

CROSSROADS CHURCH

England & Wales - Charity number 513430

Details

Other names CROSSROADS

Status Registered

Legal form Other

Registered 1983-01-19

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

Contact

Address 18 Whittingham Close
Ashington
Northumberland
NE63 8XX

Phone 01670852357

Email rogershouse109@gmail.com

Website <http://www.crossroadschurch.org.uk/>

Activities

Objects: THE ADVANCEMENT OF CHRISTIANITY (SEE DOCTRINE). THE RELIEF OF PERSONS IN NEED, HARDSHIP, OR DISTRESS OR WHO ARE AGED OR SICK. THE PROVISION OF INSTRUCTION IN THE PRINCIPLES OF THE CHRISTIAN FAITH AND THE PROVISION OF A SCHOOL OR COLLEGE FOR THE EDUCATION OF PUPILS OF ANY AGE.PRACTICAL SERVICE AND SUPPORT FOR THE LOCAL COMMUNITY AND THE PROMOTION OF LIFE SKILLS AND HEALTHY LIVING.WORK WITH CHILDREN OR YOUNG PEOPLE.ANY OTHER CHARITABLE PURPOSE

Activities: Christian Church - activities include - Sunday service, regular prayer meetings. Small ex coffee shop now run as a warm space owned and operated by the church in the centre of Ashington

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£30,418	£25,497	-	-
2024-09-30	£34,105	£21,336	-	-
2023-09-30	£33,850	£26,557	-	-
2022-09-30	£26,897	£31,094	-	-
2021-09-30	£69,057	£40,656	-	-
2020-09-30	£69,414	£61,070	-	-

Trustees

Name	Role	Appointed
Alison Dryden		2025-05-04
David Todd		2022-06-12
MICHAEL JOHN GRAHAM		2018-09-25

CROSSROADS CHURCH

England & Wales - Charity number 513430

Accounts

Crossroads Church, Ashington

Report and Unaudited Accounts

30 September 2025

**Crossroads Church, Ashington
Report and accounts
Contents**

	Page
Trustees' Annual Report	1 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9

Crossroads Church, Ashington
Trustee's Annual Report For The Year Ended 30 September 2025

The Trustees present their Annual Report and the unaudited financial statements for the year ended 30 September 2025

Objectives and Activities

The principle objectives of the Charity are the advancement of the Christian Faith and the relief of persons who are in need, hardship or distress, or who are aged or sick.

The provision of instruction in the Christian Faith at any educational establishment, and to give practical support and service to the local communities in Ashington and surrounding areas.

To promote life skills and healthy living options. To work with children and young people and promote and organise any other charitable activity which the trustees may from time to time decide.

The Charity is committed to achieving results for the public benefit and due regard is always given to this objective in all its work it undertakes in the community.

Vision

Inspiring and supporting the local community.

Vision that guides us.

We will promote our Christian aims and ideas through our engagement with people in our community

Mission Statement

To encourage the development of the Christian Faith in Church Members. To serve the local community through practical help and support.

We will achieve this:

Through teaching and pastoral support that will encourage, strengthen individuals and groups that will empower them to make and give help and support to others.

We will work in partnership with other churches.

We will work in partnership with the local authority, charity groups and educational establishments.

Our Values/Beliefs

We are committed to the values of the Christian Faith, and we have a passion to share this with others.

We believe that its message can and does make a difference to a person's life.

Summary of Main Activities

The Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

There are currently two active church elders with the third gradually taking a backstep over the year due to age and ill health after many years of valued service, along with a treasurer and Trustees. In addition the Trustees and Elders are now assisted in decision making and planning by a small team of trusted church members who meet together as a leadership forum.

Crossroads church has continued to meet each Sunday at the Maritime centre in Newbiggen by the sea and this arrangement is still working well. There has been a small increase in numbers attending regularly and from time to time we are joined by people on holiday in the village. The warm space has continued to function in Ashington opening two days a week to provide full meals and a meeting place for people in the town. Although no charge is made for the meals the generous donations of people using this means that over the year we have managed to cover the costs of running this. This is only possible due to the work of the half dozen or so volunteers who regularly freely give up their time to help out. Running the warm space is dependant on our cook being able to attend and there have been times when she hasn't been available when we have been unable to open.

Summary of Main Activities (continued)

The church supports and is involved in the local partnership of Ashington churches together with representatives of Crossroads attending and contributing to their planning meetings and events. In addition some of our members are also involved in meetings held by Newbiggen churches together.

Plans for Future Development

The Church objectives over the next year is to continue to meet together for worship prayer, teaching and support and to encourage others to join us. We continue to meet weekly for church services as well as holding a small prayer meeting one evening in most weeks. We plan to continue to offer the Warm Space resource for as long as we are able to staff this with volunteers and while we perceive this provides a much needed service to the local community.

Activities for the Public Benefit

The trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in the planning of future activities. The trustees are committed to ensuring that all its acts of worship services are available to all in the local community. No individual is excluded from playing an active part in the affairs of the Church because of race, ethnicity, gender or disability or sexuality or by geographic location unless there are restrictions on them following a DBS check for those who want to work within the children and youth department, this also applies to anyone who wants to become involved with visiting the elderly, sick or a person with a disability within the church fellowship or in the local community.

The venues that the Church rents for its Sunday services and for the mid-week meetings and for its other activities during the year are fully accessible. Its meetings are advertised on a regular basis and are promoted on the Church web site.

Achievements and Performance

The trustees would like to record their thanks to the church members for their continued generous support financially and otherwise .

Achievements and Performance (continued)

Usually ,interactive, positive services are held with modern songs and music, and those attending the service are encouraged to participate in the various meetings.

The church continues to support various missionary or aid works at home and abroad. The trustees took a conscious decision to increase this type of giving over the year both in terms of regular financial support and one off giving to identified areas of need. This has seen giving over the year almost double to £6,069. We have begun to financially support the local foodbank on a regular basis as well as helping with one off donations such as to the Myanmar crisis during the year. We will continue to look for opportunities to provide support in the future.

Financial Review

Surplus for the financial year was at a lower figure of £4,921 due partly to this increased giving.

The trustees are happy that the church continues to operate on a firm financial footing .Income from the normal church activities has shown a modest increase due to the generosity and faithful giving of the church members and although donations at the Warm Space have reduced they have still covered the operating costs of this facility.

Review of Financial Results and Reserves

The surplus/deficit for the year has been credited/debited to reserves as follows:-

	2025	2024
	£	£
Unrestricted funds	4,921	12,769
Restricted funds	-	-
Total surplus/deficit	<u>4,921</u>	<u>12,769</u>

As a result of this the total reserves at the 30th September 2025 which are to be carried forward are

General reserves	89,897	84,976
Fixed assets fund	55,000	55,000
Total reserves carried forward	<u>144,897</u>	<u>139,976</u>

Income and Expenditure

	Church 2025 £	Coffee Shop/ Warm Space 2025 £	Church 2025 £	Coffee Shop 2024 £	2024
Gross Income (& grants) less interest	20,817	8,676		19,644	13,448
Expenditure	16,162	8,482		10,679	10,159
Surplus/(Deficit)	<u>4,655</u>	<u>194</u>		<u>8,965</u>	<u>3,289</u>

The church transferred £736 from its funds (2024 £1,372) from its funds to support the Warm Space during the year

Summary of Results		2025	2024
		£	£
Church surplus		4,655	8,965
Coffee Shop deficit/surplus		194	3,289
Add:	Bank interest received	925	1,013
Other – Redundancy provision/stock revaluation		-	-
		<hr/>	<hr/>
		5,774	13,267
Less:	Governance costs	853	498
		<hr/>	<hr/>
	Net Surplus	4,921	12,769
		<hr/> <hr/>	<hr/> <hr/>
The Net Assets of the Charity as at 30 September 2025 were		<hr/> <hr/> 144,897	<hr/> <hr/> 139,976

Trustees Expenses

Expenses of £942 were paid to D Todd and £34 to A Dryden to repay expenditure.

Structure, Governance and Management

Crossroads Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

Crossroads Church is a membership organisation and is managed by appointed Elders and with other appointed Church Officials and Trustees. Regular formal management meetings are held throughout the year. The Church has its own constitution for the governance of the spiritual and moral welfare of its religious activities. The Church holds an Annual General meeting and also other regular meetings. The members receive details of the business meetings through the publishing of the minutes.

Staffing

The church is now run completely by unpaid volunteers.

Report of a Serious Incident

The trustees confirm that they have not had to report any serious incident or issue to the Charity Commission in this financial year.

The Church members responsible for safeguarding issues are Mrs C. Rogers assisted by Mr D. Bruce

Policy for Monitoring and Review

The level of reserves and the financial affairs of the Charity are monitored on a regular basis. An annual review is also undertaken to ensure that the overall level of reserves continues to meet the needs of the Charity.

Risk Strategy

The major risks to which the Church is exposed to is reviewed on a regular basis. The Trustees are aware that one of the risks is that of an ageing population which would inevitably lead to declining numbers over time. While a number of members have passed away in the last year, we are also pleased that several other couples and individuals have joined us on a regular basis. The Trustees along with the other church officials are continuing to review its policies and procedures to ensure it complies with current legislation.

Reference and Administration Details

Charity Name	Crossroads Church
Charity Number	513430
Principal Address	18 Whittingham Close Ashington Northumberland NE63 8XX
Board of Trustees	Mr J Graham D Todd A Dryden
Independent Examiner	Walsh & Co Chartered Accountants 103 Station Road Ashington Northumberland NE63 8RS
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HR

The Trustees conclude their annual report in recording their sincere thanks to the volunteers at the Warm Space, the volunteers and church officials, the worship and music teams and all other participants who have contributed to the church activities during the last financial year.

Approval

This report was approved by order of the Board of Trustees on _____ and signed on its behalf by _____

M J Graham
Trustee

D Todd
Trustee

A Dryden
Trustee

Crossroads Church, Ashington
STATEMENT OF THE TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its financial activities for that period. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.

- Make judgements and estimates that are reasonable and prudent.

- State whether applicable accounting standards have been followed.
- State whether applicable statements of recommended practice have been followed.
- Prepare the Financial Statements on the going concern basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with current legislation. 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.

Crossroads Church, Ashington

**INDEPENDENT ACCOUNTANTS REPORT TO THE TRUSTEES OF CROSSROADS CHURCH,
ASHINGTON FOR THE YEAR ENDED 30 SEPTEMBER 2025**

I report on the accounts of the Charity for the year ended 30 September 2025, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from 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 which gives 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 accounting requirements of the 2011 Act, have not been met; or

To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Walsh & Co Chartered Accountants
103 Station Road
Ashington
Northumberland
NE63 8RS

30 April 2026

**Crossroads Church, Ashington
Statement of Financial Activities
for the year ended 30 September 2025**

	Note	Unrestricted Funds £	Restricted Income Funds £	2025 £	2024 £
Incoming Resources					
Income and Endowment From:-					
Donations and legacies		29,493	-	29,493	33,092
Charitable Activities		-	-	-	-
Investments		925	-	925	1,013
Total	3	30,418	-	30,418	34,105
Charitable Activities		24,644	-	24,644	20,838
Governance Cost		853	-	853	498
Redundancy Provision/Stock Revaluation		-	-	-	-
Total	4	25,497	-	25,497	21,336
Net Income/ (expenditure)		4,921	-	4,921	12,769
Total Funds brought forward		139,976	-	139,976	127,207
Total Funds carried forward	10	144,897	-	144,897	139,976

The statement of financial activities includes all gains and losses in the year. All incoming resources expended derive from continuing activities.

**Crossroads Church, Ashington
Balance Sheet
as at 30 September 2025**

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	6	55,000	55,000
Current assets			
Stocks		300	300
Cash at bank and in hand	8	<u>90,089</u>	<u>85,150</u>
		90,389	85,450
Creditors: amounts falling due within one year			
		(492)	(474)
Net current assets		<u>89,897</u>	<u>84,976</u>
Net assets		<u>144,897</u>	<u>139,976</u>
Funds of the Charity			
Unrestricted funds		144,897	139,976
Total Funds	10	<u>144,897</u>	<u>139,976</u>

The financial statements were approved by the Board of Trustees on
signed on its behalf by:

and were

M J Graham
Trustee

The notes on pages 11 to 15 for part of these financial statements.

Crossroads Church, Ashington
Notes to the unaudited financial statements
for the year ended 30 September 2025

1 Basis of Preparation

Basis of Accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain financial assets and liabilities and properties measured at fair value through the statement of financial activities. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on the going concern basis which assumes that the Charity will continue in operational existence for the foreseeable future.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 October 2015.

2 Accounting Policies

Income

The main source of income is from Church donations and Warm Space sales with provision being made for any outstanding accounts at the end of the financial year.

Expenditure

This includes Expenses of the Charity with provision being made for any outstanding accounts at the end of the financial year.

Expenditure on items of equipment are written off in the Income and Expenditure Account in the year of purchase.

Depreciation

The Warm Space freehold and property improvements have not been depreciated as fair value has been applied.

