCATION AND TO PROVIDE FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION AND LEISURE-TIME OCCUPATION WITH THE OBJECT OF IMPROVING THE CONDITIONS OF LIFE FOR THE SAID INHABITANTS, IN PARTICULAR BY THE PROVISION OF A COMMUNITY CENTRE;3. TO PROVIDE FINANCIAL ASSISTANCE WITHOUT REGARD TO ANY RELIGIOUS DENOMINATION TO THOSE, AS WELL WITHIN OR WITHOUT THE UNITED KINGDOM, WHO ARE IN NEED OR ARE SUFFERING HARDSHIP;4. TO PROMOTE THE RELIGIOUS ECUMENICAL PURPOSES OF THE CHURCHES OR ANY ONE OR MORE OF THEM.

Activities: Churches Together in Great Crosby charity was set up promote the work of Crosby churches of any demonination by being actively involved in the Crosby community. The charity runs the 'Crossroads' community centre and cafe.This is a not for profit organisation, staffed mostly by volunteers from the local

community providing a caring friendly low cost cafe and drop in centre and meeting place.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** GREAT CROSBY, LIVERPOOL
- Sefton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£105,824	£107,438	-	-
2024-12-31	£101,257	£111,291	-	-
2023-12-31	£101,857	£96,782	-	-
2022-12-31	£91,090	£87,577	-	-
2021-12-31	£72,360	£70,023	-	-

Trustees

Name	Role	Appointed
Alison Laura Dobson		2018-05-31
June Ann Batty		2025-09-29
MICHAEL MCKENNA		
Mary Rose Myers		2024-01-09
Richard John Norris		2017-08-21

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

England & Wales - Charity number 1112576

Accounts

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

ANNUAL ACCOUNTS - 1 JANUARY 2025 to 31 DECEMBER 2025

	2024	2025
INCOME		
Refreshments	92254	91238
Books / Cards	796	756
Donations	3699	5300
Rents	265	563
Events - Teas	2583	1619
Interest	428	287
VAT Refund		4835
Gift Aid	1232	1226
TOTAL	101257	105824
EXPENDITURE		
Food & Drink	21168	22146
Wages	56538	55982
Electricity & Water	8158	9355
Telephone	1084	1037
Rent	1000	1000
Cleaning	1515	1322
Maintenance	1523	1232
Insurance	1366	1426
Equipment	3243	3145
Sundries	67	318
Costco subscription		83
Gifts & flowers	500	500
Stationery	292	70
Card Fees	757	732
VAT	14080	9090
TOTAL	<u>111291</u>	107438
Net Surplus/Deficit	(10034)	(1614)
Less Depreciation Charge	2000	2000
Surplus (deficit) for Year	(12034)	(3614)

BALANCE SHEET AS AT 31 DECEMBER 2025

FIXED ASSETS	2024	2025
Leasehold Land & Property	58000	56000
CURRENT ASSETS		
Bank Accounts	21447	19827
Petty Cash	208	328
Banking in transit	114	
Stock	1412	1412
TOTAL ASSETS	81181	77567
ACCUMULATION FUND		
Balance as at 1 Jan 2025	81181	
Less deficit for Year	3614	
Balance as at 31 Dec 2025	77567	

Independent examiner's report to the
CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

Accounts for the year ending 31st December 2025

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is my responsibility to

- a) Examine the accounts under section 145 of The Charities Act*
- b) To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act)*
- c) State whether particular matters have come to my attention.*

Basis of the Independent Examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

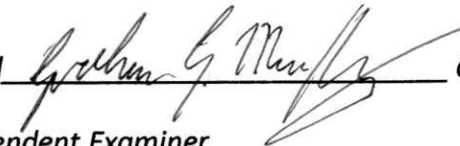
Independent Examiners Statement

In Connection with my examination of the account, no matter has come to my attention

1) Which gives me reasonable cause to believe that in, any material respect, the requirements have not been met:

- a) To keep accounting records in accordance with section 130 of the Charities Act
- b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  date 15th February 2026
Independent Examiner

Name GRAHAM MURPHY

Address 30 ROSEMOOR DRIVE
CROSBY
LIVERPOOL
L23 9XA

Accounts to 31/12/25 were presented by RN to the meeting having been examined by Graham Murphy of Crosby Lions.

