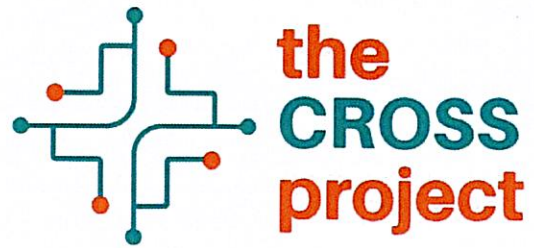


REGISTERED COMPANY NUMBER: 2845211 (England and Wales)  
REGISTERED CHARITY NUMBER: 1026601



Report of the Trustees and  
Financial Statements For The Year Ended 31st August 2025  
for  
THE CROSS PROJECT

Prepared by  
N J RIGBY  
Treasurer

The CROSS Project

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for the Year Ended 31st August 2025

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## THE CROSS PROJECT

### Report of the Trustees for the Year Ended 31st August 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

#### REFERENCE AND ADMINISTRATIVE DETAILS

**Registered Company number**

2845211 (England and Wales)

**Registered Charity number**

1026601

**Registered office**

Belle Isle Christian Centre  
Belle Isle Avenue  
Wakefield  
West Yorkshire  
WF1 5JY

**Trustees**

Mr. M N Bradley (resigned January 2025)

Mr N J Rigby

Mr I Price

Mrs E Gage (resigned September 2025)

Revd Mrs K Robertson (resigned January 2026)

Mr H Goodwin

Mrs K Brackley

Mrs H Dixon (November 2024 to January 2025)

Mrs A Dean (from January 2025)

#### STRUCTURE, GOVERNANCE AND MANAGEMENT

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

**Other governance issues**

New trustees are appointed after obtaining references from local churches and organisations, and providing evidence of DBS self-declarations. The induction process consists of familiarisation by attending trustees' meetings before formal appointment. Individual Trustees act as directors of the different parts of the organisation, depending on their respective skills. The charity maintains a register of trustee related parties, and declarations of interest are sought at each trustee meeting.

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### OBJECTIVES & ACTIVITIES

**Significant activities**

The CROSS Project's objective is to advance the education of children of school age by presenting Christianity in a lively and interesting way. The objective also meets the Charity Commission's guidance for achieving a public benefit. The Project would not exist without the financial and prayer support of Wakefield Churches and our individual supporters. It is so humbling that every year God provides the resources we need and we are very grateful.

Our staffing complement during the year was a team manager supported by 3 schools workers, a part-time funding manager, and an administrative officer. We have had changes in staff and working hours, but still have been able to fulfil all of our schools commitments and received commendations from school management on the quality of our work.

We continued to receive significant gifts and grants from churches and charitable foundations.

THE CROSS PROJECT  
Report of the Trustees  
for the Year Ended 31st August 2025 (continued)

**ACHIEVEMENT AND PERFORMANCE**

**Charitable Activities**

We were able to offer a full range of work to schools, including lunch and after-school clubs, assembly presentations, mentoring, and helping students in transition between stages of school life. Although most of these activities are offered free to schools, the financial support of the Churches, donors and friends has meant that the trust's financial position is secure for 2025-26.

The last year has been one of blessing and opportunity as God continues to use CROSS powerfully to serve and witness within schools. We are grateful for the opportunities to show God's love and grace to students and staff.

**FINANCIAL REVIEW**

**Review of the Year**

Our spending on staff at over £84,000 on schools work for 2024-25, was less than the previous year due to changes in hours worked.

We have still been able to fulfil all of our schools commitments and received commendations from school management on the quality of our work.

Income from all types of donors increased. We are tremendously grateful for the support of the Churches and friends, but the most significant increase was from trusts and foundations.

We appointed a part-time funding manager, designed to encourage new and increased donations. As a result of this and other team members' continued hard work in applications, grants more than doubled (over £29,000).

