

CROSS-ROAD CHRISTIAN CENTRE TRUST

England & Wales · Charity number 263912

Details

Other names	CROSS-ROAD CHRISTIAN FELLOWSHIP, CROSSROAD CHRISTIAN FELLOWSHIP
Status	Registered
Legal form	Other
Registered	1972-05-03
Register	View on the Charity Commission register

Contact

Address	Crossroad Christian Centre Homer Lane Seaton EX12 2ES
Phone	0129720226
Email	info@crossroad.org.uk
Website	www.crossroad.org.uk

Activities

Objects: TO TEACH AND COMMEND THE GOSPEL OF JESUS CHRIST (CONSISTENTLY WITH THE BASIS OF FAITH SET FORTH IN THE SECOND SCHEDULE OF THE DECLARATION OF TRUST) TO PEOPLE OF ALL AGES AND OUTLOOKS RESIDENT IN THE NEIGHBOURHOOD OF SEATON AFORESAID PARTICULARLY PEOPLE WHO DO NOT ORDINARILY GO TO CHURCH; AND TO DO SO BY HOLDING INFORMAL SERVICES DISCUSSIONS AND MEETINGS FOR PRAYER AND BIBLE STUDY AND BY PROVIDING SUITABLE CHRISTIAN LITERATURE AND BY OTHER MEANS CONSISTENT WITH A BODY ESTABLISHED EXCLUSIVELY FOR CHARITABLE PURPOSES. (FOR FURTHER DETAILS SEE CLAUSE 1 OF THE DECLARATION OF TRUST).

Activities: Cross-road Christian Centre Trust is a church of about 120 people located in Seaton, East Devon.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** SEATON AND NEIGHBOURHOOD
- Philippines
- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£104,324	£85,096	-	-
2024-04-30	£84,543	£85,038	-	-
2023-04-30	£102,812	£85,485	-	-
2022-04-30	£85,776	£83,405	-	-
2021-04-30	£89,634	£82,264	-	-

Trustees

Name	Role	Appointed
ANDREW MARK SIBLEY	Chair	
David Andrew John Shackleton		2020-11-21
Dr JIBU VARGHESE		2016-06-08
GRAHAM RICHARD KNIGHT		
Jonathan Paul Sibley		2015-12-02
ROSEMARY ANNE GILES		

CROSS-ROAD CHRISTIAN CENTRE TRUST

England & Wales - Charity number 263912

Accounts

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2025

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEX

Receipts & Payments - Summary	1
Summary of Receipts	2
Summary of Payments	3
Statement of Assets & Liabilities	4
Notes to the Accounts	5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Trustees Report	

CROSS-ROAD CHRISTIAN CENTRE TRUST

**RECEIPTS AND PAYMENTS ACCOUNT - SUMMARY
YEAR ENDED 30 APRIL 2025**

	Restricted	Unrestricted	2025 Total	2024 Total
	£	£	£	£
Receipts (page 2)	7,393	96,931	104,324	84,543
Payments (page 3)	8,187	76,909	85,096	85,038
Excess / (deficit) of receipts over payments	(794)	20,022	19,228	(495)
Funds transfer	600	(600)	-	-
Funds brought forward 1 May 2024	12,386	40,460	52,846	53,341
Funds carried forward 30 April 2025	<u>£ 12,192</u>	<u>£ 59,882</u>	<u>£ 72,074</u>	<u>£ 52,846</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF RECEIPTS
YEAR ENDED 30 APRIL 2025**

	Restricted	Unrestricted	2025 Total	2024 Total
	£	£	£	£
Donations, legacies and other similar receipts				
General offerings, regular gifts & tithes	-	37,513	37,513	26,396
Gift Aid donations	-	45,285	45,285	35,848
ACTS donations	4,243	-	4,243	2,932
ACTS gift aided donations	2,520	-	2,520	2,640
Living Well donations	-	-	-	-
Hall use donations	-	3,940	3,940	3,675
Income tax repayments	630	9,784	10,414	9,533
Other gifts and donations	-	-	-	2,932
Legacies	-	-	-	-
Love offerings	-	-	-	-
	<u>7,393</u>	<u>96,522</u>	<u>103,915</u>	<u>83,956</u>
Operating activities to further charity's objects				
Sundry receipts and contributions	-	320	320	411
Mission appeals & donations	-	-	-	-
Youth Department sundry income	-	89	89	176
Youth trips	-	-	-	-
	<u>-</u>	<u>409</u>	<u>409</u>	<u>587</u>
Investment income receipts				
Bank interest	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u>£ 7,393</u>	<u>£ 96,931</u>	<u>£ 104,324</u>	<u>£ 84,543</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF PAYMENTS
YEAR ENDED 30 APRIL 2025**

	Restricted	Unrestricted	2025 Total	2024 Total
	£	£	£	£
Payments				
Staffing costs				
Staff salaries (including NI)	-	48,959	48,959	47,634
Training	-	60	60	-
	-	49,019	49,019	47,634
Property expenses				
Light & heat	-	4,318	4,318	6,667
Cleaner's wages and materials	-	1,797	1,797	1,883
Insurance	-	2,806	2,806	2,513
Water	-	416	416	1,125
Property repairs	-	1,423	1,423	1,976
No. 1 expenses	-	-	-	297
	-	10,760	10,760	14,461
Grants paid				
Missionaries & outreach	-	9,040	9,040	9,357
Charitable donations	243	600	843	300
Love gifts	-	300	300	-
Christmas gifts	-	-	-	250
ACTS payments	7,882	-	7,882	5,023
	8,125	9,940	18,065	14,930
Charitable activities				
Sunday school & youth expenses	-	1,236	1,236	892
Conferences and courses	-	1,060	1,060	229
Church outing and catering	-	1,182	1,182	1,155
Pastoral care	-	-	-	-
Living Well expenses	-	-	-	-
	-	3,478	3,478	2,276
Management & Administration				
Printing, stationery, postage etc	-	31	31	236
Books, leaflets, tapes, DVDs etc	-	79	79	42
Telephone	-	1,065	1,065	1,214
Equipment repairs & maintenance	-	-	-	178
Licence & subscriptions	-	814	814	885
Professional fees	-	468	468	426
Bank charges & sundries	62	237	299	281
Publicity	-	155	155	-
Travel expenses	-	692	692	744
	62	3,541	3,603	4,006
Sub-total	8,187	76,738	84,925	83,307
Capital expenditure				
Fixed assets: equipment	-	171	171	1,731
: building improvements	-	-	-	-
	-	171	171	1,731
Total payments	£ 8,187	£ 76,909	£ 85,096	£ 85,038

CROSS-ROAD CHRISTIAN CENTRE TRUST

**STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 30 APRIL 2025**

	2025		2024	
	£	£	£	£
Fixed Assets				
Land & Buildings		353,000		353,000
				(Buildings insured for £500,000: Plot value at £83,000)
Furniture and equipment (at written down value)		2,768		3,520
Current Assets				
Debtors		5,494		3,944
Cash at bank:				
General account	57,903		37,715	
Youth account	3,892		4,902	
ACTS account	10,270		10,221	
Cash float	-		-	
		<u>72,065</u>		<u>52,838</u>
Total assets		<u>£ 433,327</u>		<u>£ 413,302</u>
Liabilities				
Suppliers accounts & accruals		-		-
Total liabilities		<u>£ -</u>		<u>£ -</u>

Designated donations held at 30 April 2025 as Restricted Funds in General Account

ACTS fund	10,270	10,221
Specific Gifts fund	1,922	2,165
Living Well fund		-
	<u>£ 12,192</u>	<u>£ 12,386</u>

Signed.....*A.M.S.U.*.....

Date.....23/02/2026.....

Signed.....*[Signature]*.....

Date.....24/02/2026.....

CROSS-ROAD CHRISTIAN CENTRE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2025

Accounting Policies

1. Basis of Accounting

The accounts are prepared under the Historical Cost Convention, on the Receipts and Payments basis. The accounts are prepared in accordance with the Statement of Recommended Practice for registered charities.