- The year was our second year of trade subject to VAT as turnover continues above the VAT threshold of £90K. Sales of refreshments were again at a record level of £92,254 (£92,254) with total income somewhat higher at £105,824 (£101,257) due principally to the VAT refund received in the year of £4,835. Apart from this other figures are fairly consistent.
- Donations stood at £5,300 (£3,699) with tithing contributions standing at just over £1,631, some £300 higher than last year and again emphasising the importance of this valuable source of income.
- Our Christmas evening raised £940 an excellent contribution once again.
- Despite the ongoing good performance of the charity, we are a victim of our own success and the VAT charge of £9,090 saw a Net Deficit of £1,614 and this after receipt of the VAT refund. With the depreciation charge of £2,000 our total reserves decreased by £3,614.
- Cash balances decreased slightly from £21,769 to £20,155
- Once again, it is pertinent to acknowledge the contribution from some of our key staff.
- The Finance Manager / Company Secretary has overseen the Health & Safety issues as well as managing the claims under Gift Aid which have ensured we have been able to meet our Health & Safety guidelines as well as managing our cash flow.
- Our managers have continued with their excellent service to the local community. Without their unstinting support which extends well beyond the contracted hours, Crossroads would not have been able to provide the high quality service to our customers.
- We remain grateful to Geoff & Pam Stubbs who have continued the initiative established by Harry and Nora Harwood which effectively sees the bookstall and cards stocked free of charge to Crossroads so that every pound of sales filters through as surplus income.
- Rent receipts were up slightly from £265 to £563. We continue to look for suitable new tenants to gain additional income outside of café hours.
- Charity Commission guidelines suggest cash reserves should be 50% of running costs and we strive to build cash to a level of £40,000 to meet this commitment although the year before last has been a severe blow to this aspiration.
- Whilst a number of fund raising initiatives have been held over the last few years, the longer term security of Crossroads from a financial perspective will be achieved only if we can raise further awareness of this valuable ecumenical initiative and increase the number of people tithing each month.
- Since we launched this initiative, the annual tithes are running at £1,631 which is the highest since we launched this initiative. We continue to press for additional supporters.
- We are conscious of the increase in minimum wage each year and will continue to raise prices whilst attempting to maintain a competitive offering to our customers.

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

England & Wales - Charity number 1112576

Accounts

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST
ANNUAL ACCOUNTS – 1 JANUARY 2024 to 31 DECEMBER 2024

	2024	2023
INCOME		
Refreshments	92254	88637
Books / Cards	796	795
Donations	3699	3478
Rents	265	875
Events – Teas	2583	1899
Interest	428	248
Amazon		30
Gift Aid	1232	895
Grant for heaters		5000
 TOTAL	 101257	 101857
EXPENDITURE		
Food & Drink	21168	20957
Wages	56538	53302
Electricity & Water	8158	6066
Telephone	1084	913
Rent	1000	1000
Cleaning	1515	1403
Maintenance	1523	2515
Insurance	1366	1222
Equipment	3243	1898
New Heaters & patio (250)		5450
Sundries	67	360
Gifts & flowers	500	600
PRS Licence / ICO		65
Stationery	292	360
Card Fees	757	671
VAT	14080	
TOTAL	<u>111291</u>	<u>96782</u>
 Net Surplus/Deficit	 (10034)	 5075
Less Depreciation Charge	2000	2000
 Surplus (deficit) for Year	 (12034)	 3075

BALANCE SHEET AS AT 31 DECEMBER 2023

FIXED ASSETS	2024	2023
Leasehold Land & Property	58000	60000
CURRENT ASSETS		
Bank Accounts	21447	31188
Petty Cash	208	151
Banking in transit	114	464
Stock	1412	1412
TOTAL ASSETS	81181	93215
ACCUMULATION FUND		
Balance as at 1 Jan 2024	93215	
Less deficit for Year	12034	
Balance as at 31 Dec 2024	81181	

Independent examiner's report to the
CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

Accounts for the year ending 31st December 2024

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is my responsibility to

- a) Examine the accounts under section 145 of The Charities Act*
- b) To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act)*
- c) State whether particular matters have come to my attention.*

Basis of the Independent Examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.


Independent Examiners Statement

In Connection with my examination of the account, no matter has come to my attention

1) Which gives me reasonable cause to believe that in, any material respect, the requirements have not been met:

- a) To keep accounting records in accordance with section 130 of the Charities Act
- b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  date 27th May 2025
Independent Examiner

Name CATHAM MURPH

Address 30 ROSEMOOR DRIVE
CROSBY
LIVERPOOL
L23 9XR

Accounts to 31/12/24 were presented by MS to the meeting having been examined by Graham Murphy of Crosby Lions.