Stocks

Stock items are valued at cost.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2025

This schedule does not form part of the statutory accounts

	2025	2024
	£	£
3 ANALYSIS OF INCOME		
Donations from church services	17,284	16,466
Gift aid reclaimed	3,533	3,178
Coffee shop sales /Warm Space donations	8,676	13,448
Bank interest	925	1,013
TOTAL INCOME	<u><u>30,418</u></u>	<u><u>34,105</u></u>

The analysis of the total resources expended is:

Ministry Cost	2,501	779
Premises Rent and Equipment	5,300	5,518
Administration	2,292	1,348
	<u><u>16,162</u></u>	<u><u>10,679</u></u>

Purchases	3,214	6,555
Premises Running Cost	4,400	1,536
Administration	618	1,768
Gifts	250	300
	<u><u>8,482</u></u>	<u><u>10,159</u></u>

Total Resources expended on charitable activities

	<u><u>24,644</u></u>	<u><u>20,838</u></u>
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The analysis of the Governance cost is:

Examiners and Legal Costs	<u><u>853</u></u>	<u><u>498</u></u>
Total unrestricted resources expended	<u><u>25,497</u></u>	<u><u>21,336</u></u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2025
This schedule does not form part of the statutory accounts

5 PAID EMPLOYEES

Disposals			
As at 30 September 2025	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>
Depreciation			
As at 1 October 2024	-	-	-
Charge for the year	-	-	-
Disposals	-	-	-
As at 30 September 2025	<u>-</u>	<u>-</u>	<u>-</u>
Net Book Value at 30 September 2025	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>

The charity owns the freehold property of the Church Coffee Shop at 4 Myrtle Street, Ashington. The gross cost was £51,900; a grant of £25,000 was received from the Coalfields Regeneration Trust leaving a net cost of £26,900. Some improvements have been carried out to the premises and the net cost to Church funds after grants received was £11,817. The net investment in property is therefore £38,717. The property was assessed in April 2018 by an independent professional valuer. The fair value of the property is estimated to be £55,000 and an appropriate adjustment has been made in the accounts. No depreciation charge is necessary.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2025
This schedule does not form part of the statutory accounts

	2025	2024
	£	£
7 Debtors		
Coffee Shop Accounts	<u>0</u>	<u>0</u>

8 CASH AT BANK

The bank balances at 30 September 2025 were as follows:

Church deposit account	38,300	37,375
Church main account	38,889	35,805
Warm Space Account	12,800	11,870
Cash in hand	<u>100</u>	<u>100</u>
	<u>90,089</u>	<u>85,150</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2025
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9 CREDITORS

Sundry Church accounts	492	474
	<u>492</u>	<u>474</u>

10 CHARITY FUNDS

Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total £
Fund Balances at 30 September 2025 are represented by:-				
Tangible Fixed Assets	55,000	-	-	55,000
Net Current Assets	<u>89,897</u>	-	-	<u>89,897</u>
Total Net Assets	<u>144,897</u>	-	-	<u>144,897</u>

11 CHARITABLE RATES RELIEF

The Charity has received the statutory 80% rates relief in respect of its freehold property at 4 Myrtle Street, Ashington.

12 CAPITAL COMMITMENTS

There were no capital commitments as at 30 September 2025

13 PENSIONS

There are no pension scheme arrangements in place as the church no longer has any employees.

14 RELATED PARTY TRANSACTIONS

There were no material transactions with related parties during the year.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2025
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15 CHARITABLE GIVING

The gifts made by the Church during the year were £6,069 (2024 £3,034)
They were made to the following:

	£
Samaritan's Purse	1600
Open Doors	600
Premier Radio	600
Overseas giving	1600
In House giving	1319
Wansbeck Foodbank	<u>350</u>
TOTAL	<u><u>6069</u></u>

16 UNLIMITED CONTROLLING PARTY

In the opinion of the trustees, although they have the legal responsibility for the safeguarding of the assets of the Charity, the ultimate control of the Charity is with the membership of the Church.

CROSSROADS CHURCH

England & Wales - Charity number 513430

Accounts

Crossroads Church, Ashington
Report and Unaudited Accounts
30 September 2024

Crossroads Church, Ashington
Report and accounts
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The provision of instruction in the Christian Faith at any educational establishment, and to give practical support and service to the local communities in Ashington and surrounding areas.

To promote life skills and healthy living options. To work with children and young people and promote and organise any other charitable activity which the trustees may from time to time decide.

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We believe that its message can and does make a difference to a person's life.

Summary of Main Activities

The Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

There are currently three Church Elders along with the Treasurer, Trustees, Pastoral Team and Administration Team who deal with the practical affairs of the Church. The additional pastoral support from the Rev. Brian Howell has gradually diminished due to age and a close family bereavement.

The year from October 2023 to September 2024 has seen the church move its base from the Salvation Army in Ashington, which has closed, and we now meet each Sunday at the Maritime Centre in Newbiggin. This was a difficult decision to make as it meant moving away from Ashington here the church has met for over fifty years, however the first year at the Maritime Centre has gone very well. People can see our church meeting take place as they pass by and we have been pleased to welcome several holiday makers over the year. In addition the move has been instrumental in several other couples and individuals joining our church and calling it their spiritual home. This has been the first full year also of operating our Warm Space cafe in the old coffee shop premises. This opens two days a week staffed solely by volunteers providing meals and a place to meet for many people in their local community. The very generous levels of donations from some of the people visiting the Warm Space means that so far there has been very little additional financial backing needed for this project from the church.

Summary of Main Activities (continued)

The Church supports an is involved with the local partnership of Churches Together in Ashington and Newbiggin.

Plans for Future Development

The Church objectives over the next year is to continue to meet together for worship prayer, teaching and support and to encourage others to join us. We continue to meet weekly for church services as well as holding a small prayer meeting one evening in most weeks. We plan to continue to offer the Warm Space resource for as long as we are able to staff this with volunteers and while we perceive this provides a much needed service to the local community.

Activities for the Public Benefit

The trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in the planning of future activities. The trustees are committed to ensuring that all its acts of worship services are available to all in the local community. No individual is excluded from playing an active part in the affairs of the Church because of race, ethnicity, gender or disability or sexuality or by geographic location unless there are restrictions on them following a DBS check for those who want to work within the children and youth department, this also applies to anyone who wants to become involved with visiting the elderly, sick or a person with a disability within the church fellowship or in the local community.

The venues that the Church rents for its Sunday services and for the mid-week meetings and for its other activities during the year are fully accessible. Its meetings are advertised on a regular basis and are promoted on the Church web site.

Achievements and Performance

The trustees would like to record their thanks to the church members for their continued generous support financially and otherwise .

Achievements and Performance (continued)

Usually ,interactive, positive services are held with modern songs and music, and those attending the service are encouraged to participate in the various meetings.

The Church continues to support various missionary or aid works at home or overseas, and during the current year it has contributed from its funds £3,034 to various organisations and cases of individual need. We will continue to look for opportunities to provide support in the future.

Financial Review

Surplus for the year £12,769.

The church continues to operate on a firm financial footing. Income from the normal church activities has shown a modest increase due to the generosity of the church members while outgoings have remained fairly steady after taking out the one off costs in the previous year of closing down the Coffee shop. The Warm Space costs have more than been covered by the kind donations of people using the service.

Review of Financial Results and Reserves

The surplus/deficit for the year has been credited/debited to reserves as follows:-

	2024	2023
	£	£
Unrestricted funds	12,769	7,293
Restricted funds	-	-
Total surplus/deficit	<u>12,769</u>	<u>7,293</u>

As a result of this the total reserves at the 30th September 2024 which are to be carried forward are

General reserves	84,976	72,207
Fixed assets fund	55,000	55,000
Total reserves carried forward	<u>139,976</u>	<u>127,207</u>

Income and Expenditure

	Church 2024 £	Coffee Shop/ Warm Space 2024 £	Church 2023 £	Coffee Shop 2023 £
Gross Income (& grants)	19,644	13,448	18,800	14,319
Expenditure	10,679	10,159	12,707	22,646
Surplus/(Deficit)	<u>8,965</u>	<u>3,289</u>	<u>6,593</u>	<u>-8,327</u>

The Church transferred £1,372 (2023 £12,563) from its funds to support the Warm Space during the year.

Summary of Results		2024	2023
		£	£
Church surplus		8,965	6,593
Coffee Shop deficit/surplus		3,289	(8,327)
Add:	Bank interest received	1,013	731
	Other – Redundancy provision/stock revaluation	-	8,746
		<u>#####</u>	<u>7,743</u>
Less:	Governance costs	498	450
	Net Surplus	<u>12,769</u>	<u>7,293</u>
The Net Assets of the Charity as at 30 September 2024 were		<u>139,976</u>	<u>127,207</u>

Trustees Expenses

Expenses of £841 were paid during the year to D Todd to repay expenditure on equipment, events and work on the church.

Structure, Governance and Management

Crossroads Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

Crossroads Church is a membership organisation and is managed by appointed Elders and with other appointed Church Officials and Trustees. Regular formal management meetings are held throughout the year. The Church has its own constitution for the governance of the spiritual and moral welfare of its religious activities. The Church holds an Annual General meeting and also other regular meetings. The members receive details of the business meetings through the publishing of the minutes.

Staffing

The church is now run completely by unpaid volunteers. We are still able to call on freelance services of the Rev. Brian Howell if required.

Report of a Serious Incident

The trustees confirm that they have not had to report any serious incident or issue to the Charity Commission in this financial year.

The Church members responsible for safeguarding issues are Mrs C. Rogers assisted by Mr D. Bruce

Policy for Monitoring and Review

The level of reserves and the financial affairs of the Charity are monitored on a regular basis. An annual review is also undertaken to ensure that the overall level of reserves continues to meet the needs of the Charity.

Risk Strategy

The major risks to which the Church is exposed to is reviewed on a regular basis. The Trustees are aware that one of the risks is that of an ageing population which would inevitably lead to declining numbers over time. While a number of members have passed away in the last year, we are also pleased that several other couples and individuals have joined us on a regular basis. The Trustees along with the other church officials are continuing to review its policies and procedures to ensure it complies with current legislation.

Reference and Administration Details

Charity Name	Crossroads Church
Charity Number	513430
Principal Address	18 Whittingham Clsoe Ashington Northumberland NE63 8XX
Board of Trustees	W G S Rogers D Todd M J Graham
Independent Examiner	Walsh & Co Chartered Accountants 103 Station Road Ashington Northumberland NE63 8RS
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HR

The Trustees conclude their annual report in recording their sincere thanks to the volunteers at the Warm Space, the volunteers and church officials, the worship and music team and all other participants who have contributed to the church activities during the last financial year.

Approval

This report was approved by order of the Board of Trustees on _____ and signed on its behalf by _____

M J Graham
Trustee

D Todd
Trustee

Crossroads Church, Ashington
STATEMENT OF THE TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its financial activities for that period. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.

- Make judgements and estimates that are reasonable and prudent.

- State whether applicable accounting standards have been followed.
- State whether applicable statements of recommended practice have been followed.
- Prepare the Financial Statements on the going concern basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with current legislation. 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.

Crossroads Church, Ashington

**INDEPENDENT ACCOUNTANTS REPORT TO THE TRUSTEES OF CROSSROADS CHURCH,
ASHINGTON FOR THE YEAR ENDED 30 SEPTEMBER 2024**

I report on the accounts of the Charity for the year ended 30 September 2024, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from 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 which gives 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 accounting requirements of the 2011 Act, have not been met; or

To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Walsh & Co Chartered Accountants
103 Station Road
Ashington
Northumberland
NE63 8RS

14 March 2025

**Crossroads Church, Ashington
Statement of Financial Activities
for the year ended 30 September 2024**

	Note	Unrestricted Funds £	Restricted Income Funds £	2024 £	2023 £
Incoming Resources					
Income and Endowment From:-					
Donations and legacies		33,092	-	33,092	32,119
Charitable Activities		-	-	-	1,000
Investments		1,013	-	1,013	731
Other		-	-	-	-
Total	3	<u>34,105</u>	<u>-</u>	<u>34,105</u>	<u>33,850</u>
Charitable Activities		20,838	-	20,838	26,107
Governance Cost		498	-	498	450
Redundancy Provision/Stock Revaluation		-	-	-	-
Total	4	<u>21,336</u>	<u>-</u>	<u>21,336</u>	<u>26,557</u>
Net Income/ (expenditure)		12,769	-	12,769	7,293
Total Funds brought forward		<u>127,207</u>	<u>-</u>	<u>127,207</u>	<u>119,914</u>
Total Funds carried forward	10	<u>139,976</u>	<u>-</u>	<u>139,976</u>	<u>127,207</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources expended derive from continuing activities.

**Crossroads Church, Ashington
Balance Sheet
as at 30 September 2024**

	Notes	2024 £	2023 £
Fixed assets			
Tangible assets	6	55,000	55,000
Current assets			
Stocks		300	300
Cash at bank and in hand	8	85,150	74,947
		<u>85,450</u>	<u>75,247</u>
Creditors: amounts falling due within one year			
		(474)	(3,040)
Net current assets		<u>84,976</u>	<u>72,207</u>
Net assets		<u>139,976</u>	<u>127,207</u>
Funds of the Charity			
Unrestricted funds		139,976	127,207
Total Funds	10	<u>139,976</u>	<u>127,207</u>

The financial statements were approved by the Board of Trustees on
signed on its behalf by:

and were

M J Graham
Trustee

The notes on pages 11 to 15 for part of these financial statements.