2. Income is accounted for when it is received. Expenditure is accounted for when it is paid. Any accruals of income or expenditure are not accounted for in the receipts and payments account, but they are shown in the statement of assets and liabilities.

3. Fixtures and fittings are depreciated over their estimated useful life at 25% reducing balance.

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the trustees to prepare financial statements for each financial year, which properly present the charity's receipts and payments for the year and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report on the accounts of the Cross-Road Christian Centre Trust for the year ended 30 April 2025 which are set out on pages 1 to 5, is in respect of an examination carried out under the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the Cross-Road Christian Centre Trust you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Cross-Road Christian Centre Trust and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 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

Signed 
Adrian Harris FCCA

Date 23/02/2026

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ



Trustees' Annual Report for the period

Period start date				Period end date			
From	01	May	2024	To	30	April	2025

Section A Reference and administration details

Charity name	Cross-road Christian Centre Trust
Other names charity is known by	Crossroad Christian Centre Crossroad Christian Fellowship Crossroad Church
Registered charity number (if any)	263912
Charity's principal address	Crossroad Christian Centre Homer Lane Seaton, Devon Postcode EX12 2ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Rosemary Anne Giles			
2	Mr Andrew Mark Sibley	Chair		
3	Mr Graham Richard Knight	Treasurer		
4	Mr Jonathan Paul Sibley			
5	Dr Jibu Varghese			
6	Mr David Andrew John Shackleton			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Jon Sibley (Pastor)

Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated the twelfth of July 1971
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	New Trustees appointed by existing Trustees on a majority vote

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity’s organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees’ consideration of major risks and the system and procedures to manage them. 	<p>The Trustees currently do not have any induction or training upon appointment, however the need for this is still under review.</p> <p>Crossroad has a team of Deacons who carry out most of the administrative and practical tasks. There are four Elders, including the Pastor, who oversee the pastoral side of the church.</p> <p>Crossroad has no official links with any other charities but it is a key member of Christians Together in Seaton and District and has informal links with a number of similar churches in the locality.</p> <p>The Trustees consider the major risks to be Health and Safety and Child Protection. Health and Safety is kept under constant review by the Trustees and there is a Safeguarding Policy in place. All individuals working with children or vulnerable adults have to undergo a DBS check.</p>
--	--

Summary of the objects of the charity set out in its governing document

1. To teach and commend the gospel of Jesus Christ (consistently with the basis of faith set forth in the second schedule of the Declaration of Trust) to people of all ages and outlooks resident in the neighbourhood of Seaton aforesaid particularly people who do not ordinarily go to church; and to do so by holding informal services, discussions and meetings for prayer and Bible study and by providing suitable Christian literature and by other means consistent with a body established exclusively for charitable purposes. (For further details see clause 1 of the Declaration of Trust).
2. To demonstrate the relevance of the Christian faith to modern living by promoting and encouraging, in a Christian spirit, community enterprises appropriate to the different age-groups.
3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the charity's activities, the Trustees and Elders have paid due regard to the Charity Commission's guidance on public benefit. These activities are summarised below and expanded upon in section D.

The church meets together for a family service on a Sunday morning. Visitors are very welcome to attend all of our services, regardless of their background.

Home groups operate during the week.

The buildings used by the charity are made available to Age UK Devon, Seaton Foodbank, Seaton Guides, and Seaton Over 50's Group during the week.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.

The Trustees acknowledge the contribution of volunteers in running the church. Without their contribution very little would get done. We especially would like to recognise the efforts of those involved with pastoral care and administration.

The Trustees no longer deem it necessary to look to provide a residence for a warden as there is no need for this post. The Centre is looked after by the Deacons and is cleaned weekly by a cleaner.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The church meets on Sunday mornings at 10.45am for a family service with communion, which has had an attendance of around 70 people this year. This is preceded by a prayer meeting at 9.45am, and refreshments are served between the two meetings.

We have continued to livestream our services on YouTube for those who, due to illness or other circumstances, are unable to attend in person, enabling them to still participate in the life of the church.

Home groups meet during the week in Seaton and Axminster, and these are attended by a good number of church members.

Kids Club is held on a Thursday evening during term time for children in school years 3-6. The fun-filled sessions include craft and games, but also have a Christian message. Most of the children who attend are from outside of the church. In the summer holiday we ran a holiday club for children aged 7 – 11, which was attended by a total of 28 children over the course of the week. A team of volunteers from the other churches in Seaton helped us to run the holiday club.

The church has been given the use of a second property in Seaton, known as Number One, by the Trustees of a Brethren chapel. We run a second fellowship at Number One, called The Loft, for those who have creative talents but who would struggle to discover Christianity and grow spiritually within the format of a regular church service. The Loft is attended by between 10 and 20 people on Sunday mornings.

Number One is also home to Seaton Foodbank whose purpose is to give food to those who have fallen into poverty and cannot afford to buy their own food. It distributes food to those in temporary crisis and works with those who are experiencing long-term problems to enable them to get back on their feet financially. Seaton Foodbank is a ministry of Christians Together in Seaton and is run by volunteers from the local churches, including Crossroad.

Number One is also used by Age UK Devon for their Wednesday morning Coffee Mornings and their Thursday afternoon Knit and Natter sessions.

A coffee morning is run at Crossroad on Tuesday mornings, which includes a play zone for toddlers. During the winter this provides a warm space for people struggling with the cost of living crisis, and it is also a good opportunity for friendships to develop between church members and people from the community.

In addition to supporting a number of local and international mission organisations, the church runs a child education sponsorship scheme called ACTS (Agape Children's Trust Sponsorship) in conjunction with Agape Brethren Church, San Nicholas, in the Philippines. Over this year the number of children being sponsored remained constant at around 40 children.

Section E Financial review

Brief statement of the charity's policy on reserves

Crossroad does not have any investments but the Trustees have asked the Treasurer to keep enough money in the General account to cover at least three months of typical expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Crossroad Christian Centre relies entirely upon voluntary donations made by its members and the reclamation of tax through the Gift Aid scheme for its funding.

The income is sufficient to employ a Pastor for 40 hours per week and an Administrator for 18 hours per week.



Section F Other optional information

--

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr Andrew Mark Sibley	Mr Graham Richard Knight
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	24th February 2026	24th February 2026

CROSS-ROAD CHRISTIAN CENTRE TRUST

England & Wales - Charity number 263912

Accounts

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2024

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEX

Receipts & Payments - Summary	1
Summary of Receipts	2
Summary of Payments	3
Statement of Assets & Liabilities	4
Notes to the Accounts	5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Trustees Report	

CROSS-ROAD CHRISTIAN CENTRE TRUST

**RECEIPTS AND PAYMENTS ACCOUNT - SUMMARY
YEAR ENDED 30 APRIL 2024**

	Restricted	Unrestricted	2024 Total	2023 Total
	£	£	£	£
Receipts (page 2)	8,717	75,826	84,543	102,812
Payments (page 3)	5,388	79,650	85,038	85,485
Excess / (deficit) of receipts over payments	3,329	(3,824)	(495)	17,327
Funds transfer	600	(600)	-	-
Funds brought forward 1 May 2023	8,457	44,884	53,341	36,014
Funds carried forward 30 April 2024	<u>£ 12,386</u>	<u>£ 40,460</u>	<u>£ 52,846</u>	<u>£ 53,341</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF RECEIPTS
YEAR ENDED 30 APRIL 2024**

