

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
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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.

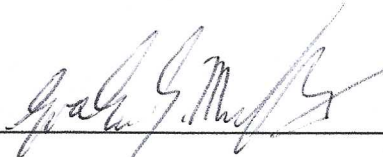
Independent Examiners Statement

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

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