As a result we added over £13,000 to our reserves. However we are still looking for further ways to enable us to continue our work: we have several initiatives during 2025,

**Reserves Policy**

The Trustees consider that a prudent policy would be to have sufficient reserves to operate for a school term if all funding ceased: in 2025 that would represent reserves of over £19,000. Current reserves are above this amount.

**Principal funding sources**

The principal sources of funding for the charity are regular and individual gifts from Christians and churches with some connection to Wakefield, and grants from charitable trusts.

**STATEMENT OF DIRECTORS' RESPONSIBILITIES**

The trustees (who are also the directors of the CROSS Project for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland.

The Charities Act and the Companies Act require 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 as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to -

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- observe the methods and principles in the Charities SORP;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees have reviewed this report, and have concluded that there are no inconsistencies with the figures disclosed in the financial statements.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime under the Companies Act 2006.

The Trustees approve the attached statement of financial activities and balance sheet for the year ended 31 August 2025, and confirm that they have made available all information necessary for its preparation.

**ON BEHALF OF THE BOARD :**

  
.....  
Mrs K Brackley - Trustee

Date: 25th February 2026

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/members of THE CROSS PROJECT on the accounts for the year ended 31st of August 2025 set out on pages 6 to 12.

### RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011) 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 STATEMENT

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the organisation 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 the 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

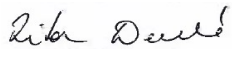
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 130 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

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

Zita Derbak MAAT AATQB  
Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Appledram Lane South  
Chichester, West Sussex  
PO20 7EG

Sign: 

Date: 03.03.2026

THE CROSS PROJECT

Statement of Financial Activities  
for the Year Ended 31st August 2025

	Note	Unrestricted Funds £	Restricted Fund £	2025 Total Funds £	2024 Total Funds £
<b>INCOME</b>					
<b>Income from generated funds</b>					
Donations, legacies and grants	14	91,111	0	91,111	54,950
Other trading activities	15	1,894	0	1,894	40
Income from investment	16	1,084	0	1,084	2,329
<b>Income from charitable activities</b>					
Schools work	17	16,300	0	16,300	1,050
<b>Total income</b>		<b>110,389</b>	<b>0</b>	<b>110,389</b>	<b>58,369</b>
<b>EXPENSES</b>					
<b>Expenditure on charitable activities</b>					
Schools work	18	96,092	630	96,722	93,729
Other expenditure		0	0	0	0
<b>Total expenses</b>		<b>96,092</b>	<b>630</b>	<b>96,722</b>	<b>93,729</b>
<b>NET INCOMING / (OUTGOING) RESOURCES</b>		<b>14,297</b>	<b>(630)</b>	<b>13,667</b>	<b>(35,360)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		29,712	630	30,342	65,702
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>44,009</b>	<b>0</b>	<b>44,009</b>	<b>30,342</b>

THE CROSS PROJECT  
Balance Sheet  
for the Year Ended 31st August 2025

		Unrestricted Funds £	Restricted Fund £	31 August 2025 Total Funds £	31 August 2024 Total Funds £
	Note				
<b>FIXED ASSETS</b>					
Equipment at cost	7	16,218	0	16,218	15,429
Less Depreciation	7	(15,183)	0	(15,183)	(14,815)
<b>Total Fixed Assets</b>		<u>1,035</u>	<u>0</u>	<u>1,035</u>	<u>614</u>
<b>CURRENT ASSETS</b>					
Cash at bank and in hand	11	44,112	0	44,112	30,811
Prepayments & Debtors	8	1,176	0	1,176	729
		<u>45,288</u>	<u>0</u>	<u>45,288</u>	<u>31,540</u>
<b>CREDITORS</b>					
Amounts falling due within one year	9	(2,314)	0	(2,314)	(1,812)
		<u>(2,314)</u>	<u>0</u>	<u>(2,314)</u>	<u>(1,812)</u>
<b>NET CURRENT ASSETS</b>		<u>42,974</u>	<u>0</u>	<u>42,974</u>	<u>29,728</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>44,009</u>	<u>0</u>	<u>44,009</u>	<u>30,342</u>
<b>NET ASSETS</b>		<u>44,009</u>	<u>0</u>	<u>44,009</u>	<u>30,342</u>
<b>Unrestricted funds</b>				<u>44,009</u>	29,712
<b>Restricted funds</b>				<u>0</u>	630
<b>TOTAL FUNDS</b>				<u>44,009</u>	<u>30,342</u>

The notes form part of these financial statements  
Page 4 continued...