Crossroads Church, Ashington
Notes to the unaudited financial statements
for the year ended 30 September 2024

1 Basis of Preparation

Basis of Accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain financial assets and liabilities and properties measured at fair value through the statement of financial activities. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on the going concern basis which assumes that the Charity will continue in operational existence for the foreseeable future.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 October 2015.

2 Accounting Policies

Income

The main source of income is from Church donations and Warm Space sales with provision being made for any outstanding accounts at the end of the financial year.

Expenditure

This includes Expenses of the Charity with provision being made for any outstanding accounts at the end of the financial year.

Expenditure on items of equipment are written off in the Income and Expenditure Account in the year of purchase.

Depreciation

The Warm Space freehold and property improvements have not been depreciated as fair value has been applied.

Stocks

Stock items are valued at cost.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2024

This schedule does not form part of the statutory accounts

	2024	2023
	£	£
3 ANALYSIS OF INCOME		
Donations from church services	16,466	15,450
Gift aid reclaimed	3,178	3,350
Coffee shop sales /Warm Space donations	13,448	13,319
Bank interest	1,013	731
Other/grant support	-	1,000
TOTAL INCOME	<u><u>34,105</u></u>	<u><u>33,850</u></u>

The analysis of the total resources expended is:

Ministry Cost	779	2,633
Charity Giving	3,034	4,094
Premises Rent and Equipment	5,518	4,155
Administration	1,348	1,325
	<u>10,679</u>	<u>12,207</u>

Wages	-	12,647
Purchases	6,555	4,359
Premises Running Cost	1,536	3,729
Administration	1,768	1,911
Amendment to redundancy provision	-	8,746
Gifts	300	-
	<u>10,159</u>	<u>13,900</u>

Total Resources expended on charitable activities	<u><u>20,838</u></u>	<u><u>26,107</u></u>
---	----------------------	----------------------

The analysis of the Governance cost is:

Independent Examiner's Remuneration	<u>450</u>	<u>450</u>
Total unrestricted resources expended	<u><u>21,288</u></u>	<u><u>26,557</u></u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2024
This schedule does not form part of the statutory accounts

5 PAID EMPLOYEES

The average monthly number of employees during the year was nil.
 No employee received emoluments in excess of £60,000

6 TANGIBLE FIXED ASSETS

	Freehold Property £	2024 £	2023 £
Cost or Valuation			
As at 1 October 2023	55,000	55,000	55,000
Disposals			
As at 30 September 2024	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>
Depreciation			
As at 1 October 2023	-	-	-
Charge for the year	-	-	-
Disposals	-	-	-
As at 30 September 2024	<u>-</u>	<u>-</u>	<u>-</u>
Net Book Value at 30 September 2024	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>

The charity owns the freehold property of the Church Coffee Shop at 4 Myrtle Street, Ashington. The gross cost was £51,900; a grant of £25,000 was received from the Coalfields Regeneration Trust leaving a net cost of £26,900. Some improvements have been carried out to the premises and the net cost to Church funds after grants received was £11,817. The net investment in property is therefore £38,717. The property was assessed in April 2018 by an independent professional valuer. The fair value of the property is estimated to be £55,000 and an appropriate adjustment has been made in the accounts. No depreciation charge is necessary.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2024
This schedule does not form part of the statutory accounts

	2024	2023
	£	£
7 Debtors		
Coffee Shop Accounts	<u>0</u>	<u>0</u>

8 CASH AT BANK

The bank balances at 30 September 2024 were as follows:

Church deposit account	37,375	36,362
Church main account	35,805	28,686
Warm Space Account	11,870	9,799
Cash in hand	<u>100</u>	<u>100</u>
	<u>85,150</u>	<u>74,947</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2024
This schedule does not form part of the statutory accounts

9 CREDITORS

Sundry Warm Space accounts	-	2,590
Sundry Church accounts	474	450
Redundancy Liability	-	-
	<u>474</u>	<u>3,040</u>

10 CHARITY FUNDS

Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total £
Fund Balances at 30 September 2024 are represented by:-				
Tangible Fixed Assets	55,000	-	-	55,000
Net Current Assets	<u>84,976</u>	<u>-</u>	<u>-</u>	<u>84,976</u>
Total Net Assets	<u>139,976</u>	<u>-</u>	<u>-</u>	<u>139,976</u>

11 CHARITABLE RATES RELIEF

The Charity has received the statutory 80% rates relief in respect of its freehold property at 4 Myrtle Street, Ashington.

12 CAPITAL COMMITMENTS

There were no capital commitments as at 30 September 2024

13 PENSIONS

There are no pension scheme arrangements in place as the church no longer has any employees.

14 RELATED PARTY TRANSACTIONS

There were no material transactions with related parties during the year.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2024
This schedule does not form part of the statutory accounts

15 CHARITABLE GIVING

The gifts made by the Church during the year were £3,034 (2023 £4,094)
They were made to the following:

	£
Samaritan's Purse	600
Open Doors	600
Premier Radio	600
Overseas giving	1000
In House giving	234
TOTAL	<u>3034</u>

16 UNLIMITED CONTROLLING PARTY

In the opinion of the trustees, although they have the legal responsibility for the safeguarding of the assets of the Charity, the ultimate control of the Charity is with the membership of the Church.

CROSSROADS CHURCH

England & Wales - Charity number 513430

Accounts

Crossroads Church, Ashington
Report and Unaudited Accounts
30 September 2023

**Crossroads Church, Ashington
Report and accounts
Contents**

	Page
Trustees' Annual Report	1 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9

Crossroads Church, Ashington
Trustee's Annual Report For The Year Ended 30 September 2023

The Trustees present their Annual Report and the unaudited financial statements for the year ended 30 September 2023

Objectives and Activities

The principle objectives of the Charity are the advancement of the Christian Faith and the relief of persons who are in need, hardship or distress, or who are aged or sick.

The provision of instruction in the Christian Faith at any educational establishment, and to give practical support and service to the local communities in Ashington and surrounding areas.

To promote life skills and healthy living options. To work with children and young people and promote and organise any other charitable activity which the trustees may from time to time decide.

The Charity is committed to achieving results for the public benefit and due regard is always given to this objective in all its work it undertakes in the community.

Vision

Inspiring and supporting the local community.

Vision that guides us.

We will promote our Christian aims and ideas through our engagement with people in our community

Mission Statement

To encourage the development of the Christian Faith in Church Members. To serve the local community through practical help and support.

We will achieve this:

Through teaching and pastoral support that will encourage, strengthen individuals and groups that will empower them to make and give help and support to others.

We will work in partnership with other churches.

We will work in partnership with the local authority, charity groups and educational establishments.

Our Values/Beliefs

We are committed to the values of the Christian Faith, and we have a passion to share this with others.

We believe that its message can and does make a difference to a person's life.

Summary of Main Activities

The Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

There are currently three Church Elders along with the Treasurer, Trustees, Pastoral Team and Administration Team who deal with the practical affairs of the Church with additional pastoral support from the Rev. Brian Howell.

The year from October 2022 to September 2023 has been a continued year of change for the church. Post Covid the church has settled back into regular Sunday meetings using the Salvation Army premises in Ashington each week. Numbers attending the church have been fairly consistent although not at pre covid levels. We went into this financial year having already made the decision that Crossroads Church coffee shop couldn't continue in its present form. We continued to open two days per week until December 2022 when the shop finally closed with the redundancy of our one remaining employee. Later in the same month we reopened the shop as a Warm Space to meet the continued need in the community for somewhere to go and have a warm drink and some food. This was staffed entirely by volunteers and has continued to operate twice a week over the past year. Some small set up grants and donations by people using the service has meant the facility can continue to meet the needs of our local community while now running on a financially sustainable basis.

Summary of Main Activities (continued)

Several Church members are actively involved with voluntary work within their local community. The Church supports and is involved with the local partnership of Churches Together in Ashington and Newbiggin.

The Church has had a settled period using the Salvation Army meeting hall during the period of reporting however after this year end due to the hall closure it has been necessary to move venues again.

Plans for Future Development

The Church objectives continues to be met together for worship, prayer, teaching and support whilst encouraging others to join us. We are delighted with the way the Warm Space has gone, taking over from the coffee shop, meeting many needs in the community. This has been due in no small part to the efforts of a small but dedicated group of volunteers both from Crossroads Church and from others, headed up by Christine Rogers. We plan to continue with this in the foreseeable future.

Activities for the Public Benefit

The trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in the planning of future activities. The trustees are committed to ensuring that all its acts of worship services are available to all in the local community. No individual is excluded from playing an active part in the affairs of the Church because of race, ethnicity, gender or disability or sexuality or by geographic location unless there are restrictions on them following a DSB check for those who want to work within the children and youth department, this also applies to anyone who wants to become involved with visiting the elderly, sick or a person with a disability within the church fellowship or in the local community.

The venues that the Church rents for its Sunday services and for the mid-week meetings and for its other activities during the year are fully accessible. Its meetings are advertised on a regular basis and are promoted on the Church web site.

Achievements and Performance

The trustees would like to record their thanks to the church members for their continued generous support financially and otherwise .

Achievements and Performance (continued)

Usually, interactive, positive services are held with modern songs and music, and those attending the service are encouraged to participate in the various meetings.

The Church continues to support various missionary or aid works at home or overseas, and during the current year it has contributed from its funds £4,094 to various organisations and cases of individual need (up from £4,699 the previous year). We will continue to look for opportunities to provide support in the future.

Financial Review

Surplus for the year £7,293.

Income from the church has fallen slightly over the last year. The costs of closing down the coffee shop in December had been provided for in the previous accounts and were as anticipated. The generous donations made at the Warm Space together with no longer having an employee to pay has meant that the year end has resulted in a small surplus and this shows it is financially viable to continue with the Warm Space.

Review of Financial Results and Reserves

The surplus/deficit for the year has been credited/debited to reserves as follows:-

	2023	2022
	£	£
Unrestricted funds	7,293	-4,197
Restricted funds	-	-
Total surplus/deficit	<u>7,293</u>	<u>-4,197</u>

As a result of this the total reserves at the 30th September 2023 which are to be carried forward are

General reserves	72,207	64,914
Fixed assets fund	55,000	55,000
Total reserves carried forward	<u>127,207</u>	<u>119,914</u>

Income and Expenditure

	Church 2023 £	Coffee Shop/ Warm Space 2023 £	Church 2023 £	Coffee Shop 2022 £	2022
Gross Income (& grants)	18,800	14,319	19,559	7,232	
Expenditure	12,207	22,646	10,655	24,320	
Surplus/(Deficit)	<u>6,593</u>	<u>-8,387</u>	<u>8,904</u>	<u>-17,088</u>	

The Church transferred £12,563 from its funds to support the Coffee Shop during the year.

Summary of Results		2023	2022
		£	£
Church surplus		6,593	8,904
Coffee Shop deficit/surplus		(8,322)	(17,088)
Add:	Bank interest received	731	106
Other – Redundancy provision/stock revaluation		8,746	4,331
		<hr/>	<hr/>
Less:	Governance costs	7,743	(3,747)
		450	450
	Net Surplus	<hr/>	<hr/>
		7,293	(4,197)
		<hr/>	<hr/>
The Net Assets of the Charity as at 30 September 2022 were		<hr/>	<hr/>
		127,207	119,914

Trustees Expenses

Expenses of £330 were refunded to D Todd for items purchased during the year.

Structure, Governance and Management

Crossroads Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

Crossroads Church is a membership organisation and is managed by appointed Elders and with other appointed Church Officials and Trustees. Regular formal management meetings are held throughout the year. The Church has its own constitution for the governance of the spiritual and moral welfare of its religious activities. The Church holds an Annual General meeting and also other regular meetings. The members receive details of the business meetings through the publishing of the minutes.

Staffing

The Church employed a full-time manager and one part time catering assistants at its Coffee Shop. The part time member of staff resigned due to ill health just before the year end. As at the year end the manager was serving a twelve week redundancy period. They also retain the freelance services of the Rev B Howell for pastoral support and other ministry duties.

Report of a Serious Incident

The trustees confirm that they have not had to report any serious incident or issue to the Charity Commission in this financial year.

The Church members responsible for safeguarding issues are Mrs C. Rogers assisted by Mr D. Bruce

Policy for Monitoring and Review

The level of reserves and the financial affairs of the Charity are monitored on a regular basis. An annual review is also undertaken to ensure that the overall level of reserves continues to meet the needs of the Charity.

Risk Strategy

The major risks to which the Charity is exposed to is reviewed on a regular basis, and the Trustees are aware that with an ageing congregation, that new robust initiatives need to be put in place over the next few years to address this problem. The Trustees along with other Church officials are continuing to review its policies and procedures to ensure that they comply with current legislation. Over the last few years it has become clear that running the coffee shop in its existing form could not be sustained financially and therefore the decision was taken to close this. So far, as previously shown the Warm Space we have set up in its place has been a great success. We will continue to review the viability of this going forward.

