

# CROSSROADS OF LIFE MINISTRIES

England & Wales · Charity number 1125352

## Details

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**Other names** COLIM

**Status** Registered

**Legal form** Other

**Registered** 2008-08-04

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

## Contact

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**Address** 14 Whitlock Way  
Asfordby  
Melton Mowbray  
LE14 3YP

**Phone** 07496686604

**Website** [www.colim.co.uk](http://www.colim.co.uk)

## Activities

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**Objects:** A) TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN THE SCHEDULE HERETO IN THE LONDON BOROUGH OF GREENWICH AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND RELIEVE THE DISTRESS CAUSED THEREBY IN THE SAID LONDON BOROUGH AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.C) TO PROMOTE AND FULFIL SUCH CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY IN THE SAID LONDON BOROUGH AND SUCH OTHER PARTS OF THE UK OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** Preaching & sharing the gospel of Jesus Christ locally and abroad,Developing & distributing Christian literature ,We go on Missions abroad,We Help the needy , widows , elderly and Clergy in crisis in UK & abroadWe Teach &train Ministers of Clergy , We also run Kingly Missions for ordaining members of Clergy ,& are affiliated to UK WORLD EVANGELISM TRUST (UKWET) under CTE.

## Classification

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- **How:** Provides Services
- **What:** Education/training, Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** LOCAL
- Grenada
- India
- Norway
- Zimbabwe
- Greenwich

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£44,703	£44,791	-	-
2024-03-31	£54,627	£52,345	-	-
2023-03-31	£42,411	£49,124	-	-
2022-03-31	£22,108	£26,846	-	-
2021-03-31	£16,895	£8,649	-	-

## Trustees

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Name	Role	Appointed
LOUIS BENHURA		
MARJORIE TAPIWA BENHURA		
PETER JOSEPH		
REGINA JOSEPH		

**CROSSROADS OF LIFE MINISTRIES**

England & Wales - Charity number 1125352

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# Accounts

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RECEIPTS AND PAYMENTS  
ACCOUNTS

Charity Name: **Crossroads Of Life Ministries (COLIM)**

Charity No: **1125352**

**FOR THE PERIOD**

Start Date – 1 April 2024

To

End Date - 31 March 2025

## A1 – A2 Receipts For The Year Ended 31 March 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
<b>A1: Receipts</b>					
Tithes and offerings	44,531.89	-	-	44,531.89	53,197.58
Other	171.10	-	-	171.10	1,429.64
<b>Sub-total</b>	<b>44,702.99</b>	-	-	<b>44,702.99</b>	<b>54,627.22</b>
<b>A2: Assets and investment sales</b>	-	-	-	-	-
<b>Total receipts</b>	<b>44,702.99</b>	-	-	<b>44,702.99</b>	<b>54,627.22</b>

## A3 – A6 Payments For The Year Ended 31 March 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
<b>A3: Payments</b>					
Ministers' allowances and expenses	6,897.40	-	-	6,897.40	9,189.70
Rental	2,052.00	-	-	2,052.00	-
Outreach missions	13,568.65	-	-	13,568.65	30,424.42
Member events and support	6,027.91	-	-	6,027.91	5,655.39
General administration	4,421.99	-	-	4,421.99	2,184.71
Donations paid	7,182.49	-	-	7,182.49	2,735.00
Church equipment purchase	141.04	-	-	141.04	65.38
Travel and motoring	2,185.47	-	-	2,185.47	544.98
Bible school	490.00	-	-	490.00	-
Telephone	414.48	-	-	414.48	-
Musicians hire	500.00	-	-	500.00	80.00
Other	909.16	-	-	909.16	1,465.83
<b>Sub-total</b>	<b>44,790.59</b>	-	-	<b>44,790.59</b>	<b>52,345.41</b>
<b>A4: Investment/ Purchases</b>		-	-		-
<b>Net of Receipts and Payments</b>	<b>(87.60)</b>	-	-	<b>(87.60)</b>	<b>2,281.81</b>
<b>A5: Transfers between funds</b>	-	-	-	-	-
<b>A6: Cash funds last year end</b>	<b>3,670.97</b>	-	-	<b>3,670.97</b>	<b>1,389.35</b>
<b>Cash funds this year end</b>	<b>3,583.37</b>	-	-	<b>3,583.37</b>	<b>3,670.97</b>