	Restricted Unrestricted		2024 Total	2023 Total
	£	£	£	£
Donations, legacies and other similar receipts				
General offerings, regular gifts & tithes	-	26,396	26,396	20,991
Gift Aid donations	-	35,848	35,848	33,306
ACTS donations	2,932	-	2,932	3,686
ACTS gift aided donations	2,640	-	2,640	2,835
Living Well donations	-	-	-	-
Hall use donations	-	3,675	3,675	2,263
Income tax repayments	680	8,853	9,533	10,359
Other gifts and donations	2,465	467	2,932	323
Legacies	-	-	-	29,015
Love offerings	-	-	-	-
	8,717	75,239	83,956	102,778
Operating activities to further charity's objects				
Sundry receipts and contributions	-	411	411	34
Mission appeals & donations	-	-	-	-
Youth Department sundry income	-	176	176	-
Youth trips	-	-	-	-
	-	587	587	34
Investment income receipts				
Bank interest	-	-	-	-
	-	-	-	-
Total receipts	£ 8,717	£ 75,826	£ 84,543	£ 102,812

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF PAYMENTS
YEAR ENDED 30 APRIL 2024**

	Restricted	Unrestricted	2024 Total	2023 Total
	£	£	£	£
Payments				
Staffing costs				
Pastor's & youth leader's salaries (incl NI)	-	47,634	47,634	46,462
Training	-	-	-	518
	-	47,634	47,634	46,980
Property expenses				
Light & heat	-	6,667	6,667	5,334
Cleaner's wages and materials	-	1,883	1,883	1,359
Insurance	-	2,513	2,513	2,271
Water	-	1,125	1,125	1,580
Property repairs	-	1,976	1,976	743
No. 1 expenses	-	297	297	1,156
	-	14,461	14,461	12,443
Grants paid				
Missionaries & outreach	-	9,357	9,357	9,246
Charitable donations	300	-	300	-
Love gifts	-	-	-	200
Christmas gifts	-	250	250	250
ACTS payments	5,023	-	5,023	12,021
	5,323	9,607	14,930	21,717
Charitable activities				
Sunday school & youth expenses	-	892	892	444
Conferences and courses	-	229	229	-
Church outing and catering	-	1,155	1,155	688
Pastoral care	-	-	-	-
Living Well expenses	-	-	-	-
	-	2,276	2,276	1,132
Management & Administration				
Printing, stationery, postage etc	-	236	236	22
Books, leaflets, tapes, DVDs etc	-	42	42	14
Telephone	-	1,214	1,214	955
Equipment repairs & maintenance	-	178	178	-
Licence & subscriptions	-	885	885	825
Professional fees	-	426	426	497
Bank charges & sundries	65	216	281	261
Publicity	-	-	-	-
Travel expenses	-	744	744	639
	65	3,941	4,006	3,213
Sub-total	5,388	77,919	83,307	85,485
Capital expenditure				
Fixed assets: equipment	-	1,731	1,731	-
: building improvements	-	-	-	-
	-	1,731	1,731	-
Total payments	£ 5,388	£ 79,650	£ 85,038	£ 85,485


CROSS-ROAD CHRISTIAN CENTRE TRUST

**STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 30 APRIL 2024**

	2024		2023	
	£	£	£	£
Fixed Assets				
Land & Buildings		353,000		353,000
				(Buildings insured for £500,000: Plot value at £83,000)
Furniture and equipment (at written down value)		3,520		2,963
Current Assets				
Debtors		3,944		3,860
Cash at bank:				
General account	37,715		39,280	
Youth account	4,902		5,596	
ACTS account	10,221		8,457	
Cash float	-		-	
		<u>52,838</u>		<u>53,333</u>
Total assets		<u>£ 413,302</u>		<u>£ 413,156</u>
Liabilities				
Suppliers accounts & accruals		-		-
Total liabilities		<u>£ -</u>		<u>£ -</u>

Designated donations held at 30 April 2024 as Restricted Funds in General Account

ACTS fund	10,221	8,457
Specific Gifts fund	2,165	-
Living Well fund		-
	<u>£ 12,386</u>	<u>£ 8,457</u>

Signed..... 

Date..... 13/02/2025

Signed..... 

Date..... 13/02/2025

CROSS-ROAD CHRISTIAN CENTRE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2024

Accounting Policies

1. Basis of Accounting

The accounts are prepared under the Historical Cost Convention, on the Receipts and Payments basis. The accounts are prepared in accordance with the Statement of Recommended Practice for registered charities.

2. Income is accounted for when it is received. Expenditure is accounted for when it is paid. Any accruals of income or expenditure are not accounted for in the receipts and payments account, but they are shown in the statement of assets and liabilities.

3. Fixtures and fittings are depreciated over their estimated useful life at 25% reducing balance.

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the trustees to prepare financial statements for each financial year, which properly present the charity's receipts and payments for the year and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report on the accounts of the Cross-Road Christian Centre Trust for the year ended 30 April 2024 which are set out on pages 1 to 5, is in respect of an examination carried out under the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the Cross-Road Christian Centre Trust you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Cross-Road Christian Centre Trust and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 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


Signed.....
Adrian Harris FCCA

Date 05/02/2025.....

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ



Trustees' Annual Report for the period

Period start date				Period end date			
From	01	May	2023	To	30	April	2024

Section A Reference and administration details

Charity name	Cross-road Christian Centre Trust
Other names charity is known by	Crossroad Christian Centre Crossroad Christian Fellowship Crossroad Church
Registered charity number (if any)	263912
Charity's principal address	Crossroad Christian Centre Homer Lane Seaton, Devon Postcode EX12 2ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Rosemary Anne Giles			
2	Mr Andrew Mark Sibley	Chair		
3	Mr Graham Richard Knight	Treasurer		
4	Mr Jonathan Paul Sibley			
5	Dr Jibu Varghese			
6	Mr David Andrew John Shackleton			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Jon Sibley (Pastor)

Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated the twelfth of July 1971
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	New Trustees appointed by existing Trustees on a majority vote

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> • policies and procedures adopted for the induction and training of trustees; • the charity’s organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees’ consideration of major risks and the system and procedures to manage them. 	<p>The Trustees currently do not have any induction or training upon appointment, however the need for this is still under review.</p> <p>Crossroad has a team of Deacons who carry out most of the administrative and practical tasks. There are four Elders, including the Pastor, who oversee the pastoral side of the church.</p> <p>Crossroad has no official links with any other charities but it is a key member of Christians Together in Seaton and District and has informal links with a number of similar churches in the locality.</p> <p>The Trustees consider the major risks to be Health and Safety and Child Protection. Health and Safety is kept under constant review by the Trustees and there is a Safeguarding Policy in place. All individuals working with children or vulnerable adults have to undergo a DBS check.</p>
--	--

Summary of the objects of the charity set out in its governing document

1. To teach and commend the gospel of Jesus Christ (consistently with the basis of faith set forth in the second schedule of the Declaration of Trust) to people of all ages and outlooks resident in the neighbourhood of Seaton aforesaid particularly people who do not ordinarily go to church; and to do so by holding informal services, discussions and meetings for prayer and Bible study and by providing suitable Christian literature and by other means consistent with a body established exclusively for charitable purposes. (For further details see clause 1 of the Declaration of Trust).
2. To demonstrate the relevance of the Christian faith to modern living by promoting and encouraging, in a Christian spirit, community enterprises appropriate to the different age-groups.
3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the charity's activities, the Trustees and Elders have paid due regard to the Charity Commission's guidance on public benefit. These activities are summarised below and expanded upon in section D.

The church meets together for a family service on a Sunday morning. Visitors are very welcome to attend all of our services, regardless of their background.

Home groups operate during the week.

The buildings used by the charity are made available to Age UK Devon, Seaton Foodbank, Seaton Guides, and Seaton Over 50's Group during the week.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.

The Trustees acknowledge the contribution of volunteers in running the church. Without their contribution very little would get done. We especially would like to recognise the efforts of those involved with pastoral care and administration.

The Trustees no longer deem it necessary to look to provide a residence for a warden as there is no need for this post. The Centre is looked after by the Deacons and is cleaned weekly by a cleaner.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The church meets on Sunday mornings at 10.45am for a family service with communion, which has had an attendance of around 60 people this year. This is preceded by a prayer meeting at 9.45am, and refreshments are served between the two meetings.

We have continued to livestream our services on YouTube for those who are unable to attend in person, due to illness or other circumstances, enabling them to still participate in the life of the church.