Reference and Administration Details

Charity Name	Crossroads Church
Charity Number	513430
Principal Address	109 Front Street Newbiggin by the Sea Northumberland NE64 6AD
Board of Trustees	W G S Rogers D Todd M J Graham
Independent Examiner	Walsh & Co Chartered Accountants 103 Station Road Ashington Northumberland NE63 8RS
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HR

The Trustees conclude their Annual Report in recording their sincere thanks to the staff at the Coffee Shop, the volunteers at the Warm Space, the volunteers, the Church officials, the worship and musical teams and all other participants who have contributed to the church activities during the last financial year.

Approval

This report was approved by order of the Board of Trustees on _____ and signed on its behalf by _____

W G S Rogers
Trustee

M J Graham
Trustee

Crossroads Church, Ashington
STATEMENT OF THE TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its financial activities for that period. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed.
- State whether applicable statements of recommended practice have been followed.
- Prepare the Financial Statements on the going concern basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with current legislation. 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.

Crossroads Church, Ashington

**INDEPENDENT ACCOUNTANTS REPORT TO THE TRUSTEES OF CROSSROADS CHURCH,
ASHINGTON FOR THE YEAR ENDED 30 SEPTEMBER 2023**

I report on the accounts of the Charity for the year ended 30 September 2023, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from 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 which gives 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 accounting requirements of the 2011 Act, have not been met; or

To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Walsh & Co Chartered Accountants
103 Station Road
Ashington
Northumberland
NE63 8RS

20 May 2024

**Crossroads Church, Ashington
Statement of Financial Activities
for the year ended 30 September 2023**

	Note	Unrestricted Funds £	Restricted Income Funds £	2023 £	2022 £
Incoming Resources					
Income and Endowment From:-					
Donations and legacies		18,800	-	18,800	19,559
Charitable Activities		15,050	-	15,050	7,338
Investments		-	-	-	-
Other		-	-	-	-
Total	3	<u>33,850</u>	<u>-</u>	<u>33,850</u>	<u>26,897</u>
Resources Explained					
Expenditure on:					
Charitable Activities		34,853	-	34,853	34,975
Governance Cost		450	-	450	450
Redundancy Provision/Stock Revaluation		(8,746)	-	(8,746)	(4,331)
Total	4	<u>26,557</u>	<u>-</u>	<u>26,557</u>	<u>31,094</u>
Net Income/ (expenditure)		7,293	-	7,293	(4,197)
Reallocation of funds:					-
Total Funds brought forward		<u>119,914</u>	<u>-</u>	<u>119,914</u>	<u>124,111</u>
Total Funds carried forward	10	<u><u>127,207</u></u>	<u><u>-</u></u>	<u><u>127,207</u></u>	<u><u>119,914</u></u>

The statement of financial activities includes all gains and losses in the year. All incoming resources expended derive from continuing activities.

Crossroads Church, Ashington
Balance Sheet
as at 30 September 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	6	55,000	55,000
Investments		-	-
		<u>55,000</u>	<u>55,000</u>
Current assets			
Stocks		300	300
Cash at bank and in hand	8	<u>74,947</u>	<u>73,810</u>
		75,247	74,110
Creditors: amounts falling due within one year			
	5	(3,040)	(9,196)
Net current assets		<u>72,207</u>	<u>64,914</u>
Total assets less current liabilities		<u>127,207</u>	<u>119,914</u>
Net assets		<u>127,207</u>	<u>119,914</u>
Funds of the Charity			
Unrestricted funds		127,207	119,914
Total Funds	10	<u>127,207</u>	<u>119,914</u>

The financial statements were approved by the Board of Trustees on signed on its behalf by:

and were

W G S Rogers
Trustee

The notes on pages 11 to 15 for part of these financial statements.

Crossroads Church, Ashington
Notes to the unaudited financial statements
for the year ended 30 September 2023

1 Basis of Preparation

Basis of Accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain financial assets and liabilities and properties measured at fair value through the statement of financial activities. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on the going concern basis which assumes that the Charity will continue in operational existence for the foreseeable future.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 October 2015.

2 Accounting Policies

Income

The main source of income is from Church donations and Coffee shop sales with provision being made for any outstanding accounts at the end of the financial year. In the last year government and local government grants have supported the coffee shop finances during the covid pandemic.

Expenditure

This includes Expenses of the Charity with provision being made for any outstanding accounts at the end of the financial year.

Expenditure on items of equipment are written off in the Income and Expenditure Account in the year of purchase.

Depreciation

The Coffee Shop freehold and property improvements have not been depreciated as fair value has been applied.

Stocks

Stock items are valued at cost.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2023

This schedule does not form part of the statutory accounts

	2,023	2,022
	£	£
3 ANALYSIS OF INCOME		
Donations from church services	15,450	15,744
Gift aid reclaimed	3,350	3,815
Coffee shop sales /Warm Space donations	13,319	6,339
Bank interest	731	106
Other/grant support	1,000	893
	<u>33,850</u>	<u>26,897</u>
TOTAL INCOME	<u>33,850</u>	<u>26,897</u>
4 ANALYSIS OF EXPENDITURE		
The analysis of the total resources expended is:		
Church Running Costs		
Ministry Cost	2,633	1,490
Charity Giving	4,094	4,699
Premises Rent and Equipment	4,155	3,119
Administration	1,325	1,347
	<u>12,207</u>	<u>10,655</u>
Coffee Shop		
Wages	12,647	18,981
Purchases	4,359	428
Premises Running Cost	3,729	3,403
Administration	1,911	1,508
Amendment to redundancy provision	- 8,746	- 4,331
Stock write down	-	-
	<u>13,900</u>	<u>19,989</u>
Total Resources expended on charitable activities	<u>26,107</u>	<u>30,644</u>
The analysis of the Governance cost is:		
Independent Examiner's Remuneration	<u>450</u>	<u>450</u>
Total unrestricted resources expended	<u>26,557</u>	<u>31,094</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2023
This schedule does not form part of the statutory accounts

6 TANGIBLE FIXED ASSETS

	Freehold Property £	2023 £	2022 £
Cost or Valuation			
As at 1 October 2022	55,000	55,000	55,000
Disposals			
As at 30 September 2023	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>
Depreciation			
As at 1 October 2022	-	-	-
Charge for the year	-	-	-
Disposals	-	-	-
As at 30 September 2023	<u>-</u>	<u>-</u>	<u>-</u>
Net Book Value at 30 September 2023	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>

The charity owns the freehold property of the Church Coffee Shop at 4 Myrtle Street, Ashington. The gross cost was £51,900; a grant of £25,000 was received from the Coalfields Regeneration Trust leaving a net cost of £26,900. Some improvements have been carried out to the premises and the net cost to Church funds after grants received was £11,817. The net investment in property is therefore £38,717. The property was assessed in April 2018 by an independent professional valuer. The fair value of the property is estimated to be £55,000 and an appropriate adjustment has been made in the accounts. No depreciation charge is necessary.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2023
This schedule does not form part of the statutory accounts

	2023	2022
	£	£
7 Debtors		
Coffee Shop Accounts	<u>0</u>	<u>0</u>

8 CASH AT BANK

The bank balances at 30 September 2023 were as follows:

Church deposit account	36362	35631
Church main account	28686	35106
Coffee Shop Account	9799	2973
Cash in hand	100	100
	<u>74947</u>	<u>73810</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2023
This schedule does not form part of the statutory accounts

9 CREDITORS

Sundry Coffee Shop/ Warm Space accounts	2590	0
Sundry Church accounts	450	450
Redundancy Liability	0	8746
	<u>3040</u>	<u>9196</u>

10 CHARITY FUNDS

Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total £
Fund Balances at 30 September 2023 are represented by:-				
Tangible Fixed Assets	55000	0	0	55000
Net Current Assets	<u>72207</u>	<u>0</u>	<u>0</u>	<u>72207</u>
Total Net Assets	<u>127207</u>	<u>0</u>	<u>0</u>	<u>127207</u>

11 CHARITABLE RATES RELIEF

The Charity has received the statutory 80% rates relief in respect of its freehold property at 4 Myrtle Street, Ashington.

12 CAPITAL COMMITMENTS

There were no capital commitments as at 30 September 2023

13 PENSIONS

A workplace pension scheme with auto enrolment for eligible staff until the closure of the coffee shop and the redundancy of the last employee.

14 RELATED PARTY TRANSACTIONS

There were no material transactions with related parties during the year.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2023
This schedule does not form part of the statutory accounts

15 CHARITABLE GIVING

The gifts made by the Church during the year were £4,094 (2022 £4,699).
They were made to the following:

	£
Samaritan's Purse	600
Compassion	28
Open Doors	600
Premier Radio	600
Salvation army	400
External gifts	1000
In House Gifts	866
TOTAL	<u>4094</u>

16 UNLIMITED CONTROLLING PARTY

In the opinion of the trustees, although they have the legal responsibility for the safeguarding of the assets of the Charity, the ultimate control of the Charity is with the membership of the Church.

CROSSROADS CHURCH

England & Wales - Charity number 513430

Accounts

Crossroads Church, Ashington
Report and Unaudited Accounts
30 September 2022

Crossroads Church, Ashington
Report and accounts
Contents

	Page
Trustees' Annual Report	1 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9

Crossroads Church, Ashington
Trustee's Annual Report For The Year Ended 30 September 2022

The Trustees present their Annual Report and the unaudited financial statements for the year ended 30 September 2022

Objectives and Activities

The principle objectives of the Charity are the advancement of the Christian Faith and the relief of persons who are in need, hardship or distress, or who are aged or sick.

The provision of instruction in the Christian Faith at any educational establishment, and to give practical support and service to the local communities in Ashington and surrounding areas.

To promote life skills and healthy living options. To work with children and young people and promote and organise any other charitable activity which the trustees may from time to time decide.

The Charity is committed to achieving results for the public benefit and due regard is always given to this objective in all its work it undertakes in the community.

Vision

Inspiring and supporting the local community.

Vision that guides us.

We will promote our Christian aims and ideas through our engagement with people in our community

Mission Statement

To encourage the development of the Christian Faith in Church Members. To serve the local community through practical help and support.

We will achieve this:

Through teaching and pastoral support that will encourage, strengthen individuals and groups that will empower them to make and give help and support to others.

We will work in partnership with other churches.

We will work in partnership with the local authority, charity groups and educational establishments.

Our Values/Beliefs

We are committed to the values of the Christian Faith, and we have a passion to share this with others.

We believe that its message can and does make a difference to a person's life.

Summary of Main Activities

The Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

There are currently three Church Elders along with the Treasurer, Trustees, Pastoral Team and Administration Team who deal with the practical affairs of the Church with additional pastoral support from the Rev. Brian Howell.

The year from October 2021 to September 2022 has seen the church gradually getting back to some sort of normality following the huge disruption during the previous year and a half due to the Covid pandemic. From September 2021 we began to meet face to face as a church again although some of our members only gradually felt confident to come together after several more months. Unfortunately a number of our congregation haven't re-established this into their normal routine so overall the numbers meeting together have not recovered to their pre Covid levels. The last financial year continued to see substantial disruption to our coffee shop operation. The reopening of the shop was delayed due to the long term illness of the coffee shop manager for more than half a year while the other paid member of staff was also on long term sick and was unable to return to work. She eventually handed in her notice in the summer of 2022. In March 2022 the coffee shop reopened two days a week staffed by volunteers. When the manager returned three months later on recuperative hours it became clear that we would be unable to continue to operate the coffee shop as a viable business. .

Summary of Main Activities (continued)

As at the year end the decision had been taken to close the shop by the elders and trustees in its present format with consideration as to how the facility could be used in the future to benefit the community in a less costly way to the church. At the year end the manager was therefore working her twelve week notice period with the shop opening two days a week prior to its planned closure in December 2022.

Several Church members are actively involved with voluntary work within their local community. The Church supports and is involved with the local partnership of Churches Together in Ashington and Newbiggin.

Due to delays in being able to access our previous meeting venues after Covid an approach was made to The Salvation Army in Ashington and they have kindly allowed us to hire their church buildings both for our Sunday morning services and midweek meetings. This arrangement has worked well and we have no plans to change this for the time being.

Plans for Future Development

The Church objectives over the next year is to continue to meet together for worship, prayer, teaching and support and to encourage others to join us. The plan for the coffee shop premises is to provide a community resource as a warm space providing a sociable warm place with free food and drinks for people to use and access over the coming months. This will be reviewed on a regular basis to see if we are meeting the needs of the community in a relevant way.

Activities for the Public Benefit

The trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in the planning of future activities. The trustees are committed to ensuring that all its acts of worship services are available to all in the local community. No individual is excluded from playing an active part in the affairs of the Church because of race, ethnicity, gender or disability or sexuality or by geographic location unless there are restrictions on them following a DSB check for those who want to work within the children and youth department, this also applies to anyone who wants to become involved with visiting the elderly, sick or a person with a disability within the church fellowship or in the local community.

The venues that the Church rents for its Sunday services and for the mid-week meetings and for its other activities during the year are fully accessible. Its meetings are advertised on a regular basis and are promoted on the Church web site.

