

CROSS-ROAD CHRISTIAN CENTRE TRUST

REGISTERED CHARITY No: 263912

ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2019

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEX

Receipts & Payments - Summary	1
Summary of Receipts	2
Summary of Payments	3
Statement of Assets & Liabilities	4
Notes to the Accounts	5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Trustees Report	

CROSS-ROAD CHRISTIAN CENTRE TRUST

RECEIPTS AND PAYMENTS ACCOUNT - SUMMARY YEAR ENDED 30 APRIL 2019

	Restricted	Unrestricted	2019 Total	2018 Total
	£	£	£	£
Receipts (page 2)	6,304	84,569	90,873	94,223
Payments (page 3)	<u>11,777</u>	<u>83,531</u>	<u>95,308</u>	<u>98,886</u>
Excess / (deficit) of receipts over payments	(5,473)	1,038	(4,435) -	4,663
Funds transfer	550	(550)	-	-
Funds brought forward 1 May 2018	<u>15,474</u>	<u>11,038</u>	<u>26,512</u>	<u>31,175</u>
Funds carried forward 30 April 2019	<u>£ 10,551</u>	<u>£ 11,526</u>	<u>£ 22,077</u>	<u>£ 26,512</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

SUMMARY OF RECEIPTS YEAR ENDED 30 APRIL 2019

	Restricted	Unrestricted	2019 Total	2018 Total
	£	£	£	£
Donations, legacies and other similar receipts				
General offerings, regular gifts & tithes	-	35,120	35,120	39,016
Gift Aid donations	400	26,963	27,363	28,342
ACTS donations	1,861	-	1,861	2,176
ACTS gift aided donations	1,488	-	1,488	1,683
Living Well donations	1,000	-	1,000	12,000
Hall use donations	-	2,679	2,679	3,864
Income tax repayments	890	15,112	16,002	2,000
Other gifts and donations	-	3,317	3,317	700
Love offerings	-	-	-	1,514
	<u>5,639</u>	<u>83,191</u>	<u>88,830</u>	<u>91,295</u>
Operating activities to further charity's objects				
Sundry receipts and contributions	-	1,245	1,245	1,440
Mission appeals & donations	665	-	665	1,399
Youth Department sundry income	-	133	133	89
Youth trips	-	-	-	-
	<u>665</u>	<u>1,378</u>	<u>2,043</u>	<u>2,928</u>
Investment income receipts				
Bank interest	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u>£ 6,304</u>	<u>£ 84,569</u>	<u>£ 90,873</u>	<u>£ 94,223</u>

CROSS-ROAD CHRISTIAN CENTRE TRUST

SUMMARY OF PAYMENTS YEAR ENDED 30 APRIL 2019

	Restricted	Unrestricted	2019 Total	2018 Total
	£	£	£	£
Payments				
Staffing costs				
Pastor's & youth leader's salaries (incl NI)	-	50,960	50,960	48,189
Training	-	188	188	366
	-	51,148	51,148	48,555
Property expenses				
Light & heat	-	4,621	4,621	3,023
Cleaner's wages and materials	-	2,347	2,347	2,603
Insurance	-	575	575	1,989
Water	-	1,925	1,925	1,462
Property repairs	-	3,786	3,786	9,371
No. 1 expenses	-	424	424	2,098
	-	13,678	13,678	20,546
Grants paid				
Missionaries & outreach	-	8,619	8,619	7,617
Charitable donations	665	120	785	1,509
Love gifts	-	50	50	1,764
Christmas gifts	400	425	825	1,050
ACTS payments	4,012	-	4,012	3,725
	5,077	9,214	14,291	15,665
Charitable activities				
Sunday school & youth expenses	-	1,386	1,386	1,634
Conferences and courses	-	1,285	1,285	1,588
Church outing and catering	-	2,927	2,927	3,060
Pastoral care	-	310	310	70
Living Well expenses	6,700	-	6,700	1,344
	6,700	5,908	12,608	7,696
Management & Administration				
Printing, stationery, postage etc	-	363	363	1,066
Books, leaflets, tapes, DVDs etc	-	63	63	105
Telephone	-	1,615	1,615	1,256
Equipment repairs & maintenance	-	-	-	-
Licence & subscriptions	-	237	237	321
Professional fees	-	300	300	270
Bank charges & sundries	-	-	-	8
Publicity	-	50	50	433
Travel expenses	-	630	630	552
	-	3,258	3,258	4,011
Sub-total	11,777	83,206	94,983	96,473
Capital expenditure				
Fixed assets: equipment	-	325	325	2,413
: building improvements	-	-	-	-
	-	325	325	2,413
Total payments	£ 11,777	£ 83,531	£ 95,308	£ 98,886

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF ASSETS AND LIABILITIES YEAR ENDED 30 APRIL 2019