Home groups meet during the week in Seaton and Axminster, and these are attended by a good number of church members.

Kids Club is held on a Monday evening during term time for children in school years 3-6. The fun-filled sessions include craft and games, but also have a Christian message. Most of the children who attend are from outside of the church. In the summer holiday we ran a holiday club for children aged 7 – 11, which was attended by a total of 41 children over the course of the week. A team of volunteers from the other churches in Seaton helped us to run the holiday club.

The church has been given the use of a second property in Seaton, known as Number One, by the Trustees of a Brethren chapel. We run a second fellowship at Number One, called The Loft, for those who have creative talents but who would struggle to discover Christianity and grow spiritually within the format of a regular church service. The Loft is attended by between 10 and 20 people on Sunday mornings.

Number One is also home to Seaton Foodbank whose purpose is to give food to those who have fallen into poverty and cannot afford to buy their own food. It distributes food to those in temporary crisis and works with those who are experiencing long-term problems to enable them to get back on their feet financially. Seaton Foodbank is a ministry of Christians Together in Seaton and is run by volunteers from the local churches, including Crossroad.

Age UK Devon also use Number One for their Wednesday morning Coffee Mornings, and their Thursday afternoon Knit and Natter sessions.

A coffee morning is run on Tuesday mornings, which includes a play zone for toddlers. During the winter this provides a warm space for people struggling with the cost of living crisis, and it is also a good opportunity for friendships to develop between church members and people from the community.

In addition to supporting a number of local and international mission organisations, the church runs a child education sponsorship scheme called ACTS (Agape Children's Trust Sponsorship) in conjunction with Agape Brethren Church, San Nicholas, in the Philippines. Over this year the number of children being sponsored remained constant at around 40 children.

Section E

Financial review

Brief statement of the charity's policy on reserves

Crossroad does not have any investments but the Trustees have asked the Treasurer to keep enough money in the General account to cover at least three months of typical expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Crossroad Christian Centre relies entirely upon voluntary donations made by its members and the reclamation of tax through the Gift Aid scheme for its funding.

The income is sufficient to employ a Pastor for 40 hours per week and an Administrator for 18 hours per week.



Section F Other optional information

--

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr Andrew Mark Sibley	Mr Graham Richard Knight
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	13 th February 2025	13 th February 2025

CROSS-ROAD CHRISTIAN CENTRE TRUST

England & Wales - Charity number 263912

Accounts

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2023

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEX

Receipts & Payments - Summary	1
Summary of Receipts	2
Summary of Payments	3
Statement of Assets & Liabilities	4
Notes to the Accounts	5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Trustees Report	

CROSS-ROAD CHRISTIAN CENTRE TRUST

**RECEIPTS AND PAYMENTS ACCOUNT - SUMMARY
YEAR ENDED 30 APRIL 2023**

	Restricted	Unrestricted	2023 Total	2022 Total
	£	£	£	£
Receipts (page 2)	7,665	95,147	102,812	85,776
Payments (page 3)	12,084	73,401	85,485	83,405
Excess / (deficit) of receipts over payments	(4,419)	21,746	17,327	2,371
	600	(600)	-	-
Funds brought forward 1 May 2022	12,276	23,738	36,014	33,643
Funds carried forward 30 April 2023	<u>£ 8,457</u>	<u>£ 44,884</u>	<u>£ 53,341</u>	<u>£ 36,014</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF RECEIPTS
YEAR ENDED 30 APRIL 2023**

	Restricted Unrestricted		2023	2022
	£	£	Total	Total
	£	£	£	£
Donations, legacies and other similar receipts				
General offerings, regular gifts & tithes	-	20,991	20,991	25,936
Gift Aid donations	-	33,306	33,306	37,995
ACTS donations	3,686	-	3,686	3,395
ACTS gift aided donations	2,835	-	2,835	4,650
Living Well donations	-	-	-	-
Hall use donations	-	2,263	2,263	1,210
Income tax repayments	1,144	9,215	10,359	10,065
Other gifts and donations	-	323	323	2,060
Love offerings	-	29,015	29,015	-
	<u>7,665</u>	<u>95,113</u>	<u>102,778</u>	<u>85,311</u>
Operating activities to further charity's objects				
Sundry receipts and contributions	-	34	34	465
Mission appeals & donations	-	-	-	-
Youth Department sundry income	-	-	-	-
Youth trips	-	-	-	-
	<u>-</u>	<u>34</u>	<u>34</u>	<u>465</u>
Investment income receipts				
Bank interest	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u>£ 7,665</u>	<u>£ 95,147</u>	<u>£ 102,812</u>	<u>£ 85,776</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF PAYMENTS
YEAR ENDED 30 APRIL 2023**

	Restricted	Unrestricted	2023 Total	2022 Total
	£	£	£	£
Payments				
Staffing costs				
Pastor's & youth leader's salaries (incl NI)	-	46,462	46,462	44,748
Training	-	518	518	50
	-	46,980	46,980	44,798
Property expenses				
Light & heat	-	5,334	5,334	3,138
Cleaner's wages and materials	-	1,359	1,359	1,310
Insurance	-	2,271	2,271	2,169
Water	-	1,580	1,580	343
Property repairs	-	743	743	8,600
No. 1 expenses	-	1,156	1,156	2,706
	-	12,443	12,443	18,266
Grants paid				
Missionaries & outreach	-	9,246	9,246	9,314
Charitable donations	-	-	-	10
Love gifts	-	200	200	500
Christmas gifts	-	250	250	250
ACTS payments	12,021	-	12,021	5,828
	12,021	9,696	21,717	15,902
Charitable activities				
Sunday school & youth expenses	-	444	444	120
Conferences and courses	-	-	-	322
Church outing and catering	-	688	688	410
Pastoral care	-	-	-	-
Living Well expenses	-	-	-	1,100
	-	1,132	1,132	1,952
Management & Administration				
Printing, stationery, postage etc	-	22	22	26
Books, leaflets, tapes, DVDs etc	-	14	14	85
Telephone	-	955	955	683
Equipment repairs & maintenance	-	-	-	-
Licence & subscriptions	-	825	825	599
Professional fees	-	497	497	348
Bank charges & sundries	63	198	261	113
Publicity	-	-	-	-
Travel expenses	-	639	639	633
	63	3,150	3,213	2,487
Sub-total	12,084	73,401	85,485	83,405
Capital expenditure				
Fixed assets: equipment	-	-	-	-
: building improvements	-	-	-	-
	-	-	-	-
Total payments	£ 12,084	£ 73,401	£ 85,485	£ 83,405

CROSS-ROAD CHRISTIAN CENTRE TRUST

**STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 30 APRIL 2023**

	2023		2022	
	£	£	£	£
Fixed Assets				
Land & Buildings		353,000		353,000
				(Buildings insured for £500,000: Plot value at £83,000)
Furniture and equipment (at written down value)		2,963		3,950
Current Assets				
Debtors		3,860		5,098
Cash at bank:				
General account	39,280		18,279	
Youth account	5,596		5,451	
ACTS account	8,457		12,276	
Cash float	-		-	
		<u>53,333</u>		<u>36,006</u>
Total assets		<u>£ 413,156</u>		<u>£ 398,054</u>
Liabilities				
Suppliers accounts & accruals		-		-
Total liabilities		<u>£ -</u>		<u>£ -</u>

Designated donations held at 30 April 2023 as Restricted Funds in General Account

ACTS fund	8,457	12,276
Specific Gifts fund	-	-
Living Well fund	-	-
	<u>£ 8,457</u>	<u>£ 12,276</u>

Signed..... *A.M. Selby*

Date..... *27/2/2024*

Signed..... *[Signature]*

Date..... *27/02/2024*

CROSS-ROAD CHRISTIAN CENTRE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2023

Accounting Policies

1. Basis of Accounting

The accounts are prepared under the Historical Cost Convention, on the Receipts and Payments basis. The accounts are prepared in accordance with the Statement of Recommended Practice for registered charities.