Achievements and Performance

The trustees would like to record their thanks to the church members for their continued generous support financially and otherwise .

Achievements and Performance (continued)

Usually ,interactive, positive services are held with modern songs and music, and those attending the service are encouraged to participate in the various meetings.

The Church continues to support various missionary or aid works at home or overseas, and during the current year it has contributed from its funds £4,699 to various organisations and cases of individual need (up from £3,236 the previous year). The amount of giving has been increased and we have been pleased to do this to help particularly at this time of real financial hardship for many people. We will continue to look for opportunities to provide support in the future.

Financial Review

Deficit for the year £4,197.

The overall financial environment has been vastly different this year to the previous year when the church made an exceptional surplus of £28,401. That was driven by the church having minimal operating costs when we didn't meet together at all in the year due to Covid while the church members continued to give financially and due to the levels of grants and furlough support provided by the government during this period. This year the income of the church has reduced reflecting a smaller congregation and the previously documented difficulties with the coffee shop not opening but still incurring staff and running costs resulted in the overall deficit of £4,197. We anticipate the cost of planned redundancy payment to the shop manager will lead to a deficit in the next year however provision for this has already been made in the church accounts.

Review of Financial Results and Reserves

The surplus/deficit for the year has been credited/debited to reserves as follows:-

	2022	2021
	£	£
Unrestricted funds	-4,197	28,401
Restricted funds	-	-
Total surplus/deficit	<u>-4,197</u>	<u>28,401</u>

As a result of this the total reserves at the 30th September 2022 which are to be carried forward are

General reserves	64,914	69,111
Fixed assets fund	55,000	55,000
Total reserves carried forward	<u>119,914</u>	<u>124,111</u>

Income and Expenditure

	Church 2022 £	Coffee Shop 2022 £	Church 2021 £	Coffee Shop 2021 £
Gross Income (& grants)	19,559	7,232	25,149	43,908
Expenditure	10,655	24,320	5,535	32,631
Surplus/(Deficit)	<u>8,904</u>	<u>-17,088</u>	<u>19,614</u>	<u>11,277</u>

The Church transferred £1,206 (2021 £2,264) from its funds to support the Coffee Shop during the year.

Summary of Results		2022	2021
		£	£
Church surplus		8,904	19,614
Coffee Shop deficit/surplus		(17,088)	11,277
Add:	Bank interest received	106	-
Other – Redundancy provision/stock revaluation		4,331	(2,040)
		<u>(3,747)</u>	<u>28,851</u>
Less:	Governance costs	450	450
	Net Surplus	<u>(4,197)</u>	<u>28,401</u>
The Net Assets of the Charity as at 30 September 2022 were		<u>119,914</u>	<u>124,111</u>

Trustees Expenses

No Trustees were reimbursed expenses incurred in their roles as Trustee or as Church Elder.

Structure, Governance and Management

Crossroads Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

Crossroads Church is a membership organisation and is managed by appointed Elders and with other appointed Church Officials and Trustees. Regular formal management meetings are held throughout the year. The Church has its own constitution for the governance of the spiritual and moral welfare of its religious activities. The Church holds an Annual General meeting and also other regular meetings. The members receive details of the business meetings through the publishing of the minutes.

Staffing

The Church employed a full-time manager and one part time catering assistants at its Coffee Shop. The part time member of staff resigned due to ill health just before the year end. As at the year end the manager was serving a twelve week redundancy period. They also retain the freelance services of the Rev B Howell for pastoral support and other ministry duties.

Report of a Serious Incident

The trustees confirm that they have not had to report any serious incident or issue to the Charity Commission in this financial year.

The Church members responsible for safeguarding issues are Mrs C. Rogers assisted by Mr D. Bruce

Policy for Monitoring and Review

The level of reserves and the financial affairs of the Charity are monitored on a regular basis. An annual review is also undertaken to ensure that the overall level of reserves continues to meet the needs of the Charity.

Risk Strategy

The major risks to which the Charity is exposed to is reviewed on a regular basis, and the Trustees are aware that with an ageing congregation, that new robust initiatives need to be put in place over the next few years to address this problem. The Trustees along with other Church officials are continuing to review its policies and procedures to ensure that they comply with current legislation. As rules were relaxed after the Covid pandemic regarding meeting together the church meetings were able to recommence in September 2021. Some members were reluctant to meet up for many months after that and it is fair to say that a proportion of the usual congregation didn't resume meeting regularly again. With the coffee shop the part time staff member remained unable to return to work due to ill health and finally resigned in the summer of 2022. The full time shop manager was also unable to work due to illness for the more than 6 months of the current year and as a result the coffee shop had to remain closed for 6 months. In March 2022 it started to open 2 days a week run by volunteers. When the manager returned on recuperative hours the shop still opened 2 and then 3 days a week. It has become clear that with a greatly reduced turnover it would no longer be financially viable for the church to open the shop in its current form.

As at the end of the year the manager was serving a twelve week redundancy period with the shop during this period continuing to be open two days per week.

Reference and Administration Details

Charity Name	Crossroads Church
Charity Number	513430
Principal Address	109 Front Street Newbiggin by the Sea Northumberland NE64 6AD
Board of Trustees	W G S Rogers D Todd (replacing V Addison) M J Graham
Independent Examiner	Walsh & Co Chartered Accountants 103 Station Road Ashington Northumberland NE63 8RS
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HR

The Trustees conclude their Annual Report in recording their sincere thanks to the staff at the Coffee Shop, the volunteers, the Church officials, the worship and musical teams and all other participants who have contributed to the church activities during the last financial year.

Approval

This report was approved by order of the Board of Trustees on _____ and signed on its behalf by _____

W G S Rogers
Trustee

M J Graham
Trustee

Crossroads Church, Ashington
STATEMENT OF THE TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its financial activities for that period. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed.
- State whether applicable statements of recommended practice have been followed.
- Prepare the Financial Statements on the going concern basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with current legislation. 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.

Crossroads Church, Ashington

**INDEPENDENT ACCOUNTANTS REPORT TO THE TRUSTEES OF CROSSROADS CHURCH,
ASHINGTON FOR THE YEAR ENDED 30 SEPTEMBER 2021**

I report on the accounts of the Charity for the year ended 30 September 2021, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from 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 which gives 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 accounting requirements of the 2011 Act, have not been met; or

To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Walsh & Co Chartered Accountants
103 Station Road
Ashington
Northumberland
NE63 8RS

Tuesday, May 16, 2023

**Crossroads Church, Ashington
Statement of Financial Activities
for the year ended 30 September 2022**

	Note	Unrestricted Funds £	Restricted Income Funds £	2021 Total Funds £	2020 Total Funds £
Incoming Resources					
Income and Endowment From:-					
Donations and legacies		19,559	-	19,559	25,149
Charitable Activities		7,338	-	7,338	43,908
Total	3	<u>26,897</u>	<u>-</u>	<u>26,897</u>	<u>69,057</u>
Charitable Activities		34,975	-	34,975	38,166
Governance Cost		450	-	450	450
Redundancy Provision/Stock Revaluation		<u>(4,331)</u>	<u>-</u>	<u>(4,331)</u>	<u>2,040</u>
Total	4	31,094	-	31,094	40,656
Net Income/ (expenditure)		(4,197)	-	(4,197)	28,401
Total Funds brought forward		<u>124,111</u>	<u>-</u>	<u>95,710</u>	<u>95,710</u>
Total Funds carried forward	10	<u><u>119,914</u></u>	<u><u>-</u></u>	<u><u>91,513</u></u>	<u><u>124,111</u></u>

The statement of financial activities includes all gains and losses in the year. All incoming resources expended derive from continuing activities.

**Crossroads Church, Ashington
Balance Sheet
as at 30 September 2022**

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	6	55,000 <u>55,000</u>	55,000 <u>55,000</u>
Current assets			
Stocks		300	300
Debtors		-	177
Cash at bank and in hand	8	73,810 <u>74,110</u>	82,295 <u>82,772</u>
Creditors: amounts falling due within one year			
		(9,196)	(13,661)
Net current assets		<u>64,914</u>	<u>69,111</u>
Total assets less current liabilities		<u>119,914</u>	<u>124,111</u>
Net assets		<u>119,914</u>	<u>124,111</u>
Funds of the Charity			
Unrestricted funds		119,914	124,111
Total Funds	10	<u>119,914</u>	<u>124,111</u>

The financial statements were approved by the Board of Trustees on signed on its behalf by:

and were

W G S Rogers
Trustee

The notes on pages 11 to 15 for part of these financial statements.

Crossroads Church, Ashington
Notes to the unaudited financial statements
for the year ended 30 September 2022

1 Basis of Preparation

Basis of Accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain financial assets and liabilities and properties measured at fair value through the statement of financial activities. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on the going concern basis which assumes that the Charity will continue in operational existence for the foreseeable future.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 October 2015.

2 Accounting Policies

Income

The main source of income is from Church donations and Coffee shop sales with provision being made for any outstanding accounts at the end of the financial year. In the last year government and local government grants have supported the coffee shop finances during the covid pandemic.

Expenditure

This includes Expenses of the Charity with provision being made for any outstanding accounts at the end of the financial year.

Expenditure on items of equipment are written off in the Income and Expenditure Account in the year of purchase.

Depreciation

The Coffee Shop freehold and property improvements have not been depreciated as fair value has been applied.

Stocks

Stock items are valued at cost.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2022

This schedule does not form part of the statutory accounts

	2,022	2,021
	£	£
3 ANALYSIS OF INCOME		
Gift aid reclaimed	3,815	3,807
Coffee shop sales	6,339	7,946
Bank interest	106	-
Other/grant support	893	35,962
TOTAL INCOME	<u>26,897</u>	<u>69,057</u>

The analysis of the total resources expended is:

Ministry Cost	1,490	1,199
Premises Rent and Equipment	3,119	-
Administration	1,347	1,100
	<u>10,655</u>	<u>5,535</u>
Wages	18,981	26,523
Purchases	428	787
Premises Running Cost	3,403	3,528
Administration	1,508	1,793
Amendment to redundancy provision	- 4,331	1,040
Stock write down	-	1,000
	<u>19,989</u>	<u>34,671</u>
Total Resources expended on charitable activities	<u>30,644</u>	<u>40,206</u>
The analysis of the Governance cost is:		
Independent Examiner's Remuneration	<u>450</u>	<u>450</u>
Total unrestricted resources expended	<u>31,094</u>	<u>40,656</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2022
This schedule does not form part of the statutory accounts

Disposals			
As at 30 September 2022	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>
Depreciation			
As at 1 October 2021	-	-	-
Charge for the year	-	-	-
Disposals	-	-	-
As at 30 September 2022	<u>-</u>	<u>-</u>	<u>-</u>
Net Book Value at 30 September 2022	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>

The charity owns the freehold property of the Church Coffee Shop at 4 Myrtle Street, Ashington. The gross cost was £51,900; a grant of £25,000 was received from the Coalfields Regeneration Trust leaving a net cost of £26,900. Some improvements have been carried out to the premises and the net cost to Church funds after grants received was £11,817. The net investment in property is therefore £38,717. The property was assessed in April 2018 by an independent professional valuer. The fair value of the property is estimated to be £55,000 and an appropriate adjustment has been made in the accounts. No depreciation charge is necessary.

	2022	2021
	£	£
7 Debtors		
Coffee Shop Accounts	<u>0</u>	<u>177</u>

8 CASH AT BANK

The bank balances at 30 September 2022 were as follows:

Church deposit account	35631	35525
Church main account	35106	27858
Coffee Shop Account	2973	18812
Cash in hand	100	100
	<u>73810</u>	<u>82295</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2022
This schedule does not form part of the statutory accounts

9 CREDITORS

Sundry Coffee Shop accounts	0	134
Sundry Church accounts	450	450
Redundancy Liability	8746	13077
	<u>9196</u>	<u>13661</u>

10 CHARITY FUNDS

Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total £
Fund Balances at 30 September 2022 are represented by:-				
Tangible Fixed Assets	55000	0	0	55000
Net Current Assets	<u>64914</u>	<u>0</u>	<u>0</u>	<u>64914</u>
Total Net Assets	<u>119914</u>	<u>0</u>	<u>0</u>	<u>119914</u>

11 CHARITABLE RATES RELIEF

The Charity has received the statutory 80% rates relief in respect of its freehold property at 4 Myrtle Street, Ashington.

12 CAPITAL COMMITMENTS

There were no capital commitments as at 30 September 2022

13 PENSIONS

A workplace pension scheme with auto enrolment is now in operation for eligible staff.

14 RELATED PARTY TRANSACTIONS

There were no material transactions with related parties during the year.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2022
This schedule does not form part of the statutory accounts

15 CHARITABLE GIVING

The gifts made by the Church during the year were £4,699 (2021 £3,236).

They were made to the following:

	£
Samaritan's Purse	600
Compassion	336
Open Doors	600
Premier Radio	600
Salvation army	400
External gifts	800
In House Gifts	863
Wansbeck Food bank	500
TOTAL	<u>4699</u>

16 UNLIMITED CONTROLLING PARTY

In the opinion of the trustees, although they have the legal responsibility for the safeguarding of the assets of the Charity, the ultimate control of the Charity is with the membership of the Church.

