CROSSOVER CHAPEL INTERNATIONAL

TRUSTEES REPORT AND ACCOUNTS

31ST MARCH, 2026

Prepared by: Kaxton Advisory

CROSSOVER CHAPEL INTERNATIONAL
21 WHIMBREL CLOSE
THAMESMEAD
LONDON
SE28 8HX

CROSSOVER CHAPEL INTERNATIONAL

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST MARCH, 2026.

The trustees of the charity present their report with the financial statements of the charity for the year ended 31st March, 2026. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS:

Registered Charity Number: **1135938**

Registered Office: 21 Whimbrel Close
Thamesmead,
London.
SE28 8HX

Trustees:

Pastor Bismark Asiamah	Trustee (Chairman)
Miss Phyllis Nkuah Mensah	Trustee
Mr Patrick Bemia Buah	Trustee
Mrs Christiana Addo Asiamah	Trustee

Independent Examiners:
Kaxton Advisory Ltd
Suite 6
The Generator Business Centre
Surrey
CR4 3FH

Bankers:
Barclays Bank
Woolwich,
Leicestershire
LE87 2BB

STRUCTURE, GOVERNANCE AND MANAGEMENT:

Governance
The church is governed by a Constitution and the Church Council, as defined by the Charities Act 2011.

Membership of trustee board:
The trustees of the charity are also voluntary trustees for the purposes of charity law and under the charity's Constitution are known as members of the Trustees Board.

Induction and training of trustees
All trustees are familiar with the practical work of the church and have undertaken training to support their role.

Organizational structure
The Trustee Board meets quarterly, and a quarterly church feedback report is given at each meeting. The Pastor has the responsibility for the day to day operational management of the church supported by the Assistant Pastor elected.

Risk management
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.
Internal control risks are minimized by the implementation of procedures for authorization of all transactions and projects. Procedures and risk assessments are in place to ensure compliance with Health and Safety of volunteers; members; children; and visitors to the church.

OBJECTIVES AND ACTIVITIES:

Objectives - For the Benefit of the public

a) To advance the Christian faith in accordance with the statement in such ways in such parts of the United Kingdom or the world as the Church Council from time to time may deem fit.
b) To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counseling and support in such ways in such parts of the United Kingdom or the world as the Church Council from time to time may deem fit
c) To advance education in such ways in such parts of the United Kingdom or the world as the Church Council from time to time may deem fit.

ACHIEVEMENTS AND PERFORMANCE:

***Achievements**:*

a) The church maintained its multi-cultural status. Congregants are made of multi-racial people.
b) The Chapel as a Pentecostal Evangelical Bible believing Church based in England, which started very small but membership has grown tremendously.
c) Moral and spiritual guidance by guidance and counseling by special prayers for the community and especially the youth within.
d) We donated Bibles and Bible story books to the children and youth of the church throughout the year.
e) The church continues to support the spiritual and physical needs of the community as a whole.
f) Active evangelism within the ministry to win more souls for the Lord's kingdom.
g) The church continuous to use the electronic media to evangelize to the community.
h) The church made donation to orphanage's and support a lot of mission work.

FINANCIAL REVIEW:

Church Finances:

The church finance committee was responsible for the financial planning during the year. The church was able to raise **£65,085** within the year. The total expenditure for the period was **£75,281** which resulted in a deficit of **£10,195**.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (UK GAAP).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with the United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to

1. Select suitable accounting policies and then apply them consistently;
2. Make judgments and estimates that are reasonable and prudent;
3. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with 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 and other irregularities.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO INDEPENDENT EXAMINERS

So far as the trustees are aware, there is no relevant information of which the charity's independent examiners are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any examination information and to establish that the charity's independent examiners are aware of that information.

INDEPENDENT EXAMINERS

The independent examiners, Kaxton Advisory Ltd., will be proposed for re-appointment at the forthcoming Annual General Meeting.

On Behalf of the Trustees Board:

.....

Rev. Bismark Asiamah

25th August, 2026.

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSOVER CHAPEL INTERNATIONAL

I report on the accounts of the Church for the year ended 31st March 2026 which comprise the Statement of Financial Activities, the Balance Sheet and related notes set out on pages 9 to12. This report is made solely to the Trustees Board in accordance with Section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Church and the Church's trustees for my examination work.

Respective responsibilities of Trustees and Examiner

The Church's trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the Charities Act)) and that an independent examination is needed.
It is my responsibility to:

- Examine the accounts (under Section 145 of the Charities Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioner (under Section 145(5)(b) of the Charities 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 Commissioner.