2. Income is accounted for when it is received. Expenditure is accounted for when it is paid. Any accruals of income or expenditure are not accounted for in the receipts and payments account, but they are shown in the statement of assets and liabilities.

3. Fixtures and fittings are depreciated over their estimated useful life at 25% reducing balance.

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the trustees to prepare financial statements for each financial year, which properly present the charity's receipts and payments for the year and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report on the accounts of the Cross-Road Christian Centre Trust for the year ended 30 April 2023 which are set out on pages 1 to 5, is in respect of an examination carried out under the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the Cross-Road Christian Centre Trust you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Cross-Road Christian Centre Trust and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 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

Signed 
Adrian Harris FCCA

Date 30/01/2024

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ



Trustees' Annual Report for the period

Period start date				Period end date			
From	01	May	2022	To	30	April	2023

Section A Reference and administration details

Charity name	Cross-road Christian Centre Trust
Other names charity is known by	Crossroad Christian Centre Crossroad Christian Fellowship Crossroad Church
Registered charity number (if any)	263912
Charity's principal address	Crossroad Christian Centre Homer Lane Seaton, Devon Postcode EX12 2ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Rosemary Anne Giles			
2	Mr Andrew Mark Sibley	Chair		
3	Mr Graham Richard Knight	Treasurer		
4	Mr Jonathan Paul Sibley			
5	Dr Jibu Varghese			
6	Mr David Andrew John Shackleton			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Jon Sibley (Pastor)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated the twelfth of July 1971
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	New Trustees appointed by existing Trustees on a majority vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees currently do not have any induction or training upon appointment, however the need for this is still under review.

Crossroad has a team of Deacons who carry out most of the administrative and practical tasks. There are four Elders, including the Pastor, who oversee the pastoral side of the church.

Crossroad has no official links with any other charities but it is a key member of Christians Together in Seaton and District and has informal links with a number of similar churches in the locality.

The Trustees consider the major risks to be Health and Safety and Child Protection. Health and Safety is kept under constant review by the Trustees and there is a Safeguarding Policy in place. All individuals working with children or vulnerable adults have to undergo a DBS check.

Summary of the objects of the charity set out in its governing document

1. To teach and commend the gospel of Jesus Christ (consistently with the basis of faith set forth in the second schedule of the Declaration of Trust) to people of all ages and outlooks resident in the neighbourhood of Seaton aforesaid particularly people who do not ordinarily go to church; and to do so by holding informal services, discussions and meetings for prayer and Bible study and by providing suitable Christian literature and by other means consistent with a body established exclusively for charitable purposes. (For further details see clause 1 of the Declaration of Trust).
2. To demonstrate the relevance of the Christian faith to modern living by promoting and encouraging, in a Christian spirit, community enterprises appropriate to the different age-groups.
3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the charity's activities, the Trustees and Elders have paid due regard to the Charity Commission's guidance on public benefit. These activities are summarised below and expanded upon in section D.

The church meets together for a family service on a Sunday morning. Visitors are very welcome to attend all of our services, regardless of their background.

Home groups operate during the week.

The buildings used by the charity are made available to Age UK Devon, Seaton Foodbank, Seaton Guides, and Seaton Over 50's Group during the week.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.

The Trustees acknowledge the contribution of volunteers in running the church. Without their contribution very little would get done. We especially would like to recognise the efforts of those involved with pastoral care and administration.

The Trustees no longer deem it necessary to look to provide a residence for a warden as there is no need for this post. The Centre is looked after by the Deacons and is cleaned weekly by a cleaner.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

The church meets on Sunday mornings at 10.40am for a family service with communion, which has had an attendance of around 50 people this year. This is preceded by a prayer meeting at 9.45am, and refreshments are served between the two meetings.

We have continued to livestream our services on YouTube for those who are unable to attend in person, due to illness or other circumstances, enabling them to still be a part of the life of the church.

Following the lifting of coronavirus restrictions, in-person home groups restarted this year, and these are attended by a good number of church members.

In the summer holiday we ran a week-long holiday club for children aged 7 – 11, which was the first in-person youthwork that had been done since the onset of the pandemic. An average of 16 children attended the summer week, and we were helped by a team of volunteers from the other churches in Seaton. Following the success of the holiday club, we restarted Kids Club in September 2022. Kids Club is held on a Monday evening during term time for children in school years 3-6. The fun-filled sessions include craft and games, but also have a Christian message. Most of the children who attend are from outside of the church.

The church has been given the use of a second property in Seaton, known as Number One, by the Trustees of a Brethren chapel. We run a second fellowship at Number One, called The Loft, for those with creative talents but who would struggle to discover Christianity and grow spiritually within the format of a regular church service. The Loft is attended by between 10 and 20 people on Sunday mornings.

Number One is also home to Seaton Foodbank whose purpose is to give food to those who have fallen into poverty and cannot afford to buy their own food. It distributes food to those in temporary crisis and works with those who are experiencing long-term problems to enable them to get back on their feet financially. Seaton Foodbank is a ministry of Christians Together in Seaton and is run by volunteers from the local churches, including Crossroad.

Age UK Devon also use Number One for their Wednesday morning Coffee Mornings, and their Thursday afternoon Knit and Natter sessions.

In October 2022 we started a coffee morning at Crossroad on Tuesdays, providing a warm space for people struggling with the cost of living crisis, and a good opportunity for friendships to develop between church members and people from the community.

In addition to supporting a number of local and international mission organisations, the church runs a child education sponsorship scheme called ACTS (Agape Children's Trust Sponsorship) in conjunction with Agape Brethren Church, San Nicholas, in the Philippines. Over this year the number of children being sponsored remained constant at around 40 children.

Section E

Financial review

Brief statement of the charity's policy on reserves

Crossroad does not have any investments but the Trustees have asked the Treasurer to keep enough money in the General account to cover three months of typical expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity’s principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Crossroad Christian Centre relies entirely upon voluntary donations made by its members and the reclamation of tax through the Gift Aid scheme for its funding.

The income is sufficient to employ a Pastor for 40 hours per week and an Administrator for 18 hours per week.



Section F Other optional information

[Empty box for optional information]

Section G Declaration

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)		
Full name(s)	Mr Andrew Mark Sibley	Mr Graham Richard Knight
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	27 th February 2024	27 th February 2024

CROSS-ROAD CHRISTIAN CENTRE TRUST

England & Wales - Charity number 263912

Accounts

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2022

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEX

Receipts & Payments - Summary	1
Summary of Receipts	2
Summary of Payments	3
Statement of Assets & Liabilities	4
Notes to the Accounts	5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Trustees Report	

CROSS-ROAD CHRISTIAN CENTRE TRUST

**RECEIPTS AND PAYMENTS ACCOUNT - SUMMARY
YEAR ENDED 30 APRIL 2022**

	Restricted	Unrestricted	2022 Total	2021 Total
	£	£	£	£
Receipts (page 2)	8,932	76,844	85,776	89,634
Payments (page 3)	<u>6,957</u>	<u>76,448</u>	<u>83,405</u>	<u>82,264</u>
Excess / (deficit) of receipts over payments	1,975	396	2,371	7,370
Funds transfer	600	(600)	-	-
Funds brought forward 1 May 2021	<u>9,701</u>	<u>23,942</u>	<u>33,643</u>	<u>26,273</u>
Funds carried forward 30 April 2022	<u>£ 12,276</u>	<u>£ 23,738</u>	<u>£ 36,014</u>	<u>£ 33,643</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF RECEIPTS
YEAR ENDED 30 APRIL 2022**