- The year was our first year of trade subject to VAT as turnover has risen above the VAT threshold of £90K. Sales of refreshments were again at a record level of £92,254 (£88,637) with total income fairly static at £101,257 (£101,857).
- Donations stood at £3,699 (£3,478) with tithing contributions standing at just over £1,300, some £200 higher than last year and again emphasising the importance of this valuable source of income.
- Our Christmas evening raised £920 an excellent contribution once again.
- Despite the ongoing good performance of the charity, we are a victim of our own success and the VAT charge of £14,080 saw a Net Deficit of £10,034, our worst year on record. This is particularly disappointing as the surplus of £5,075 last year had helped boost our cash reserves for the third consecutive year. With the depreciation charge of £2,000 our total reserves decreased by £12,034.
- Cash balances decreased from £31,803 to £21,769
- Once again, it is pertinent to acknowledge the contribution from some of our key staff.
- The Finance Manager / Company Secretary has overseen the Health & Safety issues as well as managing the claims under Gift Aid which have ensured we have been able to meet our Health & Safety guidelines as well as managing our cash flow.
- Our managers have continued with their excellent service to the local community. Without their unstinting support which extends well beyond the contracted hours, Crossroads would not have been able to provide the high quality service to our customers.
- We remain grateful to Geoff & Pam Stubbs who have continued the initiative established by Harry and Nora Harwood which effectively sees the bookstall and cards stocked free of charge to Crossroads so that every pound of sales filters through as surplus income.
- Rent receipts were down again from £875 to only £265 and the Labour Party were the sole user at the end of the year. We continue to look for suitable new tenants to gain additional income outside of café hours.
- Charity Commission guidelines suggest cash reserves should be 50% of running costs and we strive to build cash to a level of £40,000 to meet this commitment although the last year has been a severe blow to this aspiration.
- Whilst a number of fund raising initiatives have been held over the last few years, the longer term security of Crossroads from a financial perspective will be achieved only if we can raise further awareness of this valuable ecumenical initiative and increase the number of people tithing each month.
- Since we launched this initiative, the annual tithes are running at £1,300 which is the highest since we launched this initiative. We continue to press for additional supporters.
- Whilst this was a disappointing year, it is noted that we had overpaid the VAT liability and are received a refund of circa £4.8K which effectively reduced the deficit to £5.2K, still a sizeable amount to claw back.

- We are conscious of the increase in minimum wage each year and will continue to raise prices whilst attempting to maintain a competitive offering to our customers.

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

England & Wales - Charity number 1112576

Accounts

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

ANNUAL ACCOUNTS – 1 JANUARY 2023 to 31 DECEMBER 2023

	2022	2023
INCOME		
Refreshments	81748	88637
Books / Cards	564	795
Donations	5664	3478
Rents	1238	875
Events – Teas	1102	1899
Interest	9	248
Amazon	12	30
Gift Aid	753	895
Grant for heaters		5000
TOTAL	91090	101857
EXPENDITURE		
Food & Drink	19114	20957
Wages	49058	53302
Electricity & Water	6461	6066
Telephone	847	913
Rent	3000	1000
Cleaning	1600	1403
Maintenance	1127	2515
Insurance	1110	1222
Equipment	3327	1898
New Heaters		5200
St Lukes patio		250
Sundries	490	305
Petrol /Transport	65	55
Gifts & flowers	500	600
PRS Licence / ICO	139	65
Stationery	200	360
Card Fees	539	671
TOTAL	<u>87577</u>	<u>96782</u>
Net Surplus/Deficit	3513	5075
Less Depreciation Charge	2000	2000
 Surplus (deficit) for Year	 1513	 3075

BALANCE SHEET AS AT 31 DECEMBER 2023

FIXED ASSETS	2022	2023
Leasehold Land & Property	62000	60000
CURRENT ASSETS		
Bank Accounts	26189	31188
Petty Cash	145	151
Banking in transit	394	464
Stock	1412	1412
TOTAL ASSETS	90140	93215
ACCUMULATION FUND		
Balance as at 1 Jan 2023	90140	
Plus surplus for Year	3075	
Balance as at 31 Dec 2023	93215	

Accounts to 31/12/23 were presented by MS to the meeting having been examined by Graham Murphy of Crosby Lions.