# **Notes to Receipts and Payments Accounts**

## **For The Year Ended 31<sup>st</sup> March 2025**

1. The financial statements have been prepared in accordance with the provisions of the Statement of Recommended Practice Accounting and Reporting by Charities, the Charities Act (2011), and applicable accounting standards.
2. Receipts (A1) are shown in three main categories, namely: tithes and offerings, donations received, and other income.
3. Tithes and offerings (voluntary contribution from members of the church), donations and other income were accounted for when income was received i.e., on a receipts basis.
4. The charity did not engage in the sale of goods or services.
5. There were no revenue or capital grants received during the year.
6. There was no income from deposits received during the year as the charity did not have any investments during the year.
7. Payments (A3) are shown in the following main categories: ministers' allowances and expenses, outreach missions, member events and support, general administration, donations paid, travel and motoring, musicians hire, rent and rates, premises, and staff welfare. Expenses are recorded on a payments basis.
8. Ministers' allowances and expenses comprise of ad hoc allowances paid to those carrying out pastoral and preaching duties as well as other expenses incurred in the provision of service to church members. Outreach missions include expenses incurred during missions to preach and reach out to other people around the globe. Donations represent payments for various charitable causes to people around the world and donations to children's homes.
9. Bank charges have been included in general administration expenses.
10. The charity did not have or receive any restricted funds during the year.
11. There was no net gain on disposal of any assets, insurance claim proceeds or interest from banks/ building societies during the year.

## **DECLARATION**

The Trustees declare that they have approved the Trustees' report above.

### **Signed on behalf of Trustees**

Name: Regina Joseph (nee Benhura)

Position: Trustee

Date: 16 January 2025

Signature: R. Joseph

## **Independent Examiner's Report to the Trustees/ Members of Crossroads Of Life Ministries (COLIM)**

I report on the accounts for the year ended 31st March 2025 above.

### **Respective responsibilities of trustees and independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those 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 examiner's statement**

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Given Chanetsa-Mazarura, FCA

(Institute of Chartered Accountants in England and Wales, Membership Number: 2649792)

For and on behalf of

VE Accounting Services Limited - Chartered Accountants

125 Temple Hill, Dartford, DA1 5TU

Date: 16 January 2025

**CROSSROADS OF LIFE MINISTRIES**

England & Wales - Charity number 1125352

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# Accounts

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RECEIPTS AND PAYMENTS  
ACCOUNTS

Charity Name: **Crossroads Of Life Ministries (COLIM)**

Charity No: **1125352**

**FOR THE PERIOD**

Start Date – 1 April 2023

To

End Date - 31 March 2024

## A1 – A2 Receipts For The Year Ended 31 March 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
<b>A1: Receipts</b>					
Tithes and offerings	53,197.58	-	-	53,197.58	42,410.72
Other	1,429.64	-	-	1,429.64	0.56
<b>Sub-total</b>	<b>54,627.22</b>	-	-	<b>54,627.22</b>	<b>42,411.28</b>
<b>A2: Assets and investment sales</b>	-	-	-	-	-
<b>Total receipts</b>	<b>54,627.22</b>	-	-	<b>54,627.22</b>	<b>42,411.28</b>

## A3 – A6 Payments For The Year Ended 31 March 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
<b>A3: Payments</b>					
Ministers' allowances and expenses	9,189.70	-	-	9,189.70	8,405.59
Outreach missions	30,424.42	-	-	30,424.42	23,607.47
Member events and support	5,655.39	-	-	5,655.39	6,359.45
General administration	2,184.71	-	-	2,184.71	3,269.14
Donations paid	2,735.00	-	-	2,735.00	3,213.08
Church equipment purchase	65.38	-	-	65.38	2,634.38
Travel and motoring	544.98	-	-	544.98	513.94
Musicians hire	80.00	-	-	80.00	510.00
Other	1,465.83	-	-	1,465.83	610.75
<b>Sub-total</b>	<b>52,345.41</b>	-	-	<b>52,345.41</b>	<b>49,123.80</b>
<b>A4: Investment/ Purchases</b>	-	-	-	-	-
<b>Net of Receipts and Payments</b>	<b>2,281.81</b>	-	-	<b>2,281.81</b>	<b>(6,712.52)</b>
<b>A5: Transfers between funds</b>	-	-	-	-	-
<b>A6: Cash funds last year end</b>	<b>1,389.35</b>	-	-	<b>1,389.35</b>	<b>8,101.87</b>
<b>Cash funds this year end</b>	<b>3,670.97</b>	-	-	<b>3,670.97</b>	<b>1,389.35</b>