	Restricted	Unrestricted	2022 Total	2021 Total
	£	£	£	£
Donations, legacies and other similar receipts				
General offerings, regular gifts & tithes	-	25,936	25,936	29,846
Gift Aid donations	-	37,995	37,995	37,123
ACTS donations	3,395	-	3,395	3,309
ACTS gift aided donations	4,650	-	4,650	3,270
Living Well donations	-	-	-	-
Hall use donations	-	1,210	1,210	1,000
Income tax repayments	887	9,178	10,065	10,127
Other gifts and donations	-	2,060	2,060	4,478
Love offerings	-	-	-	-
	<u>8,932</u>	<u>76,379</u>	<u>85,311</u>	<u>89,153</u>
Operating activities to further charity's objects				
Sundry receipts and contributions	-	465	465	481
Mission appeals & donations	-	-	-	-
Youth Department sundry income	-	-	-	-
Youth trips	-	-	-	-
	<u>-</u>	<u>465</u>	<u>465</u>	<u>481</u>
Investment income receipts				
Bank interest	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u>£ 8,932</u>	<u>£ 76,844</u>	<u>£ 85,776</u>	<u>£ 89,634</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF PAYMENTS
YEAR ENDED 30 APRIL 2022**

	Restricted	Unrestricted	2022 Total	2021 Total
	£	£	£	£
Payments				
Staffing costs				
Pastor's & youth leader's salaries (incl NI)	-	44,748	44,748	46,163
Training	-	50	50	300
	-	44,798	44,798	46,463
Property expenses				
Light & heat	-	3,138	3,138	1,533
Cleaner's wages and materials	-	1,310	1,310	2,282
Insurance	-	2,169	2,169	2,244
Water	-	343	343	693
Property repairs	-	8,600	8,600	2,996
No. 1 expenses	-	2,706	2,706	-
	-	18,266	18,266	9,748
Grants paid				
Missionaries & outreach	-	9,314	9,314	11,450
Charitable donations	-	10	10	100
Love gifts	-	500	500	-
Christmas gifts	-	250	250	825
ACTS payments	5,828	-	5,828	5,777
	5,828	10,074	15,902	18,152
Charitable activities				
Sunday school & youth expenses	-	120	120	201
Conferences and courses	-	322	322	-
Church outing and catering	-	410	410	-
Pastoral care	-	-	-	112
Living Well expenses	1,100	-	1,100	900
	1,100	852	1,952	1,213
Management & Administration				
Printing, stationery, postage etc	-	26	26	40
Books, leaflets, tapes, DVDs etc	-	85	85	29
Telephone	-	683	683	644
Equipment repairs & maintenance	-	-	-	510
Licence & subscriptions	-	599	599	560
Professional fees	-	348	348	746
Bank charges & sundries	29	84	113	-
Publicity	-	-	-	99
Travel expenses	-	633	633	-
	29	2,458	2,487	2,628
Sub-total	6,957	76,448	83,405	78,204
Capital expenditure				
Fixed assets: equipment	-	-	-	4,060
: building improvements	-	-	-	-
	-	-	-	4,060
Total payments	£ 6,957	£ 76,448	£ 83,405	£ 82,264

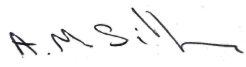
CROSS-ROAD CHRISTIAN CENTRE TRUST

**STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 30 APRIL 2022**

	2022		2021	
	£	£	£	£
Fixed Assets				
Land & Buildings		353,000		353,000
(Buildings insured for £500,000: Plot value at £83,000)				
Furniture and equipment (at written down value)		3,950		5,267
Current Assets				
Debtors		5,098		4,396
Cash at bank:				
general account	18,279		20,145	
youth	5,451		4,889	
ACTS account	12,276		8,601	
Cash float	-		-	
		<u>36,006</u>		<u>33,635</u>
Total assets		<u>£ 398,054</u>		<u>£ 396,298</u>
Liabilities				
Suppliers accounts & accruals		-		-
Total liabilities		<u>£ -</u>		<u>£ -</u>

Designated donations held at 30 April 2022 as Restricted Funds in General Account

ACTS fund	12,276	8,601
Specific Gifts fund	-	
Living Well fund		1,100
	<u>£ 12,276</u>	<u>£ 9,701</u>

Signed..... 

Date..... 27/02/2023

Signed..... 

Date..... 27/02/2023

CROSS-ROAD CHRISTIAN CENTRE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2022

Accounting Policies

1. Basis of Accounting

The accounts are prepared under the Historical Cost Convention, on the Receipts and Payments basis. The accounts are prepared in accordance with the Statement of Recommended Practice for registered charities.

2. Income is accounted for when it is received. Expenditure is accounted for when it is paid. Any accruals of income or expenditure are not accounted for in the receipts and payments account, but they are shown in the statement of assets and liabilities.

3. Fixtures and fittings are depreciated over their estimated useful life at 25% reducing balance.

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the trustees to prepare financial statements for each financial year, which properly present the charity's receipts and payments for the year and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report on the accounts of the Cross-Road Christian Centre Trust for the year ended 30 April 2022 which are set out on pages 1 to 5, is in respect of an examination carried out under the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the Cross-Road Christian Centre Trust you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Cross-Road Christian Centre Trust and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 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

Signed.....
Adrian Harris FCCA

Date 14/02/2023

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ



Trustees' Annual Report for the period

Period start date				Period end date			
From	01	May	2021	To	30	April	2022

Section A Reference and administration details

Charity name	Cross-road Christian Centre Trust
Other names charity is known by	Crossroad Christian Centre Crossroad Christian Fellowship Crossroad Church
Registered charity number (if any)	263912
Charity's principal address	Crossroad Christian Centre Homer Lane Seaton, Devon Postcode EX12 2ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Rosemary Anne Giles			
2	Mr Andrew Mark Sibley	Chair		
3	Mr Graham Richard Knight	Treasurer		
4	Mr Jonathan Paul Sibley			
5	Dr Jibu Varghese			
6	Mr David Andrew John Shackleton			
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Jon Sibley (Pastor)

Section B Structure, governance and management

Description of the charity’s trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated the twelfth of July 1971
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	New Trustees appointed by existing Trustees on a majority vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

The Trustees currently do not have any induction or training upon appointment, however the need for this is still under review.

Crossroad has a team of Deacons who carry out most of the administrative and practical tasks. There are four Elders, including the Pastor, who oversee the pastoral side of the church.

Crossroad has no official links with any other charities but it is a key member of Christians Together in Seaton and District and has informal links with a number of similar churches in the locality.

The Trustees consider the major risks to be Health and Safety and Child Protection. Health and Safety is kept under constant review by the Trustees and there is a Safeguarding Policy in place. All individuals working with children or vulnerable adults have to undergo a DBS check.

Summary of the objects of the charity set out in its governing document

1. To teach and commend the gospel of Jesus Christ (consistently with the basis of faith set forth in the second schedule of the Declaration of Trust) to people of all ages and outlooks resident in the neighbourhood of Seaton aforesaid particularly people who do not ordinarily go to church; and to do so by holding informal services, discussions and meetings for prayer and Bible study and by providing suitable Christian literature and by other means consistent with a body established exclusively for charitable purposes. (For further details see clause 1 of the Declaration of Trust).
2. To demonstrate the relevance of the Christian faith to modern living by promoting and encouraging, in a Christian spirit, community enterprises appropriate to the different age-groups.
3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the charity's activities, the Trustees and Elders have paid due regard to the Charity Commission's guidance on public benefit. These activities are summarised below and expanded upon in section D.

The church meets together for a family service on a Sunday morning. Visitors are very welcome to attend all of our services, regardless of their background.

Home groups operate during the week.

The buildings used by the charity are made available to Age UK Devon, Seaton Foodbank, Seaton Guides, and Seaton Over 50's Group during the week.

The ongoing coronavirus pandemic and subsequent lockdowns have affected the activities that the church can conduct. The changes made by the charity in response to the pandemic are detailed in section D.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.

The Trustees acknowledge the contribution of volunteers in running the church. Without their contribution very little would get done. We especially would like to recognise the efforts of those involved with pastoral care and administration.

The Trustees no longer deem it necessary to look to provide a residence for a warden as there is no need for this post. The Centre is looked after by the Deacons and is cleaned weekly by a cleaner.