- The year was our second full year of trade following the impact of Covid over the past years and it is very pleasing to see sales turnover at a record level of £88,637 (£81,748) with total income at £101,857 (£91,090).
- Donations stood at £3,478 (£5,664) but it should be remembered that in 2022, we had 3 years of the annual £1,000 donation from St Lukes to help cover our rent. Tithing contributions stood at just over £1,100 emphasising the importance of this valuable source of income.
- Our Christmas evening raised £798 an excellent contribution once again.
- Net effect of the above was a surplus of £5,075 (£3,513) and with the depreciation charge of £2,000 our reserves improved by £3,075 which is one of our best years of trade.
- Cash balances increased from £26,728 to £31,803
- We continue to invest in the premises and with the help of a grant of £5,000 raised by our Finance Manager, Richard Norris, we were able to upgrade to more efficient heaters which not only cut down on our energy bills but also maintain a warm and safe environment for all our customers.
- Once again, it is pertinent to acknowledge the contribution from some of our key staff.
- The Finance Manager / Company Secretary has overseen the Health & Safety issues as well as managing the claims under Gift Aid which have ensured we have been able to meet our Health & Safety guidelines as well as managing our cash flow.
- Our managers have continued with their excellent service to the local community. Without their unstinting support which extends well beyond the contracted hours, Crossroads would not have been able to enjoy the financial results as portrayed in these accounts.
- We are grateful to Geoff & Pam Stubbs who have continued the initiative established by Harry and Nora Harwood which effectively sees the bookstall and cards stocked free of charge to Crossroads so that every pound of sales filters through as surplus income.
- Rent receipts were down slightly from £1,238 to £875 and we continue to look for suitable new tenants to gain additional income outside of café hours.
- Charity Commission guidelines suggest cash reserves should be 50% of running costs and we strive to build cash to a level of £40,000 to meet this commitment.
- Whilst a number of fund raising initiatives have been held over the last few years, the longer term security of Crossroads from a financial perspective will be achieved if we can raise further awareness of this valuable ecumenical initiative and increase the number of people tithing each month.
- Since we launched this initiative, the annual tithes are running at £1,100 which is reduced slightly from a peak of £1,200 so we do need to continue to push for more support to secure the long term future of Crossroads.
- Whilst this is an encouraging year, we are conscious that with turnover at the levels quoted, we need to register for VAT which will have a knock on effect on our prices

as will the minimum wage increases and ongoing energy costs. This will be tracked by the Trustees in 2024.

Independent examiner's report to the
CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

Accounts for the year ending 31st December 2023

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is my responsibility to

- a) Examine the accounts under section 145 of The Charities Act*
- b) To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act)*
- c) State whether particular matters have come to my attention.*

Basis of the Independent Examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

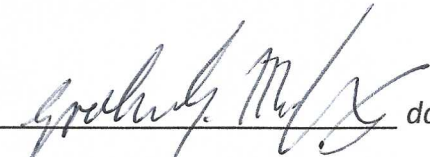
Independent Examiners Statement

In Connection with my examination of the account, no matter has come to my attention

1) Which gives me reasonable cause to believe that in, any material respect, the requirements have not been met:

- a) To keep accounting records in accordance with section 130 of the Charities Act
- b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  date 23rd March 2024

Independent Examiner

Name CARRIAM MURPHY

Address 30 ROSEMOOR DRIVE
CROSBY
LIVERPOOL
L23 9XQ

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

England & Wales - Charity number 1112576

Accounts

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST
ANNUAL ACCOUNTS – 1 JANUARY 2022 to 31 DECEMBER 2022

	2022	2021
INCOME		
Refreshments	81748	42415
Books / Cards	564	312
Donations	5664	2159
Rents	1238	617
Events – Teas	1102	567
Interest	9	2
Amazon	12	18
Gift Aid	753	329
HMRC – CJRS		16202
Sefton Hospitality Grant		9739
TOTAL	91090	72360
 EXPENDITURE		
Food & Drink	19114	10299
Wages	49058	45422
Electricity & Water	6461	4780
Telephone	847	736
Rent	3000	
Cleaning	1600	927
Maintenance	1127	531
Maintenance – new floor		3195
Insurance	1110	1060
Equipment	3327	1344
Sundries	490	759
Petrol /Transport	65	4
Gifts & flowers	500	500
PRS Licence	139	86
Stationery	200	153
Card Fees	539	227
TOTAL	<u>87577</u>	<u>70023</u>
Net Surplus/Deficit	3513	2337
Less Depreciation Charge	2000	2000
Plus stock revaluation		25
Surplus (deficit) for Year	1513	362

BALANCE SHEET AS AT 31 DECEMBER 2022

FIXED ASSETS	2022	2021
Leasehold Land & Property	62000	64000

CURRENT ASSETS

Bank Accounts	26189	22908
Petty Cash	145	49
Banking in transit	394	258
Stock	1412	1412

TOTAL ASSETS	90140	88627
---------------------	--------------	--------------

ACCUMULATION FUND

Balance as at 1 Jan 2022	88627
Plus surplus for Year	1513
Balance as at 31 Dec 2022	90140

Accounts to 31/12/22 were presented by MS to the meeting having been examined by Graham Murphy of Crosby Lions.

