

Crossroads Church, Ashington
Report and Unaudited Accounts
30 September 2024

Crossroads Church, Ashington
Report and accounts
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Crossroads Church, Ashington
Trustee's Annual Report For The Year Ended 30 September 2024

The Trustees present their Annual Report and the unaudited financial statements for the year ended 30 September 2024
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. 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 or this project from the church.

Summary of Main Activities (continued)

The Church supports and 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
		#####		7,743
Less: Governance costs		498		450
Net Surplus		12,769		7,293
		=====		=====
The Net Assets of the Charity as at 30 September 2024 were		139,976		127,207
		=====		=====

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 Close 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	34,105	-	34,105	33,850
Charitable Activities		20,838	-	20,838	26,107
Governance Cost		498	-	498	450
Redundancy Provision/Stock Revaluation		-	-	-	-
Total	4	21,336	-	21,336	26,557
Net Income/ (expenditure)		12,769	-	12,769	7,293
Total Funds brought forward		127,207	-	127,207	119,914
Total Funds carried forward	10	139,976	-	139,976	127,207

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	450	450
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
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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	3034

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.