CROSSROADS CHURCH

England & Wales - Charity number 513430

Accounts

Crossroads Church, Ashington

Report and Unaudited Accounts

30 September 2021

Crossroads Church, Ashington
Report and accounts
Contents

	Page
Trustees' Annual Report	1 to 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the accounts	10 to 14

Crossroads Church, Ashington
Trustee's Annual Report For The Year Ended 30 September 2021

The Trustees present their Annual Report and the unaudited financial statements for the year ended 30 September 2021.

Objectives and Activities

The principle objectives of the Charity are the advancement of the Christian Faith and the relief of persons who are in need, hardship or distress, or who are aged or sick.

The provision of instruction in the Christian Faith at any educational establishment, and to give practical support and service to the local communities in Ashington and surrounding areas.

To promote life skills and healthy living options. To work with children and young people and promote and organise any other charitable activity which the trustees may from time to time decide.

The Charity is committed to achieving results for the public benefit and due regard is always given to this objective in all its work it undertakes in the community.

Vision

Inspiring and supporting the local community.

Vision that guides us.

We will promote our Christian aims and ideas through our engagement with people in our community

Mission Statement

To encourage the development of the Christian Faith in Church Members. To serve the local community through practical help and support.

We will achieve this:

Through teaching and pastoral support that will encourage, strengthen individuals and groups that will empower them to make and give help and support to others.

We will work in partnership with other churches.

We will work in partnership with the local authority, charity groups and educational establishments.

Our Values/Beliefs

We are committed to the values of the Christian Faith, and we have a passion to share this with others.

We believe that its message can and does make a difference to a person's life.

Summary of Main Activities

The Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

There are currently three Church Elders along with the Treasurer, Trustees, Pastoral Team and Administration Team who deal with the practical affairs of the Church with additional pastoral support from the Rev. Brian Howell.

During the course of the financial year the church has seen a massive level of disruption due to the ongoing Covid epidemic which meant that no face to face services were held from October 2020 until early September 2021 when we began to meet again. Both our normal Sunday services and midweek services had to be suspended during this period. The operation of the church run coffee shop saw similar disruption. We were able to reopen on a restricted hours basis during the summer months of June to August after making adjustments so that we could operate in a Covid secure manner, however this then had to close for the time being due to the long term sickness of both paid staff members.

Summary of Main Activities (continued)

The shop is normally open to the general public with many people being served during the week in a non-threatening safe environment at its premises at 4 Myrtle Street, Ashington. The shop employed 2 paid staff during the year, supported by the government furlough scheme with wages being topped up to 100% as a goodwill gesture for most of this time. Remaining tips of around £300 were distributed to charity which brings the total raised over the last 15 years to around £23,000. This was hugely disrupted in the last year by the very short time the coffee shop was able to be open. All their gratuities continue to be given to charity.

Several Church members are actively involved with voluntary work within their local community. The Church supports and is involved with the local partnership of Churches Together in Ashington and Newbiggin. The pastoral support to members and to others from Rev Howell is invaluable. The Rev Howell has had to discontinue going into schools for the time being to take assemblies. The main methods of communication between church leaders and members has been by Whatsapp and Facebook posts as well as Zoom meetings and training sessions with smaller groups meeting online regularly to hold communion services.

Due to delays in being able to access our previous meeting venues an approach was made to The Salvation Army in Ashington and they have kindly allowed us to hire their church buildings both for our Sunday morning services and midweek meetings.

In addition a number of 'online bridge' events have been posted with topical local and national/international items being highlighted in professionally produced format for the benefit of the church members and the wider community. The aim of the church bridge events generally is to provide a none threatening occasion for church members and those outside the church, both from other churches and none church backgrounds to get together usually with food and music while being presented with an element of the Christian message. For the time being an online presentation has had to be used instead.

Plans for Future Development

The Church objectives over the next two years will be to safely negotiate a return to normality with the coffee shop restarting as soon as staff can return to work or alternatives found. We aim to develop the new Bridge Meetings venture, and to continue to develop our activities with Church members and to increase our awareness of who we are in the community. We want to continue the use of our premises at 4 Myrtle Street, Ashington for other activities. We also want to increase the working together in partnership with other Churches or groups in the area. An immediate challenge is to resolve the coffee shop staffing situation. Prior to the first lockdown we had allowed the coffee shop staffing to reduce from 3 to 2 in an attempt to reduce the level of subsidy needed to sustain this community venture. The support of government and local government grants as well as HMRC furlough payments has meant that the coffee shop deficit has been replaced by a surplus this financial year.

Activities for the Public Benefit

The trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in the planning of future activities. The trustees are committed to ensuring that all its acts of worship services are available to all in the local community. No individual is excluded from playing an active part in the affairs of the Church because of race, ethnicity, gender or disability or sexuality or by geographic location unless there are restrictions on them following a DSB check for those who want to work within the children and youth department, this also applies to anyone who wants to become involved with visiting the elderly, sick or a person with a disability within the church fellowship or in the local community.

The venues that the Church rents for its Sunday services and for the mid-week meetings and for its other activities during the year are fully accessible. Its meetings are advertised on a regular basis and are promoted on the Church web site.

Achievements and Performance

The trustees would like to record their thanks to the church members for their continued generous support financially and otherwise in a very difficult time when face to face contact has been so restricted.

Achievements and Performance (continued)

Usually ,interactive, positive services are held with modern songs and music, and those attending the service are encouraged to participate in the various meetings. We are pleased that this has been able to start again from September 2021 although previous attendance levels have been lower due to a number of people continuing to avoid face to face contact as much as possible.

The Church continues to support various missionary or aid works at home or overseas, and during the current year it has contributed from its funds £3,236 to various organisations and cases of individual need (up from £2,373 the previous year).

Financial Review

Surplus for the year

The current year's surplus of £28,401 is largely due to the unique circumstances of last year when much of our day to day activities in the church and coffee shop have had to be suspended. The income of the church has continued almost unchanged due to the faithful giving of our members while there have been much less outgoings in terms of hall hire, speakers fees etc. In addition, the support grants available to the coffee shop have meant that the business has survived and is ready to restart as soon as staffing permits. We have also taken the opportunity to attend to a number of much needed repairs and refurbishments to the coffee shop during this period of closure.

The Church continues its financial support of its Coffee Shop as it considers this to be a vital part of having a visible presence in the community and in the main shopping thoroughfare in Ashington. No doubt it will be necessary to change some ways of working when we see how things settle down after the pandemic.

Review of Financial Results and Reserves

The surplus/deficit for the year has been credited/debited to reserves as follows:-

	2021	2020
	£	£
Unrestricted funds	28,401	8,344
Restricted funds	-	-
Total surplus/deficit	<u>28,401</u>	<u>8,344</u>

As a result of this the total reserves at the 30th September 2021 which are to be carried forward are

General reserves	69,111	40,710
Fixed assets fund	55,000	55,000
Total reserves carried forward	<u>124,111</u>	<u>95,710</u>

Income and Expenditure

	Church 2021 £	Coffee Shop 2021 £	Church 2020 £	Coffee Shop 2020 £
Gross Income (& grants)	25,149	43,908	24,783	44,530
Expenditure	5,535	32,631	10,766	46,917
Surplus/(Deficit)	<u>19,614</u>	<u>11,277</u>	<u>14,017</u>	<u>-2,387</u>

The Church transferred £2,264 (2020 £7,486) from its funds to support the Coffee Shop during the year.

Summary of Results		2021	2020
		£	£
Church surplus		19,614	14,017
Coffee Shop deficit/surplus		11,277	-2,387
Add:	Bank interest received	0	101
Other – Redundancy provision/stock revaluation		-2,040	-2,937
		<u>28,851</u>	<u>8,794</u>
Less:	Governance costs	450	450
	Net Surplus	<u>28,401</u>	<u>8,344</u>
The Net Assets of the Charity as at 30 September 2021 were		<u>124,111</u>	<u>95,710</u>

Trustees Expenses

No Trustees were reimbursed expenses incurred in their roles as Trustee or as Church Elder.

Structure, Governance and Management

Crossroads Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

Crossroads Church is a membership organisation and is managed by appointed Elders and with other appointed Church Officials and Trustees. Regular formal management meetings are held throughout the year. The Church has its own constitution for the governance of the spiritual and moral welfare of its religious activities. The Church holds an Annual General meeting and also other regular meetings. The members receive details of the business meetings through the publishing of the minutes.

Staffing

The Church employs a full-time manager and one part time catering assistants at its Coffee Shop. They also retain the freelance services of the Rev B Howell for pastoral support and other ministry duties.

Report of a Serious Incident

The trustees confirm that they have not had to report any serious incident or issue to the Charity Commission in this financial year.

The Church members responsible for safeguarding issues are Mrs C. Rogers assisted by Mr D. Bruce

Policy for Monitoring and Review

The level of reserves and the financial affairs of the Charity are monitored on a regular basis. An annual review is also undertaken to ensure that the overall level of reserves continues to meet the needs of the Charity.

Risk Strategy

The major risks to which the Charity is exposed to is reviewed on a regular basis, and the Trustees are aware that with an ageing congregation, that new robust initiatives need to be put in place over the next few years to address this problem. The Trustees along with other Church officials are continuing to review its policies and procedures to ensure that they comply with current legislation. There is also the risks caused by the covid 19 pandemic preventing us as a church and as the coffee shop from pursuing our normal routines and practices and we will continue to follow government guidance on when and how we can safely resume activities. In addition, the long term sickness of both coffee shop employees will pose a risk to its continued viability as a business.

Reference and Administration Details

Charity Name	Crossroads Church
Charity Number	513430
Principal Address	109 Front Street Newbiggin by the Sea Northumberland NE64 6AD
Board of Trustees	W G S Rogers V Addison M J Graham
Independent Examiner	Walsh & Co Chartered Accountants 103 Station Road Ashington Northumberland NE63 8RS
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HR

The Trustees conclude their Annual Report in recording their sincere thanks to the staff at the Coffee Shop, the volunteers, the Church officials, the worship and musical teams and all other participants who have contributed to the church activities during the last financial year.

Approval

This report was approved by order of the Board of Trustees on _____ and signed on its behalf by _____

W G S Rogers
Trustee

M J Graham
Trustee

Crossroads Church, Ashington
STATEMENT OF THE TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its financial activities for that period. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.

- Make judgements and estimates that are reasonable and prudent.

- State whether applicable accounting standards have been followed.
- State whether applicable statements of recommended practice have been followed.
- Prepare the Financial Statements on the going concern basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with current legislation. 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.

Crossroads Church, Ashington

**INDEPENDENT ACCOUNTANTS REPORT TO THE TRUSTEES OF CROSSROADS CHURCH,
ASHINGTON FOR THE YEAR ENDED 30 SEPTEMBER 2021**

I report on the accounts of the Charity for the year ended 30 September 2021, which are set out on pages 9 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(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. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from 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 which gives 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 accounting requirements of the 2011 Act, have not been met; or

To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Walsh & Co Chartered Accountants
103 Station Road
Ashington
Northumberland
NE63 8RS

20 April 2022

**Crossroads Church, Ashington
Statement of Financial Activities
for the year ended 30 September 2021**

	Note	Unrestricted Funds £	Restricted Income Funds £	2021 Total Funds £	2020 Total Funds £
Incoming Resources					
Income and Endowment From:-					
Donations and legacies		25,149	-	25,149	24,783
Charitable Activities		43,908	-	43,908	44,530
Investments		-	-	-	101
Total	3	<u>69,057</u>	<u>-</u>	<u>69,057</u>	<u>69,414</u>
Charitable Activities		38,166	-	38,166	57,683
Governance Cost		450	-	450	450
Redundancy Provision/Stock Revaluation		2,040	-	2,040	2,937
Total	4	40,656	-	40,656	61,070
Net Income/ (expenditure)		28,401	-	28,401	8,344
Total Funds brought forward		<u>95,710</u>	<u>-</u>	<u>95,710</u>	<u>87,366</u>
Total Funds carried forward	10	<u><u>124,111</u></u>	<u><u>-</u></u>	<u><u>124,111</u></u>	<u><u>95,710</u></u>

The statement of financial activities includes all gains and losses in the year. All incoming resources expended derive from continuing activities.

**Crossroads Church, Ashington
Balance Sheet
as at 30 September 2021**

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	6	55,000	55,000
Current assets			
Stocks		300	1,300
Debtors		177	342
Cash at bank and in hand	8	82,295	52,281
		<u>82,772</u>	<u>53,923</u>
Creditors: amounts falling due within one year			
		(13,661)	(13,213)
Net current assets		<u>69,111</u>	<u>40,710</u>
Net assets		<u>124,111</u>	<u>95,710</u>
Funds of the Charity			
Unrestricted funds		124,111	95,710
Total Funds	10	<u>124,111</u>	<u>95,710</u>

The financial statements were approved by the Board of Trustees on signed on its behalf by:

and were

W G S Rogers
Trustee

The notes on pages 11 to 15 for part of these financial statements.