## **Notes to Receipts and Payments Accounts**

### **For The Year Ended 31<sup>st</sup> March 2024**

1. The financial statements have been prepared in accordance with the provisions of the Statement of Recommended Practice Accounting and Reporting by Charities, the Charities Act (2011), and applicable accounting standards.
2. Receipts (A1) are shown in three main categories, namely: tithes and offerings, donations received, and other income.
3. Tithes and offerings (voluntary contribution from members of the church), donations and other income were accounted for when income was received i.e., on a receipts basis.
4. The charity did not engage in the sale of goods or services.
5. There were no revenue or capital grants received during the year.
6. There was no income from deposits received during the year as the charity did not have any investments during the year.
7. Payments (A3) are shown in the following main categories: ministers' allowances and expenses, outreach missions, member events and support, general administration, donations paid, travel and motoring, musicians hire, rent and rates, premises, and staff welfare. Expenses are recorded on a payments basis.
8. Ministers' allowances and expenses comprise of ad hoc allowances paid to those carrying out pastoral and preaching duties as well as other expenses incurred in the provision of service to church members. Outreach missions include expenses incurred during missions to preach and reach out to other people around the globe. Donations represent payments for various charitable causes to people around the world and donations to children's homes.
9. Bank charges have been included in general administration expenses.
10. The charity did not have or receive any restricted funds during the year.
11. There was no net gain on disposal of any assets, insurance claim proceeds or interest from banks/ building societies during the year.

## **DECLARATION**

The Trustees declare that they have approved the Trustees' report above.

### **Signed on behalf of Trustees**

Name: Regina Joseph (nee Benhura)

Position: Trustee

Date: 17 January 2025

Signature: R. Joseph

## **Independent Examiner's Report to the Trustees/ Members of Crossroads Of Life Ministries (COLIM)**

I report on the accounts for the year ended 31st March 2024 above.

### **Respective responsibilities of trustees and independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those 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 examiner's statement**

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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(Institute of Chartered Accountant in England and Wales, Membership Number: 2649792)

For and on behalf of

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125 Temple Hill, Dartford, DA1 5TU

Date: 17 January 2025

**CROSSROADS OF LIFE MINISTRIES**

England & Wales - Charity number 1125352

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# Accounts

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RECEIPTS AND PAYMENTS  
ACCOUNTS

Charity Name: **Crossroads Of Life Ministries (COLIM)**

Charity No: **1125352**

**FOR THE PERIOD**

Start Date – 1 April 2022

To

End Date - 31 March 2023

## A1 – A2 Receipts For The Year Ended 31 March 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
<b>A1: Receipts</b>					
Tithes and offerings	42,410.72	-	-	42,410.72	21,893.44
Other	0.56	-	-	0.56	215.03
<b>Sub-total</b>	<b>42,411.28</b>	-	-	<b>42,411.28</b>	<b>22,108.47</b>
<b>A2: Assets and investment sales</b>	-	-	-	-	-
<b>Total receipts</b>	<b>42,411.28</b>	-	-	<b>42,411.28</b>	<b>22,108.47</b>

## A3 – A6 Payments For The Year Ended 31 March 2023

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Last Year
<b>A3: Payments</b>					
Ministers' allowances and expenses	8,405.59	-	-	8,405.59	3,110.26
Outreach missions	23,607.47	-	-	23,607.47	15,565.63
Member events and support	6,359.45	-	-	6,359.45	4,699.40
General administration	3,269.14	-	-	3,269.14	563.29
Donations paid	3,213.08	-	-	3,213.08	1,650.00
Church equipment purchase	2,634.38	-	-	2,634.38	892.50
Travel and motoring	513.94	-	-	513.94	-
Musicians hire	510.00	-	-	510.00	-
Other	610.75	-	-	610.75	365.10
<b>Sub-total</b>	<b>49,123.80</b>	-	-	<b>49,123.80</b>	<b>26,846.18</b>
<b>A4: Investment/ Purchases</b>		-	-		-
<b>Net of Receipts and Payments</b>	<b>(6,712.52)</b>	-	-	<b>(6,712.52)</b>	<b>(4,737.71)</b>
<b>A5: Transfers between funds</b>	-	-	-	-	-
<b>A6: Cash funds last year end</b>	<b>8,101.87</b>	-	-	<b>8,101.87</b>	<b>12,839.58</b>
<b>Cash funds this year end</b>	<b>1,389.35</b>	-	-	<b>1,389.35</b>	<b>8,101.87</b>

## **Notes to Receipts and Payments Accounts**

### **For The Year Ended 31<sup>st</sup> March 2023**

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Name: Regina Joseph (nee Benhura)

Position: Trustee

Date: 16 December 2023

Signature: R. Joseph

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Date: 16 December 2023