THE CROSS PROJECT

Balance Sheet - continued  
At 31st August 2025

**Charity Status:**

The charitable company is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the members is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

**Declaration:**

The Trustees are satisfied that the charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st August 2025.

None of the members have required the charitable company to obtain an audit of its financial statements for the year ended 31st August 2025 in accordance with Section 476 of the Companies Act 2006. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 2.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Section 386 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 25th February 2026 and were signed on its behalf by:



.....  
Trustee: Mr N J Rigby

THE CROSS PROJECT  
Notes to the Financial Statements  
for the Year Ended 31st August 2025

## 1. ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

### Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

The charity meets the definition of a public benefit entity under FRS102. The company has also taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement.

### Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income, it is more likely than not that the trustees will receive the resources, and the monetary value can be quantified with sufficient accuracy. Where incoming resources have related expenditure (as with fundraising income) these are reported gross in the SOFA. Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP)

The value of voluntary help received is not included in the accounts but is described in the Trustees' annual report.

### Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

### Resources expended

Expenditure is accounted for on an accruals basis as soon as there is a legal or constructive obligation and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Governance Costs include the costs of the preparation and examination of statutory accounts.

### Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

### Tangible fixed assets

Assets are at cost. Depreciation is at an annual rate of 20% in order to write off each asset over its estimated useful life.

### Taxation

The charity is exempt from corporation tax on its charitable activities.

### 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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

### Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the period of the lease.

### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

<b>2. OTHER TRADING ACTIVITIES:</b>	Fundraising and Sundry Income:	<b>2025</b>	<b>£1,894,</b>	<b>2024</b>	<b>£40</b>
<b>3. INCOME FROM INVESTMENT:</b>	Bank interest:	<b>2025</b>	<b>£1,084,</b>	<b>2024</b>	<b>£2,329</b>

THE CROSS PROJECT  
Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

**4. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	368	332
Other operating leases	1,611	1,121

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or benefits for the year ended 31st August 2025  
nor for the year ended 31<sup>st</sup> August 2024

**Trustees' Expenses**

There were no trustees' expenses paid for the year ended 31st August 2025  
nor for the year ended 31<sup>st</sup> August 2024

**6. STAFF COSTS**

	Unrestricted	Restricted	2025	2024
			£	£
Wages and salaries	80,151	0	80,151	76,489
Contract staff	802	0	802	1,203
Social security costs	0	0	0	48
Other pension costs	3,535	0	3,535	3,577
	84,488	0	84,488	81,317

**7. TANGIBLE FIXED ASSETS**

	Plant and machinery etc
£	£
<b>COST</b>	
At 1st September 2024	15,429
Additions	789
Sales and write-offs	0
At 31st August 2025	16,218
<b>DEPRECIATION</b>	
At 1st September 2024	14,815
Charge for year	368
Less depreciation on sales	0
At 31st August 2025	15,183
<b>NET BOOK VALUE</b>	
At 31st August 2025	1,035
At 31st August 2024	614

**8. PREPAYMENTS & DEBTORS**

	2025	2024
	£	£
Gift Aid Reclaim	1176	729
Other	0	0
	1,176	729

THE CROSS PROJECT  
Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Taxation and social security	889	545
Pension costs	470	454
Examination fee	858	780
Other creditors	97	33
	<b>2,314</b>	<b>1,812</b>