An examination includes a review of the accounting records kept by the Church 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:

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 Charities Act ;and
□□to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

KAXTON ADVISORY LTD
SUITE 6
THE GENERATOR BUSINESS CENTRE
SURREY
CR4 3FH



Signed: Kaxton

CROSSOVER CHAPEL INTERNATIONAL
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST MARCH 2026

	Note	General Funds	Restricted Funds	2026 Total	2025 Total
		£	£	£	£
INCOMING RESOURCES	**2**				
Voluntary Income		45,647	-	45,647	75,906
Other Income		19,439	-	19,439	20,515
Total		**65,085**	**-**	**65,085**	**96,421**
RESOURCES EXPENDED	**3**				
Charitable Expenditure:					
Administration & Management		75,281	-	75,281	79,974
Total		**75,281**	**-**	**75,281**	**79,974**
Net Incoming Resources		**-10,195**	**-**	**-10,195**	16,448
Movement in Funds					
Net Incoming Resources		-10,195	-	-10,195	16,448
Balance brought forward		26,468	-	26,468	10,020
Transfers					-
Balance Carried Forward		**16,273**	**-**	**16,273**	**26,468**

CROSSOVER CHAPEL INTERNATIONAL
BALANCE SHEET AS AT 31ST MARCH 2026

	Note	2026 £	2025 £
Non-Current Assets			
Fixed Assets	5	14,891	14,692
		14,891	**14,692**
Current Assets			
Bank (Barclays)		3,773	17,938
		3,773	**17,938**
Creditors: Amount falling due within 1 year	4	1,196	598
Net Current Assets		**2,577**	**17,340**
Non-Current Liabilities			
Loan		1,195	5,564
Net Assets		**16,273**	**26,468**
Funds			
General		16,273	26,468
Net Movement in Funds			
		16,273	**26,468**

Approved by the Board Council on .....26/08/2026..... And signed on its behalf by

Pastor Bismark Asiamah
(Pastor in Charge)
.....

(Treasurer)
.....

NOTES TO THE FINANCIAL STATEMENTS:

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with applicable accounting standards and the Charities SORP.

Basis of Accounting:
The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are show at market value. The financial statements include all transactions, assets and liabilities for which the Church Council is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Incoming Resources:
All incoming resources are included in the statement of financial activities when the charity is entitled to the income, and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Voluntary Income is received by way of collection of alms, tithes, special appeal for funds, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of specific performance by the charity are recognized when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within the activities for generating funds when they are sold.
Income from investment is included in the year in which it is receivable.

Resources Expended:

Expenditure is recognized on the accrual basis as a liability is incurred. Expenditure included any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Costs of generating funds comprise the costs associated with attracting voluntary income and costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises of those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs are those costs incurred in support of expenditure on the objects of the charity and include project management.

2. INCOMING RESOURCES

		2026	2025
	General Funds	Total Funds	Total Funds
Voluntary Income			
General Fund			
Tithe/Offering	26,426	26,426	37,497
Annual Harvest	4,784	4,784	7,796
Thanks Giving	820	820	3,570
Pledges	6,530	6,530	3,878
Welfare	3,330	3,330	5,895
Pastoral Care Donations / Children's Ministry	3,389	3,389	14,005
Other Donation	368	368	3,266
Other Income	19,439	19,439	20,515
Total	**65,085**	**65,085**	**96,421**

3. RESOURCES EXPENDED:

	2026 Management & Admin	2025 Management & Admin
	£	£
Rent/ Rates	25,300	33,780
Donations	7,310	7,900
Pastoral Support	1,850	2,900
Accountancy Fees	598	598
Repairs & Renewals	750	1,000
Travel & Transport/Fuel	900	350
Insurance	1,950	250
Radio Ministry	3,200	5,200
Council Tax	1,400	1,000
Stationery/postage	300	400
Administration Cost	1,118	1,400
Evangelism	1,720	1,220
Instrumentalist	4,300	4,700
Honararium	1,850	700
Social Activities	3,200	3,950
Professional Fees	2,916	3,915
Youth and Children Program	1,900	1,300
Depreciation Charge	3,722	3,762
Utility	1,633	1,650
Mission/Oprhanage	6,420	3,999
Training	2,943	-
	75,281	**79,974**

4. CURRENT LIABILITIES

Accrued - Accountancy Fee	598	299
Accrued - Independent Examination	598	299
	1196	598

CROSSOVER CHAPEL INTERNATIONAL
NOTES TO THE ACCOUNTS - 31ST MARCH 2026

5 : NON CURRENT ASSETS

	PA System	Musical	Equipment	Van	Total
	£	£	£	£	£
Cost	3,812	12,859	12,100	10,450	39,221
Additions			3,920		3,920
Disposal					
Balance as at 31st March 2026	**3,812**	**12,859**	**16,020**	**10,450**	**43,141**
Depreciation					
As at 1st April 2025	3,811	12,858	3,810	4,049	24,528
Charge for the year	-	-	2,442	1,280	3,722
Balance as at 31st March 2026	**3,811**	**12,858**	**6,252**	**5,329**	**28,250**
Net Book Value					
As at 1st April 2025	1	1	12,210	6,401	14,693
As at 31st March 2026	**1**	**1**	**9,768**	**5,121**	**14,891**