	2019	2018
	£	£
Fixed Assets		
Land & Buildings	353,000	353,000
(Buildings insured for £500,000: Plot value at £83,000)		
Furniture and equipment (at written down value)	3,951	4,943
Current Assets		
Debtors	3,410	10,196
Cash at bank:		
general account	14,700	17,769
youth	2,388	4,016
ACTS account	4,980	4,718
Cash float	-	-
	<u>22,068</u>	<u>26,503</u>
Total assets	<u>£ 382,429</u>	<u>£ 394,642</u>
Liabilities		
Suppliers accounts & accruals	-	-
Total liabilities	<u>£ -</u>	<u>£ -</u>

Designated donations held at 30 April 2019 as Restricted Funds in General Account

ACTS fund	5,495	4,718
Specific Gifts fund	100	100
Living Well fund	4,956	10,656
	<u>£ 10,551</u>	<u>£ 15,474</u>

Signed..... *R. A. Clark*

Date..... 25/2/2020

Signed..... *[Signature]*

Date..... 25/02/2020

CROSS-ROAD CHRISTIAN CENTRE TRUST

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2019

Accounting Policies

1. Basis of Accounting

The accounts are prepared under the Historical Cost Convention, on the Receipts and Payments basis. The accounts are prepared in accordance with the Statement of Recommended Practice for registered charities.

2. Income is accounted for when it is received. Expenditure is accounted for when it is paid. Any accruals of income or expenditure are not accounted for in the receipts and payments account, but they are shown in the statement of assets and liabilities.

3. Fixtures and fittings are depreciated over their estimated useful life at 25% reducing balance.

CROSS-ROAD CHRISTIAN CENTRE TRUST

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity Law requires the trustees to prepare financial statements for each financial year, which properly present the charity's receipts and payments for the year and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the trustees are required to:

- a. select suitable accounting policies and then apply them consistently;
- b. make judgements and estimates that are reasonable and prudent;
- c. state whether the policies adopted are in accordance with the appropriate SORP on Accounting by Charities and the Accounting Regulations and with applicable accounting standards, subject to any material departures disclosed and explained in the financial statements.

The trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy at any time, the financial position of the charity, and enable them to ensure that the financial statements comply with applicable Accounting Standards and Statements of Recommended Practice and the regulations of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

CROSS-ROAD CHRISTIAN CENTRE TRUST

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

This report on the accounts of the Cross-Road Christian Centre Trust for the year ended 30 April 2019 which are set out on pages 1 to 5, is in respect of an examination carried out under the Charities Act 2011.

Respective responsibilities of trustees and examiner

As the trustees of the Cross-Road Christian Centre Trust you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Cross-Road Christian Centre Trust and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed.....
Adrian Harris FCCA

Date..... 16 December 2019

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ



Trustees' Annual Report for the period

Period start date				Period end date			
From	01	May	2018	To	30	April	2019

Section A Reference and administration details

Charity name Cross-road Christian Centre Trust

Other names charity is known by Crossroad Christian Centre
Crossroad Christian Fellowship

Registered charity number (if any) 263912

Charity's principal address Crossroad Christian Centre

Homer Lane

Seaton, Devon

Postcode EX12 2ES

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Miss Rosemary Anne Giles			
2	Mr Denis Nigel Collins		Until 28 th February 2019	
3	Mr Richard Allan Carter	Chair		
4	Mr Andrew Mark Sibley			
5	Mr Graham Richard Knight	Treasurer		
6	Mr Jonathan Paul Sibley			
7	Dr Jibu Varghese			
8				
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17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Jon Sibley (Pastor), Robert Spiller (Associate Pastor)
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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed dated the twelfth of July 1971
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	New Trustees appointed by existing Trustees on a majority vote

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Trustees currently do not have any induction or training upon appointment, however the need for this is still under review.

Crossroad has a team of Deacons who carry out most of the administrative and practical tasks. There are five Elders, including the Pastor and Associate Pastor, who oversee the pastoral side of the church.

Crossroad has no official links with any other charities but it is a key member of Christians Together in Seaton and District and has informal links with a number of similar churches in the locality. Crossroad is also a member of the UK Evangelical Alliance.

The Trustees consider the major risks to be Health and Safety and Child Protection. Health and Safety is kept under constant review by the Trustees and there is a Safeguarding Policy in place. All individuals working with children or vulnerable adults have to undergo a DBS check.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. To teach and commend the gospel of Jesus Christ (consistently with the basis of faith set forth in the second schedule of the Declaration of Trust) to people of all ages and outlooks resident in the neighbourhood of Seaton aforesaid particularly people who do not ordinarily go to church; and to do so by holding informal services, discussions and meetings for prayer and Bible study and by providing suitable Christian literature and by other means consistent with a body established exclusively for charitable purposes. (For further details see clause 1 of the Declaration of Trust).
2. To demonstrate the relevance of the Christian faith to modern living by promoting and encouraging, in a Christian spirit, community enterprises appropriate to the different age-groups.
3. To provide a residence for a warden appointed by the Trustees to supervise the Centre and to conduct such activities as aforesaid.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In planning the charity's activities, the Trustees and Elders have paid due regard to the Charity Commission's guidance on public benefit. These activities are summarised below and expanded upon in section D.