**10. MOVEMENT IN FUNDS**

	At 1 Sept 2024	Net movement in Funds	At 31 Aug 2025
	£	£	£
<b>Unrestricted funds</b>			
General fund	29,712	14,297	44,009
<i>Prior year:</i>	65,702	(35,990)	29,712
<b>Restricted funds</b>			
Anchor Trust (for specific resources to help schools work)	0	0	0
Westhill Endowment Trust (for specific resources to help schools work)	630	(630)	0
Total Restricted Funds	630	(630)	0
<i>Prior year:</i>	0	630	630
<b>TOTAL FUNDS</b>	<b>30,342</b>	<b>13,667</b>	<b>44,009</b>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in Funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	110,389	96,092	14,297
<b>Restricted funds</b>			
Anchor Trust (for specific resources to help schools work)	0	0	0
Westhill Endowment Trust (for specific resources to help schools work)	0	630	(630)
<b>Total</b>	<b>0</b>	<b>630</b>	<b>(630)</b>
<b>TOTAL FUNDS</b>	<b>110,389</b>	<b>96,722</b>	<b>13,667</b>

**11 Cash at Bank and in Hand**

	Unrestricted	Restricted	At 31 Aug 25	At 31 Aug 24
COIF Deposit Account	24,549	0	24,549	23,465
Current Account	19,555	0	19,555	7,339
Cash in hand	7	0	7	7
	<b>44,112</b>	<b>0</b>	<b>44,112</b>	<b>30,811</b>

**12. RELATED PARTIES AND ASSOCIATIONS**

The Cross Project leases rooms provided by Wakefield Baptist Church. The 2025 cost is £4,516 (2023 was £3,968)

One of the trustees, Mr M Bradley, is a leader at the Baptist Church.

He did not participate in any discussions on matters related to the room hire.

Mr Ian Price is a Trustee and works as a self-employed advisor to the Cross Project for one day a week.

During the year he was paid £802 for these services. He does not participate in any discussions on staff salaries.

Mrs Kathy Robertson is involved with the Wakefield Diocese 'Every Good Work' scheme where three of the volunteers we currently have working with us are from.

There are no other related parties and associations.

**13. POST BALANCE SHEET EVENTS**

None

THE CROSS PROJECT  
Notes to the Financial Statements - continued  
for the Year Ended 31st August 2025

			2025	2024
			£	£
<b>INCOME</b>				
<b>14. Donations, legacies and grants</b>	<b>Unrestricted</b>	<b>Restricted</b>		
Churches	13,450	0	13,450	10,682
Individuals using Gift Aid	13,035	0	13,035	8,945
Individuals not using Gift Aid	10,723	0	10,723	12,015
Trusts and Business donations	50,619	0	50,619	21,272
Government grants	0	0	0	0
Gift aid	3,284	0	3,284	2,036
	<u>91,111</u>	<u>0</u>	<u>91,111</u>	<u>54,950</u>
<b>15. Other trading activities</b>				
Fundraising events	1,273	0	1,273	0
Sundry Income	621	0	621	40
	<u>1,894</u>	<u>0</u>	<u>1,894</u>	<u>40</u>
<b>16. Income from investment</b>				
Bank interest	1,084	0	1,084	2,329
<b>17. Income from charitable activities</b>				
Schools work	16,300	0	16,300	1,050
<b>Total income</b>	<u>110,389</u>	<u>0</u>	<u>110,389</u>	<u>58,369</u>
<b>EXPENSES</b>				
<b>18. Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>		
Employees (see note 6)	84,488	0	84,488	81,317
Employees Other Costs	610	0	610	480
Office Expenses (including depreciation)	3,856	0	3,856	4,156
Premises	5,263	0	5,263	4,685
Training & conferences	99	0	99	474
Fundraising expenses	2	0	2	0
Resources and other costs	666	630	1,296	1,803
Governance costs including Independent Examination	1,108	0	1,108	814
	<u>96,092</u>	<u>630</u>	<u>96,722</u>	<u>93,729</u>
<b>Other expenditure</b>	0	0	0	0
<b>Office and Premises expenses include:</b>				
<b>Support costs</b>				
<b>Management</b>				
Resources purchased	0	0	<u>0</u>	<u>0</u>
<b>Information technology</b>				
Repairs and renewals	0	0	<u>0</u>	<u>0</u>