- The year was our first full year of trade following the impact of Covid over the past 2 years and it is very pleasing to see sales turnover at a record level of £81,748 (£42,415) with total income at £91,090 (£72,360).
- Donations were up at £5,664 (£2,159) but this includes 3 years of the annual £1,000 donation from St Lukes to help cover our rent. Tithing contributions stood at just over £1,200 emphasising the importance of this valuable source of income.
- Our Christmas evening raised £558 an excellent contribution once again.
- Net effect of the above was a surplus of £3,513 and with the depreciation charge of £2,000 our reserves improved by £1,513
- Cash balances increased from £23,215 to £26,728
- In previous years we have undertaken a number of improvements to the premises and this year saw us replace a number of appliances in the kitchen and upgrade some of the chairs.
- Once again, it is pertinent to acknowledge the contribution from some of our key staff.
- The Finance Manger / Company Secretary has overseen the Health & Safety issues as well as managing the claims under Gift Aid which have ensured we have been able to meet our Health & Safety guidelines as well as managing our cash flow.
- Our managers have continued with their excellent service to the local community. Without their unstinting support which extends well beyond the contracted hours, Crossroads would not have been able to survive the pandemic and enjoy the financial results as portrayed in these accounts.
- We are grateful to Geoff & Pam Stubbs who have continued the initiative established by Harry and Nora Harwood which effectively sees the bookstall and cards stocked free of charge to Crossroads so that every pound of sales filters through as surplus income.
- Rent receipts were up from £617 to £1,238 and we continue to look for suitable new tenants to gain additional income outside of café hours.
- Charity Commission guidelines suggest cash reserves should be 50% of running costs and we strive to build cash to a level of £35,000 to meet this commitment.
- Whilst a number of fund raising initiatives have been held over the last few years, the longer term security of Crossroads from a financial perspective will be achieved if we can raise further awareness of this valuable ecumenical initiative and increase the number of people tithing each month.
- Since we launched this initiative, the monthly tithes are running at £100 which is reduced slightly from a peak of £130 so we do need to continue to push for more support to secure the long term future of Crossroads.

Independent examiner's report to the
CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

Accounts for the year ending 31st December 2022

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is my responsibility to

- a) Examine the accounts under section 145 of The Charities Act*
- b) To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act)*
- c) State whether particular matters have come to my attention.*

Basis of the Independent Examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

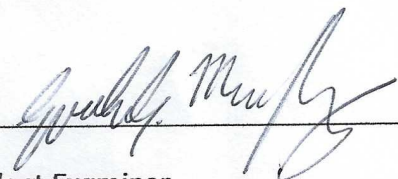
Independent Examiners Statement

In Connection with my examination of the account, no matter has come to my attention

1) Which gives me reasonable cause to believe that in, any material respect, the requirements have not been met:

a) To keep accounting records in accordance with section 130 of the Charities Act
b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  date 11th February 2023
Independent Examiner

Name GRAHAM MURPHY

Address 30 ROSEMOOR DR
CROSBY
LIVERPOOL
L23 9XR

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

England & Wales - Charity number 1112576

Accounts

CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

ANNUAL ACCOUNTS – 1 JANUARY 2021 to 31 DECEMBER 2021

	2020	2021
INCOME		
Refreshments	34331	42415
Books / Gifts	230	312
Donations	1954	2159
Rents	724	617
Events – Teas	142	567
Interest	12	2
Amazon		18
Gift Aid		329
HMRC – CJRS	19885	16202
Sefton Hospitality Grant	3200	9739
TOTAL	60478	72360

EXPENDITURE

Food & Drink	9639	10299
Wages	42285	45422
Electricity & Water	4550	4780
Telephone	557	736
Cleaning	1211	927
Covid Cleaning	663	
Maintenance	1063	531
Maintenance – new floor		3195
Insurance	1041	1060
Equipment	1986	1344
Sundries	159	759
Petrol /Costco	18	4
Gifts & flowers	680	500
PRS Licence	92	86
Stationery	8	153
Card Fees	98	227
TOTAL	<u>64050</u>	<u>70023</u>

