

**CHURCHES TOGETHER IN GREAT CROSBY CHARITABLE TRUST**

**ANNUAL ACCOUNTS – 1 JANUARY 2025 to 31 DECEMBER 2025**

	2024	2025
<b>INCOME</b>		
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
<b>EXPENDITURE</b>		
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**

<b>FIXED ASSETS</b>	<b>2024</b>	<b>2025</b>
Leasehold Land & Property	58000	56000
<b>CURRENT ASSETS</b>		
Bank Accounts	21447	19827
Petty Cash	208	328
Banking in transit	114	
Stock	1412	1412
<b>TOTAL ASSETS</b>	<b>81181</b>	<b>77567</b>
<b>ACCUMULATION FUND</b>		
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 31<sup>st</sup> 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.*

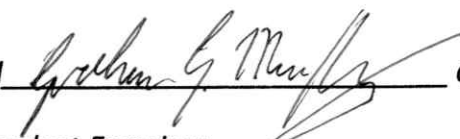
**Independent Examiners Statement**

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 15<sup>th</sup> 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.