

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2021

CROSS-ROAD CHRISTIAN CENTRE TRUST

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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

From	Period start date			To	Period end date		
	01	May	2020		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	
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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

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Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Mr Jonathan Paul Sibley	Mr Graham Richard Knight
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Position (eg Secretary, Chair, etc)

Trustee and Pastor	Treasurer
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Date

22 nd February 2022	22 nd February 2022
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