Summary of the main achievements of the charity during the year

The church leadership carried out a coronavirus risk assessment to ensure that people attending a service at Crossroad were able to do so safely. People were asked to sit in family groups or bubbles, spaced appropriately from other bubbles. Hand sanitizer was made available throughout the building, and doors and windows were opened to ensure adequate ventilation. In addition, following government guidance, only the worship leader sang during the time of worship.

During the year, as government guidance was lifted, congregational singing resumed although people were still encouraged to wear masks whilst in the building. Tables were introduced to our main hall to make the space more welcoming whilst helping to keep people appropriately spaced.

The services were livestreamed to enable those who were shielding, or who did not feel comfortable attending in person, to still be a part of the life of the church.

Due to the coronavirus restrictions we were not able to operate much of our children's and youth work. The exception to this was our Youth Home Group which continued to run over Zoom.

A Zoom home group was organised during the week, and this was attended by a good number of church members, and a Zoom communion service was held on a Sunday evening for much of the year. In the latter portion of the year, in-person home groups were able to resume.

The church has been given the use of a second property in Seaton, known as Number One, by the Trustees of a Brethren chapel. In September 2021 we started a second fellowship at Number One, called The Loft, for those with creative talents but who would struggle to discover Christianity and grow spiritually within the format of a regular church service. Three members of Crossroad were commissioned to start The Loft and it is now attended by around 12 people.

Number One is also home to Seaton Foodbank whose purpose is to give food to those who have fallen into poverty and cannot afford to buy their own food. It distributes food to those in temporary crisis and works with those who are experiencing long-term problems to enable them to get back on their feet financially. Seaton Foodbank is a ministry of Christians Together in Seaton and is run by volunteers from the local churches, including Crossroad.

Following the lifting of coronavirus restrictions, Age UK were able to start using Number One again for a coffee morning on Wednesdays and a Knit and Natter session on Thursdays.

In addition to supporting a number of local and international mission organisations, the church runs a child education sponsorship scheme called ACTS (Agape Children's Trust Sponsorship) in conjunction with Agape Brethren Church, San Nicholas, in the Philippines. Over this year the number of children being sponsored remained constant at around 40 children.

The church is also involved with an initiative called Living Well. This is run by a couple that attend Crossroad, and the church administers the funds for the project. Through an online portal, Living Well provides support and resources for many hundreds of families of those affected by alcoholism.

The church collected Easter eggs which were then distributed to the local GP surgeries and other key workers in order to show our appreciation for their hard work during the pandemic.

Section E Financial review

Brief statement of the charity's policy on reserves

Crossroad does not have any investments but the Trustees have asked the Treasurer to keep enough money in the General account to cover three months of typical expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Crossroad Christian Centre relies entirely upon voluntary donations made by its members and the reclamation of tax through the Gift Aid scheme for its funding.



The income is sufficient to employ a Pastor for 40 hours per week and an Administrator for 18 hours per week.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr Andrew Mark Sibley	Mr Graham Richard Knight
Position (eg Secretary, Chair, etc)	Chair of Trustees	Treasurer
Date	27 th February 2023	27 th February 2023

CROSS-ROAD CHRISTIAN CENTRE TRUST

England & Wales - Charity number 263912

Accounts

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2021

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEX

Receipts & Payments - Summary	1
Summary of Receipts	2
Summary of Payments	3
Statement of Assets & Liabilities	4
Notes to the Accounts	5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Trustees Report	

CROSS-ROAD CHRISTIAN CENTRE TRUST

**RECEIPTS AND PAYMENTS ACCOUNT - SUMMARY
YEAR ENDED 30 APRIL 2021**

	Restricted	Unrestricted	2021 Total	2020 Total
	£	£	£	£
Receipts (page 2)	7,541	82,093	89,634	94,676
Payments (page 3)	<u>7,177</u>	<u>75,087</u>	<u>82,264</u>	<u>90,480</u>
Excess / (deficit) of receipts over payments	364	7,006	7,370	4,196
Funds transfer	600	(600)	-	-
Funds brought forward 1 May 2020	<u>8,737</u>	<u>17,536</u>	<u>26,273</u>	<u>22,077</u>
Funds carried forward 30 April 2021	<u>£ 9,701</u>	<u>£ 23,942</u>	<u>£ 33,643</u>	<u>£ 26,273</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF RECEIPTS
YEAR ENDED 30 APRIL 2021**

	Restricted Unrestricted		2021 Total	2020 Total
	£	£	£	£
Donations, legacies and other similar receipts				
General offerings, regular gifts & tithes	-	29,846	29,846	32,285
Gift Aid donations	-	37,123	37,123	38,028
ACTS donations	3,309	-	3,309	2,948
ACTS gift aided donations	3,270	-	3,270	2,066
Living Well donations	-	-	-	-
Hall use donations	-	1,000	1,000	5,241
Income tax repayments	562	9,565	10,127	11,235
Other gifts and donations	400	4,078	4,478	320
Love offerings	-	-	-	-
	<u>7,541</u>	<u>81,612</u>	<u>89,153</u>	<u>92,123</u>
Operating activities to further charity's objects				
Sundry receipts and contributions	-	481	481	1,884
Mission appeals & donations	-	-	-	571
Youth Department sundry income	-	-	-	98
Youth trips	-	-	-	-
	<u>-</u>	<u>481</u>	<u>481</u>	<u>2,553</u>
Investment income receipts				
Bank interest	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u>£ 7,541</u>	<u>£ 82,093</u>	<u>£ 89,634</u>	<u>£ 94,676</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

**SUMMARY OF PAYMENTS
YEAR ENDED 30 APRIL 2021**

	Restricted	Unrestricted	2021 Total	2020 Total
	£	£	£	£
Payments				
Staffing costs				
Pastor's & youth leader's salaries (incl NI)	-	46,163	46,163	53,441
Training	-	300	300	20
	-	46,463	46,463	53,461
Property expenses				
Light & heat	-	1,533	1,533	4,798
Cleaner's wages and materials	-	2,282	2,282	2,063
Insurance	-	2,244	2,244	2,017
Water	-	693	693	1,215
Property repairs	-	2,996	2,996	452
No. 1 expenses	-	-	-	-
	-	9,748	9,748	10,545
Grants paid				
Missionaries & outreach	-	11,450	11,450	8,410
Charitable donations	100	-	100	691
Love gifts	-	-	-	100
Christmas gifts	400	425	825	925
ACTS payments	5,777	-	5,777	4,888
	6,277	11,875	18,152	15,014
Charitable activities				
Sunday school & youth expenses	-	201	201	1,131
Conferences and courses	-	-	-	907
Church outing and catering	-	-	-	2,085
Pastoral care	-	112	112	-
Living Well expenses	900	-	900	4,000
	900	313	1,213	8,123
Management & Administration				
Printing, stationery, postage etc	-	40	40	877
Books, leaflets, tapes, DVDs etc	-	29	29	105
Telephone	-	644	644	1,397
Equipment repairs & maintenance	-	510	510	-
Licence & subscriptions	-	560	560	381
Professional fees	-	746	746	315
Bank charges & sundries	-	-	-	-
Publicity	-	99	99	50
Travel expenses	-	-	-	212
	-	2,628	2,628	3,337
Sub-total	7,177	71,027	78,204	90,480
Capital expenditure				
Fixed assets: equipment	-	4,060	4,060	-
: building improvements	-	-	-	-
	-	4,060	4,060	-
Total payments	£ 7,177	£ 75,087	£ 82,264	£ 90,480


CROSS-ROAD CHRISTIAN CENTRE TRUST

**STATEMENT OF ASSETS AND LIABILITIES
YEAR ENDED 30 APRIL 2021**


	2021		2020	
	£	£	£	£
Fixed Assets				
Land & Buildings		353,000		353,000
				(Buildings insured for £500,000: Plot value at £83,000)
Furniture and equipment (at written down value)		5,267		2,963
Current Assets				
Debtors		4,396		4,424
Cash at bank:				
general account	20,145		15,295	
youth	4,889		4,332	
ACTS account	8,601		6,637	
Cash float	-		-	
		<u>33,635</u>		<u>26,264</u>
Total assets		<u>£ 396,298</u>		<u>£ 386,651</u>
Liabilities				
Suppliers accounts & accruals		-		-
Total liabilities		<u>£ -</u>		<u>£ -</u>

Designated donations held at 30 April 2021 as Restricted Funds in General Account

ACTS fund	8,601	6,637
Specific Gifts fund	-	100
Living Well fund	1,100	2,000
	<u>£ 9,701</u>	<u>£ 8,737</u>

Signed.....

