

Crossroads Church, Ashington

Report and Unaudited Accounts

30 September 2025

**Crossroads Church, Ashington**  
**Report and accounts**  
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**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 30<sup>th</sup> 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 2024 £	Coffee Shop 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

<b>Summary of Results</b>		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/>
The Net Assets of the Charity as at 30 September 2025 were		<hr/> 144,897	<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**

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

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

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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*

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>3 ANALYSIS OF INCOME</b>		
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
<b>TOTAL INCOME</b>	<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>
The analysis of the Governance cost is:		
 Examiners and Legal Costs	853	498
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	55,000	55,000	55,000
-------------------------	--------	--------	--------

Depreciation

As at 1 October 2024

-	-	-
---	---	---

Charge for the year

-	-	-
---	---	---

Disposals

-	-	-
---	---	---

As at 30 September 2025

-	-	-
---	---	---

Net Book Value at 30 September 2025

55,000	55,000	55,000
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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**  
*This schedule does not form part of the statutory accounts*

**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>-</u>	<u>-</u>	<u>89,897</u>
Total Net Assets	<u>144,897</u>	<u>-</u>	<u>-</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**  
*This schedule does not form part of the statutory accounts*

**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>
<b>TOTAL</b>	<b><u><u>6069</u></u></b>

**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.