The church meets together for communion and a family service on a Sunday morning. Visitors are very welcome to attend all of our services, regardless of their background.

There are youth clubs run for children from the ages of seven upwards. These are open to, and attended by, many children and young people from outside the church. A Baby and Toddler Group is also run, which is attended by many local parents and carers and their young children.

Home groups operate during the week.

The buildings used by the charity are made available to Age UK Devon, Seaton Guides, Seaton Foodbank and Seaton Over 50's Group during the week.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

As a Christian organisation the church gives gifts to other Christian organisations and individuals at the discretion of the Deacons, Elders and Trustees.

The Trustees acknowledge the contribution of volunteers in running the church. Without their contribution very little would get done. We especially would like to recognise the efforts of those involved with the youthwork, Sunday school, catering and administration.

The Trustees no longer deem it necessary to look to provide a residence for a warden as there is no need for this post. The Centre is looked after by the Deacons and is cleaned weekly by a cleaner.

Summary of the main achievements of the charity during the year

The church continues to meet for a communion service at 10am on Sunday mornings. The attendance has remained at around 50 this year. Following this, at 10.45am, there is a family service, with an average attendance of around 100 people.

The children's and youth work operates with four main groups:

- **Sunday School** runs during the second half of the Sunday family service for children up to the age of 12. There is also a crèche available for younger preschool children.
- **Kids Club**, on a Thursday evening, is for children aged 7-11 years. It is a fun filled session, including craft and games, but with a Christian message as well. Most of the children who attend are from outside of the church.
- A **Youth Home Group** meets on Tuesday evenings. This provides an opportunity for young people to study the Bible together, be encouraged to grow in their faith and consider many of the issues that affect them today.
- A **Baby and Toddler Group** runs on Monday mornings and is open to young families from the town. Around 35 parents and carers attend the group with their babies / toddlers.

In the summer, members of the youthwork team ran a summer week, helped by a team of volunteers from the other churches in Seaton. This was held at Crossroad and attracted around 20 children.

A team of volunteers from Crossroad go into Seaton Primary School once a fortnight to lead the assembly. They use the Open the Book resources provided by the Bible Society which tell the major stories from the Bible in an engaging format. The sessions are enjoyed by the children and appreciated by the staff.

Home groups operate during the week and a good percentage of the church members attend these.

We continue to make the Centre available to Seaton Over 50's Group and Seaton Guides. We are pleased that there is some flexibility in our schedule so that the building can be used by organisations such as the Guides for the benefit of the local community.

The church has also been given the use of a second property in Seaton (on a rental basis) by the Trustees of a Brethren chapel. The building, known as Number One, is being used for a mid-week Bible study and a coffee morning.

We are pleased to work closely with Age UK Devon who use Number One to hold their coffee morning on Wednesdays and a Knit and Natter session on Thursdays. Age UK do a tremendous work improving health and well-being, and reducing isolation for the more senior members of the community in Seaton.

Number One is also used by other community groups from Seaton, including a ukulele group and a singing group.

Number One is also home to Seaton Foodbank whose purpose is to give food to those who have fallen into poverty and cannot afford to buy their own food. It distributes food to those in temporary crisis and works with those who are experiencing long-term problems to enable them to get back on their feet financially. Seaton Foodbank is a ministry of Christians Together in Seaton and is run by volunteers from the local churches, including Crossroad.

Section D

Achievements and performance

We have volunteers from the church who visit some of the nursing homes in Seaton and hold a short service with communion served for those that wish to take part.

In addition to supporting a number of local and international mission organisations, the church runs a child education sponsorship scheme called ACTS (Agape Children's Trust Sponsorship) in conjunction with Agape Brethren Church, San Nicholas, in the Philippines. Over this year the number of children being sponsored remained constant at around 40 children.

The church is also involved with an initiative called Living Well. This is run by a couple that attend Crossroad, and the church administers the funds for the project. Through an online portal, Living Well provides support and resources for the families of those affected by alcoholism. Initially the project is being trialled in East Devon, though there are potential plans to extend it to a national level in due course.

The church runs a valuable befriending scheme called Seaton Friends In Deed, where members of the fellowship visit those in the community who are lonely or otherwise socially isolated. The beneficiaries of the scheme are referred to the church by local social services and the befrienders are DBS checked and trained before beginning their visits.

Section E

Financial review

Brief statement of the charity's policy on reserves

Crossroad does not have any investments but the Trustees have asked the Treasurer to operate a deposit account with enough money in it to cover any unexpected expenditure.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Crossroad Christian Centre relies entirely upon voluntary donations made by its members and the reclamation of tax through the Gift Aid scheme for its funding.

The income is sufficient to employ a Pastor for 40 hours per week, an Associate Pastor for 16 hours per week, an Administrator/Catering Manager for 18 hours per week and a cleaner.

Section F

Other optional information

Section G

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

R A Carter

GR Knight

Full name(s)

Mr Richard Allan Carter

Mr Graham Richard Knight

Position (eg Secretary, Chair,
etc)

Chair

Treasurer

Date

25th February 2020

25th February 2020