Date..... 22/02/2022

Signed.....

Date..... 22/02/2022

CROSS-ROAD CHRISTIAN CENTRE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2021

Accounting Policies

1. Basis of Accounting

The accounts are prepared under the Historical Cost Convention, on the Receipts and Payments basis. The accounts are prepared in accordance with the Statement of Recommended Practice for registered charities.

2. Income is accounted for when it is received. Expenditure is accounted for when it is paid. Any accruals of income or expenditure are not accounted for in the receipts and payments account, but they are shown in the statement of assets and liabilities.

3. Fixtures and fittings are depreciated over their estimated useful life at 25% reducing balance.

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the trustees to prepare financial statements for each financial year, which properly present the charity's receipts and payments for the year and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report on the accounts of the Cross-Road Christian Centre Trust for the year ended 30 April 2021 which are set out on pages 1 to 5, is in respect of an examination carried out under the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the Cross-Road Christian Centre Trust you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Cross-Road Christian Centre Trust and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 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

Signed.....
Adrian Harris FCCA

18/08/2021
Date.....

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ



Trustees' Annual Report for the period

Period start date		Period end date	
From	01 May 2020	To	30 April 2021

Section A Reference and administration details

Charity name Cross-road Christian Centre Trust

Other names charity is known by Crossroad Christian Centre
Crossroad Christian Fellowship

Registered charity number (if any) 263912

Charity's principal address Crossroad Christian Centre
Homer Lane
Seaton, Devon
Postcode EX12 2ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Rosemary Anne Giles			
2	Mr Richard Allan Carter		Until 20 th October 2020	
3	Mr Andrew Mark Sibley	Chair		
4	Mr Graham Richard Knight	Treasurer		
5	Mr Jonathan Paul Sibley			
6	Dr Jibu Varghese			
7	Mr David Andrew John Shackleton		From 21 st November 2020	
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Jon Sibley (Pastor)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated the twelfth of July 1971
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	New Trustees appointed by existing Trustees on a majority vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees currently do not have any induction or training upon appointment, however the need for this is still under review.

Crossroad has a team of Deacons who carry out most of the administrative and practical tasks. There are four Elders, including the Pastor, who oversee the pastoral side of the church.

Crossroad has no official links with any other charities but it is a key member of Christians Together in Seaton and District and has informal links with a number of similar churches in the locality.

The Trustees consider the major risks to be Health and Safety and Child Protection. Health and Safety is kept under constant review by the Trustees and there is a Safeguarding Policy in place. All individuals working with children or vulnerable adults have to undergo a DBS check.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

1. To teach and commend the gospel of Jesus Christ (consistently with the basis of faith set forth in the second schedule of the Declaration of Trust) to people of all ages and outlooks resident in the neighbourhood of Seaton aforesaid particularly people who do not ordinarily go to church; and to do so by holding informal services, discussions and meetings for prayer and Bible study and by providing suitable Christian literature and by other means consistent with a body established exclusively for charitable purposes. (For further details see clause 1 of the Declaration of Trust).
2. To demonstrate the relevance of the Christian faith to modern living by promoting and encouraging, in a Christian spirit, community enterprises appropriate to the different age-groups.
3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the charity's activities, the Trustees and Elders have paid due regard to the Charity Commission's guidance on public benefit. These activities are summarised below and expanded upon in section D.

The church meets together for a family service on a Sunday morning. Visitors are very welcome to attend all of our services, regardless of their background.

Home groups operate during the week.

The buildings used by the charity are made available to Age UK Devon, Seaton Foodbank and Seaton Over 50's Group during the week.

The ongoing coronavirus pandemic and subsequent lockdowns have affected the activities that the church can conduct. The changes made by the charity in response to the pandemic are detailed in section D.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.

The Trustees acknowledge the contribution of volunteers in running the church. Without their contribution very little would get done. We especially would like to recognise the efforts of those involved with pastoral care and administration.

The Trustees no longer deem it necessary to look to provide a residence for a warden as there is no need for this post. The Centre is looked after by the Deacons and is cleaned weekly by a cleaner.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

For much of the year the church was not able to meet in person, due to the national coronavirus lockdown and other restrictions. During this period services were held online instead. These included a pre-recorded teaching video and a selection of worship videos that people could use in their own homes. A Zoom communion service was held on a Sunday evening, and this was attended by around 25 people.

Later in the year, as restrictions began to lift, in-person services were restarted, however these were again suspended during the second national lockdown.

The church leadership carried out a coronavirus risk assessment to ensure that people attending a service at Crossroad were able to do so safely. People were asked to sit in family groups or bubbles, spaced appropriately from other bubbles. Hand sanitizer was made available throughout the building, and doors and windows were opened to ensure adequate ventilation. In addition, following government guidance, only the

Section D

Achievements and performance

worship leader sang during the time of worship.

The services were livestreamed to enable those who were shielding, or who did not feel comfortable attending in person, to still be a part of the life of the church.

Due to the coronavirus restrictions we were not able to operate much of our children's and youth work. The exception to this was our Youth Home Group which continued to run over Zoom.

A Zoom home group was organised during the week, and this was attended by a good number of church members.

The church has been given the use of a second property in Seaton, known as Number One, by the Trustees of a Brethren chapel. Prior to the coronavirus pandemic, Number One was used by Age UK Devon for a coffee morning on Wednesdays and a Knit and Natter session on Thursdays.

Number One is also home to Seaton Foodbank whose purpose is to give food to those who have fallen into poverty and cannot afford to buy their own food. It distributes food to those in temporary crisis and works with those who are experiencing long-term problems to enable them to get back on their feet financially. Seaton Foodbank is a ministry of Christians Together in Seaton and is run by volunteers from the local churches, including Crossroad.

Whilst Age UK Devon and other community groups stopped their meetings due to the coronavirus situation, Seaton Foodbank continued to operate from Number One after adapting their procedures to be Covid secure.

In addition to supporting a number of local and international mission organisations, the church runs a child education sponsorship scheme called ACTS (Agape Children's Trust Sponsorship) in conjunction with Agape Brethren Church, San Nicholas, in the Philippines. Over this year the number of children being sponsored remained constant at around 40 children.

The church is also involved with an initiative called Living Well. This is run by a couple that attend Crossroad, and the church administers the funds for the project. Through an online portal, Living Well provides support and resources for many hundreds of families of those affected by alcoholism.

The church runs a valuable befriending scheme called Seaton Friends In Deed, where members of the fellowship visit those in the community who are lonely or otherwise socially isolated. The beneficiaries of the scheme are referred to the church by local social services and the befrienders are DBS checked and trained before beginning their visits. We are monitoring the national and local coronavirus situation to determine when these visits can safely restart.

Section E

Financial review

Brief statement of the charity's policy on reserves

Crossroad does not have any investments but the Trustees have asked the Treasurer to keep enough money in the General account to cover three months of typical expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Crossroad Christian Centre relies entirely upon voluntary donations made by its members and the reclamation of tax through the Gift Aid scheme for its funding.



The income is sufficient to employ a Pastor for 40 hours per week, an Administrator/Catering Manager for 18 hours per week and a cleaner.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr Jonathan Paul Sibley	Mr Graham Richard Knight
Position (eg Secretary, Chair, etc)	Trustee and Pastor	Treasurer
Date	22 nd February 2022	22 nd February 2022