Crossroads Church, Ashington
Notes to the unaudited financial statements
for the year ended 30 September 2021

1 Basis of Preparation

Basis of Accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain financial assets and liabilities and properties measured at fair value through the statement of financial activities. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on the going concern basis which assumes that the Charity will continue in operational existence for the foreseeable future.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 October 2015.

2 Accounting Policies

Income

The main source of income is from Church donations and Coffee shop sales with provision being made for any outstanding accounts at the end of the financial year. In the last year government and local government grants have supported the coffee shop finances during the covid pandemic.

Expenditure

This includes Expenses of the Charity with provision being made for any outstanding accounts at the end of the financial year.

Expenditure on items of equipment are written off in the Income and Expenditure Account in the year of purchase.

Depreciation

The Coffee Shop freehold and property improvements have not been depreciated as fair value has been applied.

Stocks

Stock items are valued at cost.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2021

This schedule does not form part of the statutory accounts

	2021	2020
	£	£
3 ANALYSIS OF INCOME		
Donations from church services	21,342	21,270
Gift aid reclaimed	3,807	3,513
Coffee shop sales	7,946	24,213
Bank interest	-	101
Other/grant support	35,962	20,317
	<u>69,057</u>	<u>69,414</u>
TOTAL INCOME	<u><u>69,057</u></u>	<u><u>69,414</u></u>

4 ANALYSIS OF EXPENDITURE

The analysis of the total resources expended is:

Church Running Costs		
Ministry Cost	1,199	3,629
Charity Giving	3,236	2,373
Premises Rent and Equipment	-	3,264
Administration	1,100	1,500
	<u>5,535</u>	<u>10,766</u>

Coffee Shop

Wages	26,523	32,734
Purchases	787	6,907
Premises Running Cost	3,528	4,964
Administration	1,793	2,312
Amendment to redundancy provision	1,040	2,937
Stock write down	1,000	-
	<u>34,671</u>	<u>49,854</u>
Total Resources expended on charitable activities	<u><u>40,206</u></u>	<u><u>60,620</u></u>

The analysis of the Governance cost is:

Independent Examiner's Remuneration	450	450
Total unrestricted resources expended	<u><u>40,656</u></u>	<u><u>61,070</u></u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2021
This schedule does not form part of the statutory accounts

5 PAID EMPLOYEES

The average monthly number of employees during the year was three.
 No employee received emoluments in excess of £60,000.

6 TANGIBLE FIXED ASSETS

	Freehold Property £	Total 2021 £	Total 2020 £
Cost or Valuation			
As at 1 October 2020	55,000	55,000	55,000
Disposals			
As at 30 September 2021	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>
Depreciation			
As at 1 October 2020	-	-	-
Charge for the year	-	-	-
Disposals	-	-	-
As at 30 September 2021	<u>-</u>	<u>-</u>	<u>-</u>
Net Book Value at 30 September 2021	<u>55,000</u>	<u>55,000</u>	<u>55,000</u>

The charity owns the freehold property of the Church Coffee Shop at 4 Myrtle Street, Ashington. The gross cost was £51,900; a grant of £25,000 was received from the Coalfields Regeneration Trust leaving a net cost of £26,900. Some improvements have been carried out to the premises and the net cost to Church funds after grants received was £11,817. The net investment in property is therefore £38,717. The property was assessed in April 2018 by an independent professional valuer. The fair value of the property is estimated to be £55,000 and an appropriate adjustment has been made in the accounts. No depreciation charge is necessary.

	2021 £	2020 £
7 Debtors		
Coffee Shop Accounts	<u>177</u>	<u>342</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2021
This schedule does not form part of the statutory accounts

8 CASH AT BANK

The bank balances at 30 September 2021 were as follows:

Church deposit account	35525	35525
Church main account	27858	10958
Coffee Shop Account	18812	5698
Cash in hand	100	100
	<u>82295</u>	<u>52281</u>

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2021
This schedule does not form part of the statutory accounts

9 CREDITORS

Sundry Coffee Shop accounts	134	726
Sundry Church accounts	450	450
Redundancy Liability	13077	12037
	<u>13661</u>	<u>13213</u>

10 CHARITY FUNDS

Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total £
Fund Balances at 30 September 2021 are represented by:-				
Tangible Fixed Assets	55000	0	0	55000
Net Current Assets	<u>69111</u>	<u>0</u>	<u>0</u>	<u>69111</u>
Total Net Assets	<u>124111</u>	<u>0</u>	<u>0</u>	<u>124111</u>

11 CHARITABLE RATES RELIEF

The Charity has received the statutory 80% rates relief in respect of its freehold property at 4 Myrtle Street, Ashington.

12 CAPITAL COMMITMENTS

There were no capital commitments as at 30 September 2021.

13 PENSIONS

A workplace pension scheme with auto enrolment is now in operation for eligible staff.

14 RELATED PARTY TRANSACTIONS

There were no material transactions with related parties during the year.

Crossroads Church, Ashington
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
for the year ended 30 September 2021
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15 CHARITABLE GIVING

The gifts made by the Church during the year were £3,236 (2020 £2,373).
They were made to the following:

	£
Samaritan's Purse	600
Compassion	336
Open Doors	600
Premier Radio	600
Salvation army	500
External gifts	100
In House Gifts	500
	<hr/>
TOTAL	<u>3236</u>

16 ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, although they have the legal responsibility for the safeguarding of the assets of the Charity, the ultimate control of the Charity is with the membership of the Church.

CROSSROADS CHURCH

England & Wales - Charity number 513430

Accounts

Registered Charity No: 513430

CROSSROADS CHURCH

ASHINGTON

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 30 SEPTEMBER 2020

CROSSROADS CHURCH, ASHINGTON

TRUSTEES ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

for the year ended 30 September 2020

SMITHS ACCOUNTANTS & TAX ADVISERS LTD

**Chartered Accountants
Northumberland**

CROSSROADS CHURCH, ASHINGTON

CONTENTS

	Page
Trustees' Annual Report	1 - 6
Statement of Trustees' Responsibilities	7
Independent Examiner's Report	8
Statement of Financial Activities	9
Balance Sheet	10
Notes to the Accounts	11 - 15

CROSSROADS CHURCH, ASHINGTON

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2020

The Trustees present their Annual Report and the unaudited financial statements for the year ended 30 September 2020.

Objectives and Activities

The principal objectives of the Charity are the advancement of the Christian Faith and the relief of persons who are in need, hardship or distress, or who are aged or sick. The provision of instruction in the Christian Faith at any educational establishment, and to give practical support and service to the local communities in Ashington and surrounding areas. To promote life skills and healthy living options. To work with children and young people and promote and organise any other charitable activity which the trustees may from time to time decide. The Charity is committed to achieving results for the public benefit and due regard is always given to this objective in all its work it undertakes in the community.

Vision

Inspiring and supporting the local community.

Vision that guides us.

We will promote our Christian aims and ideas through our engagement with people in our community.

Mission Statement

To encourage the development of the Christian Faith in Church Members. To serve the local community through practical help and support.

We will achieve this:

Through teaching and pastoral support that will encourage, strengthen individuals and groups that will empower them to make and give help and support to others.

We will work in partnership with other churches.

We will work in partnership with the local authority, charity groups and educational establishments.

Our Values/Beliefs

We are committed to the values of the Christian Faith, and we have a passion to share this with others.

We believe that its message can and does make a difference to a person's life.

Summary of Main Activities

The Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

There are three Church Elders (following the resignation of one in 2020) along with the Treasurer, Trustees, Pastoral Team and Administration Team who deal with the practical affairs of the Church with additional pastoral support from the Rev. Brian Howell.

During the course of the financial year the Church, along with holding divine worship on a Sunday, regularly held mid-week house meetings in Ashington. Various other meetings and concerts and other social activities were held during the year. The Church continues to financially support its coffee shop, and various members help the staff with the day to day running of the shop and with their special fund-raising efforts.

CROSSROADS CHURCH, ASHINGTON

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2020

Summary of Main Activities (continued)

The shop is open to the general public with many people being served during the week in a non-threatening safe environment at its premises at 4 Myrtle Street, Ashington. Due to the COVID-19 global pandemic and resulting national restrictions, the shop had to suspend operations with the first lockdown at the end of March and was only able to safely open on a part time basis (3 days per week) for a couple of months in the summer before needing to close down again. The shop employed 3 paid staff for most of the year however they ended the year with two paid staff. All their gratuities continue to be given to charity. In this financial year they have raised around £500 for charitable causes and a donation has been made to the local foodbank, which brings the total raised by them over 16 years to around £22,500. The number of tips received is of course lower due to the length of time the shop has been closed during the COVID-19 pandemic. A Church member also uses the shop premises for a craft group for non church members.

Several Church members are actively involved with voluntary work within their local community. The Church supports and is involved with the local partnership of Churches Together in Ashington and Newbiggin. The pastoral support to members and to others from Rev Howell is invaluable. The Rev Howell continued to take a school assembly on a regular basis until the first lockdown in March 2020. This has been suspended for the time being. The church produced a monthly newsletter which was distributed to members and non-members up to March and since then there have been a number of updates sent out by the elders, online Zoom coffee mornings, communion sessions and various training sessions and meetings have continued online. In addition, a number of 'online bridge' events have been posted with topical local and national/international items being highlighted in a professionally produced format for the benefit of the church members and the wider community. The aim of the Church Bridge events generally is to provide a non-threatening occasion for Church members and those outside the Church, both from other churches and non-church backgrounds to get together usually with food and music while being presented with an element of the Christian message.

A small Sunday School is maintained, and several external events were organised which were available to the children of church members and non-church members. We have continued with a series of bridge meetings for people who have had a connection with the Church over the years or no connection with a church. This is an informal meeting held in a member's house with 80 or more attending together with an event at a local restaurant with in excess of 120 being there. These of course have been suspended since the first lockdown.

Plans for Future Development

The Church objectives over the next two years will be to safely negotiate a return to normality with the Coffee Shop restarting and Church meetings getting under way again when we are advised it is safe to do so. We aim to develop the new Bridge Meetings venture, and to continue to develop our activities with Church members and to increase our awareness of who we are in the community. We want to continue the use of our premises at 4 Myrtle Street, Ashington for other activities. We also want to increase the working together in partnership with other churches or groups in the area. We are aware of the increased financial contribution needed to sustain the coffee shop over the previous financial year and work was underway to make changes to reduce this financial burden. The coffee shop now has one fewer employee, and we will try to work within this reduced staffing level to reduce costs when the shop reopens. The support of government and local government grants as well as HMRC "furlough" payments has meant that the coffee shop deficit has reduced this year. The trustees felt it was right to top up staff wages to 100% from our reserves in recognition of the flexibility and goodwill shown by the coffee shop employees.

CROSSROADS CHURCH, ASHINGTON

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2020

Activities for the Public Benefit (continued)

The Trustees confirm that they have complied with the duty to have due regard to the Charity Commission's general guidance on public benefit when reviewing aims and objectives and in the planning of future activities. The Trustees are committed to ensuring that all its acts of worship services are available to all in the local community. No individual is excluded from playing an active part in the affairs of the Church because of race, ethnicity, gender or disability or sexuality or by geographic location unless there are restrictions on them following a DBS check for those who want to work within the children and youth department, this also applies to anyone who wants to become involved with visiting the elderly, sick or a person with a disability within the Church fellowship or in the local community.

The community venues that the Church rents for its Sunday services and for the mid-week meetings and for its other activities during the year are fully accessible. Its meetings are advertised on a regular basis and are promoted on the Church web site.

Achievements and Performance

The Trustees would like to record their thanks to its paid staff and the volunteers at the Coffee Shop and to all Church Officers and also to the Rev Howell for their commitment, support, help and advice that they have given to the Charity during the last financial year, and for their support and help they have given to many church and non-church members.

During the first half of the year until the end of March 2020, active, positive services were held with modern songs and music, and those attending the service were encouraged to participate in the various meetings. It has been pleasing to note that during the current year several different nationalities attended our services.

A vibrant work has continued with children on a Sunday and at various other times including during school holidays. The Church continues to support various missionary or aid work at home or overseas, and during the current year it has contributed from its funds £2,373 to various organisations. The Church has been involved with various ecumenical events in the district.

Financial Review

Surplus for the year

The current year's surplus of £8,344 is largely due to the unique circumstances of last year when many of our day-to-day activities in the Church and Coffee Shop have had to be suspended. The income of the church has continued due to the faithful giving of our members while there have been fewer outgoings in terms of hall hire, speakers' fees etc. In addition, the support grants available to the Coffee Shop have helped maintain this venture so it is ready to restart when it is safe to do so.

The Church continues its financial support of its Coffee Shop as it considers this to be a vital part of having a visible presence in the community and in the main shopping thoroughfare in Ashington. No doubt it will be necessary to change some ways of working when we see how things settle down after the pandemic.

The friendly support and care that is given by the staff to many of its elderly customers is greatly appreciated by those customers.