Net Surplus/Deficit	(3572)	2337
Less Depreciation Charge	2000	2000
Plus stock revaluation		25
Surplus (deficit) for Year	(5572)	362

BALANCE SHEET AS AT 31 DECEMBER 2021

FIXED ASSETS	2020	2021
Leasehold Land & Property	66000	64000
CURRENT ASSETS		
Bank Accounts	20623	22908
Petty Cash	255	49
Banking in transit		258
Stock	1387	1412
TOTAL ASSETS	88265	88627
ACCUMULATION FUND		
Balance as at 1 Jan 2021	88265	
Plus surplus for Year	362	
Balance as at 31 Dec 2021	88627	

Accounts to 31/12/21 were presented by MS to the meeting having been examined by Graham Murphy of Crosby Lions.

- The year was again impacted by Covid but we saw income improved from £60,478 to £72,360 due to a number of factors. Increased trade at £42.4K (£34.3K) plus the CJRS income of £16.2K (£19.9K) together with further hospitality Grants of £9.7K (£3.2K) have massively helped cover our running costs.
- This combined income allowed wages to continue to be paid in full.
- Donations were up slightly from £1,954 to £2,159 emphasising the importance of the tithing contributions. This is still down on past years as the £1,000 annual donation from St Lukes was not received due to closure of their office during the pandemic. This was offset by no rent being paid during the year.
- Our Christmas evening raised £567 an excellent contribution once again.
- Net effect of the above was a surplus of £2,337 and with the depreciation charge of £2,000 our reserves improved by £362
- Cash balances increased from £20,878 to £23,215
- In previous years we have undertaken a number of improvements to the premises and this year saw a substantial refurb to the toilets including the flooring which ran to £3,195.
- Once again, it is pertinent to acknowledge the contribution from some of our key staff.
- The Finance Manger / Company Secretary has overseen the Health & Safety issues as well as managing the claims under the CJRS schemes / Gift Aid which have ensured we have been able to open in line with Government guidelines as well as managing our cash flow.
- Our managers have continued with their excellent service to the local community. Without their unstinting support which extends well beyond the contracted hours, Crossroads would not have been able to survive the pandemic. Of note is the care and support given to some elderly customers who had meals delivered to their homes during the closure of the café.
- We are grateful to Geoff & Pam Stubbs who have continued the initiative established by Harry and Nora Harwood which effectively sees the bookstall and cards stocked free of charge to Crossroads so that every pound of sales filters through as surplus income.
- Rent receipts were steady at £617 (£724) and we continue to look for suitable new tenants to gain additional income out of café hours.
- Charity Commission guidelines suggest cash reserves should be 50% of running costs and we strive to build cash to a level of £30,000 to meet this commitment.
- Whilst a number of fund raising initiatives have been held over the last few years, the longer term security of Crossroads from a financial perspective will be achieved if we can raise further awareness of this valuable ecumenical initiative and increase the number of people tithing each month.
- Since we launched this initiative, the monthly tithes are running at £103 which is reduced slightly from a peak of £130 so we do need to continue to push for more support to secure the long term future of Crossroads.

Independent examiner's report to the
CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST

Accounts for the year ending 31st December 2021

Respective responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (The Charities Act) and that an independent examination is needed.

It is my responsibility to

- a) Examine the accounts under section 145 of The Charities Act*
- b) To follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act)*
- c) State whether particular matters have come to my attention.*

Basis of the Independent Examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commissioner. An examination includes a review of the accounting records kept by the Trustees and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view, and the report is limited to those matters set out in the statement below.

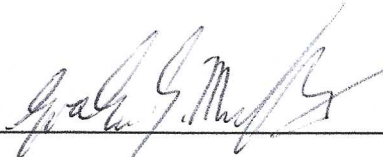
Independent Examiners Statement

In Connection with my examination of the account, no matter has come to my attention

1) Which gives me reasonable cause to believe that in, any material respect, the requirements have not been met:

- a) To keep accounting records in accordance with section 130 of the Charities Act
- b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;

2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed  date 17th March 2022

Independent Examiner

Name GRAHAM MURPHY

Address 30 ROSEMOOR DRIVE
CROSBY
LIVERPOOL
L23 9XQ