

**CROSS-ROAD CHRISTIAN CENTRE TRUST**

**REGISTERED CHARITY No: 263912**

**ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2023**

## CROSS-ROAD CHRISTIAN CENTRE TRUST

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**CROSS-ROAD CHRISTIAN CENTRE TRUST**

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

	<b>Restricted</b>	<b>Unrestricted</b>	<b>2023 Total</b>	<b>2022 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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 Total	2022 Total
	£	£	£	£
<b>Donations, legacies and other similar receipts</b>				
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	-
	7,665	95,113	102,778	85,311
<b>Operating activities to further charity's objects</b>				
Sundry receipts and contributions	-	34	34	465
Mission appeals & donations	-	-	-	-
Youth Department sundry income	-	-	-	-
Youth trips	-	-	-	-
	-	34	34	465
<b>Investment income receipts</b>				
Bank interest	-	-	-	-
	-	-	-	-
<b>Total receipts</b>	£ 7,665	£ 95,147	£ 102,812	£ 85,776

# CROSS-ROAD CHRISTIAN CENTRE TRUST

## SUMMARY OF PAYMENTS YEAR ENDED 30 APRIL 2023

	Restricted	Unrestricted	2023 Total	2022 Total
	£	£	£	£
<b>Payments</b>				
<b>Staffing costs</b>				
Pastor's & youth leader's salaries (incl NI)	-	46,462	46,462	44,748
Training	-	518	518	50
	-	46,980	46,980	44,798
<b>Property expenses</b>				
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
<b>Grants paid</b>				
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
<b>Charitable activities</b>				
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
<b>Management &amp; Administration</b>				
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
<b>Sub-total</b>	12,084	73,401	85,485	83,405
<b>Capital expenditure</b>				
Fixed assets: equipment	-	-	-	-
: building improvements	-	-	-	-
	-	-	-	-
<b>Total payments</b>	£ 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	
	£	£	£	£
<b>Fixed Assets</b>				
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
<b>Current Assets</b>				
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>
<b>Total assets</b>		<u>£ 413,156</u>		<u>£ 398,054</u>
<b>Liabilities</b>				
Suppliers accounts & accruals		-		-
<b>Total liabilities</b>		<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.....

Date.....

Signed.....

Date.....

## **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		
<b>From</b>	<b>01</b>	<b>May</b>	<b>2022</b>	<b>To</b>	<b>30</b>	<b>April</b>	<b>2023</b>

### 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				
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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)
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## 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

<p>Summary of the objects of the charity set out in its governing document</p>	<ol style="list-style-type: none"><li>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).</li><li>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.</li><li>3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.</li></ol>
<p>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)</p>	<p>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.</p> <p>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.</p> <p>Home groups operate during the week.</p> <p>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.</p>

Additional details of objectives and activities (Optional information)

<p>You <b>may choose</b> to include further statements, where relevant, about:</p> <ul style="list-style-type: none"><li>• policy on grantmaking;</li><li>• policy programme related investment;</li><li>• contribution made by volunteers.</li></ul>	<p>As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.</p> <p>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.</p> <p>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.</p>
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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

## 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 <sup>th</sup> February 2024	27 <sup>th</sup> February 2024