CROSSROADS CHURCH, ASHINGTON

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2020

Review of Financial Results and Reserves

The surplus/(deficit) for the year has been credited/(debited) to reserves as follows: -

	2020	2019
	£	£
Unrestricted funds	8,344	(6,394)
Restricted funds	-	-
Total deficit	8,344	(6,394)

As a result of this the total reserves at the 30 September 2020 which are to be carried forward are

General reserves	40,710	32,366
Fixed assets fund	55,000	55,000
Total reserves carried forward	95,710	87,366

Income and Expenditure

	Church	Coffee	Church	Coffee
	2020	Shop	2019	Shop
	£	£	£	£
Gross Income (& grants)	24,783	44,530	23,949	47,954
Expenditure	10,766	46,917	17,863	60,145
Surplus/(Deficit)	14,017	(2,387)	6,086	(12,191)

The Church transferred £7,486 (2019 £12,419) from its funds to support the Coffee Shop during the year.

	2020	2019
	£	£
Summary of Results		
Church surplus	14,017	6,086
Coffee Shop deficit	(2,387)	(12,191)
Add: Bank interest received	101	161
Other – Redundancy provision	(2,937)	0
	8,794	(5,944)
Less: Governance costs	450	450
Net Surplus / (Deficit)	8,344	(6,394)
 The Net Assets of the Charity as at 30 September 2020 were	 95,710	 87,366

Trustees Expenses

No Trustees were reimbursed expenses incurred in their roles as Trustee or as Church Elder.

CROSSROADS CHURCH, ASHINGTON

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2020

Structure, Governance and Management

Crossroads Church was constituted by a Declaration of Trust on 8 December 1982. A new Declaration of Trust dated 23 June 2005 supersedes this.

Crossroads Church is a membership organisation and is managed by appointed Elders and with other appointed Church Officials and Trustees. Regular formal management meetings are held throughout the year. The Church has its own constitution for the governance of the spiritual and moral welfare of its religious activities. The Church holds an Annual General Meeting and also other regular meetings. The members receive details of the business of the meetings through the publishing of the minutes in the monthly newsletter.

Staffing

The Church employs a full-time manager and one part time catering assistants at its Coffee Shop. They also retain the freelance services of the Rev B Howell for pastoral support and other ministry duties.

Report of a Serious Incident

The Trustees confirm that they have not had to report any serious incident or issue to the Charity Commission in this financial year.

The Church members responsible for safeguarding issues are Mrs C. Rogers and Mr D. Bruce

Policy for Monitoring and Review

The level of reserves and the financial affairs of the Charity are monitored on a regular basis. An annual review is also undertaken to ensure that the overall level of reserves continues to meet the needs of the Charity.

Risk Strategy

The major risks to which the Charity is exposed to is reviewed on a regular basis, and the Trustees are aware that with an ageing congregation, that new robust initiatives need to be put in place over the next few years to address this problem. The Trustees along with other Church officials are continuing to review policies and procedures to ensure that they comply with current legislation. There are also the risks caused by the COVID-19 pandemic preventing us as a church and as the Coffee Shop from pursuing our normal routines and practices and we will continue to follow government guidance on when and how we can safely resume activities.

CROSSROADS CHURCH, ASHINGTON

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2020

Reference and Administration Details

Charity Name	Crossroads Church
Charity Number	513430
Principal Address	109 Front Street Newbiggin by the Sea Northumberland NE64 6AD
Board of Trustees	W G S Rogers V Addison M J Graham
Independent Examiner	I Smith Smiths Accountants & Tax Advisers 8 Linnet Court Alnwick Northumberland NE66 2GD
Bankers	Unity Trust Bank plc Nine Brindley Place Birmingham B1 2HR

The Trustees conclude their Annual Report in recording their sincere thanks to the staff at the Coffee Shop, the volunteers, the Church officials, the worship and musical teams and all other participants who have contributed to the church activities during the last financial year.

Approval

This report was approved by order of the Board of Trustees on 30 June 2021 and signed on its behalf by

.....
W G S Rogers
Trustee

.....
M J Graham
Trustee

CROSSROADS CHURCH, ASHINGTON

STATEMENT OF THE TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its financial activities for that period. In preparing those Financial Statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed.
- State whether applicable statements of recommended practice have been followed.
- Prepare the Financial Statements on the going concern basis.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with current legislation. 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.

**INDEPENDENT ACCOUNTANTS REPORT TO THE TRUSTEES OF
CROSSROADS CHURCH, ASHINGTON
FOR THE YEAR ENDED 30 SEPTEMBER 2020**

I report to the trustees on my examination of the accounts of Crossroads Church for the year ended 30 September 2020.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation on the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

I report in respect of my examination of the Charity’s accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner’s statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

I Smith (ACA)
Smiths Accountants & Tax Advisers Ltd
Chartered Accountants
8 Linnet Court
Cawledge Business Park
Alnwick
Northumberland
NE66 2GD

30 June 2021

CROSSROADS CHURCH, ASHINGTON

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED
30 SEPTEMBER 2020**

	Note	Unrestricted Funds £	Restricted Income Funds £	2020 Total Funds £	2019 Total Funds £
Incoming Resources					
Income and endowment from:					
Donations and legacies		24,783	-	24,783	23,949
Charitable activities		44,530	-	44,530	47,954
Investments		101	-	101	161
Other		-	-	-	0
Total	3	69,414	-	69,414	72,064
Resources Expended					
Expenditure on:					
Charitable activities		60,620	-	60,620	78,008
Governance cost		450	-	450	450
Total	4	61,070	-	61,070	78,458
Net income/(expenditure)		8,344	-	8,344	(6,394)
Reconciliation of funds					
Total funds brought forward		87,366	-	87,366	93,760
Total funds carried forward	10	95,710	-	95,710	87,366

The statement of financial activities includes all gains and losses in the year. All incoming resources expended derive from continuing activities.

CROSSROADS CHURCH, ASHINGTON

BALANCE SHEET AS AT 30 SEPTEMBER 2020

	Note	Unrestricted Funds £	Restricted Income Funds £	2020 Total Funds £	2019 Total Funds £
Fixed assets					
Tangible assets	6	55,000	-	55,000	55,000
Current assets					
Stocks		1,300	-	1,300	1,300
Debtors	7	342	-	342	309
Cash in hand and at bank	8	52,281	-	52,281	42,619
		<u>53,923</u>	<u>-</u>	<u>53,923</u>	<u>44,228</u>
Creditors: Amounts falling due within one year	9	13,213	-	13,213	11,862
		<u>40,710</u>	<u>-</u>	<u>40,710</u>	<u>32,366</u>
Net current assets / (liabilities)					
		<u>95,710</u>	<u>-</u>	<u>95,710</u>	<u>87,366</u>
Total assets less current liabilities					
		<u>95,710</u>	<u>-</u>	<u>95,710</u>	<u>87,366</u>
Funds of the charity					
Restricted income funds		-	-	-	-
Unrestricted funds		95,710	-	95,710	87,366
		<u>95,710</u>	<u>-</u>	<u>95,710</u>	<u>87,366</u>
Total funds	10	<u>95,710</u>	<u>-</u>	<u>95,710</u>	<u>87,366</u>

The financial statements were approved by the Board of Trustees on 30 June 2021 and were signed on its behalf by:

.....
W G S Rogers
Trustee

The notes on pages 11 to 15 form part of the financial statements

CROSSROADS CHURCH, ASHINGTON

NOTES TO THE UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2020

1. BASIS OF PREPARATION

Basis of accounting

The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain financial assets and liabilities and properties measured at fair value through the statement of financial activities. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared on the going concern basis which assumes that the Charity will continue in operational existence for the foreseeable future.

Transition to FRS102

The entity transitioned from previous UK GAAP to FRS 102 as at 1 October 2015.

2. ACCOUNTING POLICIES

Income

The main source of income is from Church donations and Coffee Shop sales with provision being made for any outstanding accounts at the end of the financial year. In the last year government and local government grants have supported the coffee shop finances during the covid pandemic.

Expenditure

This includes Expenses of the Charity with provision being made for any outstanding accounts at the end of the financial year.

Expenditure on items of equipment is written off in the Income and Expenditure Account in the year of purchase.

Depreciation

The Coffee Shop freehold and property improvements have not been depreciated as fair value has been applied.

Stocks

Stock items are valued at cost.

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

CROSSROADS CHURCH, ASHINGTON

NOTES TO THE UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2020

	2020 £	2019 £
3. ANALYSIS OF INCOME		
Donations from church services	21,270	20,812
Gift aid reclaimed	3,513	3,137
Coffee shop sales	24,213	47,954
Bank interest	101	161
Other/grant support	20,317	-
	<hr/>	<hr/>
TOTAL INCOME	69,414	72,064
	<hr/>	<hr/>
4. ANALYSIS OF EXPENDITURE		
The analysis of the total resources expended is:		
Church Running Costs		
Ministry Cost	3,629	6,052
Charity Giving	2,373	3,050
Premises Rent and Equipment	3,264	6,847
Administration	1,500	1,914
	<hr/>	<hr/>
	10,766	17,863
	<hr/>	<hr/>
Coffee Shop		
Wages	32,734	39,988
Purchases	6,907	12,336
Premises Running Cost	4,964	6,054
Administration	2,312	1,767
Amendment to redundancy provision	2,937	-
	<hr/>	<hr/>
	49,854	60,145
	<hr/>	<hr/>
Total Resources expended on charitable activities	60,620	78,008
	<hr/>	<hr/>
The analysis of the Governance cost is:		
Independent Examiner's Remuneration	450	450
	<hr/>	<hr/>
	450	450
	<hr/>	<hr/>
Total unrestricted resources expended	61,070	78,458
	<hr/>	<hr/>

CROSSROADS CHURCH, ASHINGTON

NOTES TO THE UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2020

5. PAID EMPLOYEES

The average monthly number of employees during the year was three. No employee received emoluments in excess of £60,000.

6. TANGIBLE FIXED ASSETS

	Freehold Property £	Total 2020 £	Total 2019 £
Cost or Valuation			
As at 1 October 2019	55,000	55,000	55,000
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
As at 30 September 2020	55,000	55,000	55,000
	<hr/>	<hr/>	<hr/>
Depreciation			
As at 1 October 2019	-	-	-
Charge for the year	-	-	-
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
As at 30 September 2020	-	-	-
	<hr/>	<hr/>	<hr/>
Net book value at 30 September 2020	55,000	55,000	55,000
	<hr/>	<hr/>	<hr/>

The charity owns the freehold property of the Church Coffee Shop at 4 Myrtle Street, Ashington. The gross cost was £51,900; a grant of £25,000 was received from the Coalfields Regeneration Trust leaving a net cost of £26,900. Some improvements have been carried out to the premises and the net cost to Church funds after grants received was £11,817. The net investment in property is therefore £38,717. The property was assessed in April 2018 by an independent professional valuer. The fair value of the property is estimated to be £55,000 and an appropriate adjustment has been made in the accounts. No depreciation charge is necessary.

	2020 £	2019 £
7. DEBTORS		
Coffee Shop Accounts	342	309
	<hr/>	<hr/>

CROSSROADS CHURCH, ASHINGTON

NOTES TO THE UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2020

	2020	2019
	£	£
8. CASH AT BANK		
The bank balances at 30 September 2020 were as follows:		
Church deposit account	35,525	36,080
Church main account	10,958	5,721
Coffee Shop Account	5,698	718
Cash in hand	100	100
	<hr/>	<hr/>
	52,281	42,619
	<hr/>	<hr/>
	2020	2019
	£	£

9. CREDITORS		
All are due for payment within one year.		
Sundry Coffee Shop accounts	726	812
Sundry Church accounts	450	1,950
Redundancy Liability	12,037	9,100
	<hr/>	<hr/>
	13,213	11,862
	<hr/>	<hr/>

10. CHARITY FUNDS				
Analysis of net assets between funds				
	Unrestricted	Restricted	Designated	
	Funds	Funds	Funds	Total
	£	£	£	£
Fund balances at 30 September 2020				
are represented by:				
Tangible fixed assets	55,000	-	-	55,000
Net current assets	40,710	-	-	40,710
	<hr/>	<hr/>	<hr/>	<hr/>
Total net assets	95,710	-	-	95,710
	<hr/>	<hr/>	<hr/>	<hr/>

11. CHARITABLE RATES RELIEF

The Charity has received the statutory 80% rates relief in respect of its freehold property at 4 Myrtle Street, Ashington.

CROSSROADS CHURCH, ASHINGTON
NOTES TO THE UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2020

12. CAPITAL COMMITMENTS

There were no capital commitments as at 30 September 2020.

13. PENSIONS

A workplace pension scheme with auto enrolment is now in operation for eligible staff.

14. RELATED PARTY TRANSACTIONS

There were no material transactions with related parties during the year.

15. CHARITABLE GIVING

The gifts made by the Church during the year were £2,373 (2019: £3,050). They were made to the following:

	2020 £
Samaritan's Purse	600
Compassion	318
Open Doors	600
Premier Radio	600
Australian gift	200
In House Gifts	55
TOTAL	<u>2,373</u>

16. ULTIMATE CONTROLLING PARTY

In the opinion of the trustees, although they have the legal responsibility for the safeguarding of the assets of the Charity, the ultimate control of the Charity is with the membership of the Church.