

REGISTERED COMPANY NUMBER: NI613214 (Northern Ireland)
REGISTERED CHARITY NUMBER: 102556

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
THE CROSS COMMUNITY CHURCH LTD

Patton Rainey Stenson Limited
Chartered Accountants
6 East Bridge Street
Enniskillen
Co. Fermanagh
BT74 7BT

THE CROSS COMMUNITY CHURCH LTD

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for the Year Ended 31 MARCH 2025

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THE CROSS COMMUNITY CHURCH LTD

REPORT OF THE TRUSTEES **for the Year Ended 31 MARCH 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 31 March 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity's objectives are for the public benefit and are restricted to the following:-

- (a) to advance the Christian Faith in accordance with the statement of beliefs
- (b) to further Christian education
- (c) to relieve sickness, financial hardship and poverty and to promote and preserve good health by provision of funds, goods or services of any kind, including through the provision of counselling training in life skills and support
- (d) to further or benefit the residents of Enniskillen and surrounding area without distinction of sex, sexual orientation, race or political, religions or other opinions by associating together the said residents, and the local authorities, voluntary and other organisations in a common effect to provide facilities in the interest of social welfare for recreation leisure time occupation with objectives of improving conditions of life for the residents.

These objectives are to be carried out in such part of Enniskillen, the United Kingdom or the world so the Trustees may from time to time think fit.

Significant activities

The main activities are as follows:-

Sunday morning services are held at Cross Street, Enniskillen.

In the year 2024-2025 the charity has underwent some changes. We changed our name from The Lakes Vineyard Church to Cross Community Church and subsequently left Vineyards Churches UK and Ireland..

The Church continues to bless the community and we have welcomed some new families into our congregation in the year.

Our compassion ministry, Enniskillen Foodbank has continued to reach into communities throughout the County of Fermanagh. In the past year we have fed in excess of 4,000 families and have increased our work with outside agencies such as Social Services and others in providing emergency food and baby products for people in food poverty through various circumstances such as domestic abuse, seeking asylum, as well as addiction and homelessness. We endeavour to keep up this work and increase the level of support in the coming year.

Public benefit

The Trustees seek to ensure that the Public benefit requirement is considered and The Cross Community Church Limited facilitates the advancement of the Christian Religion having due regard to the Charity Commission guidance on public benefit.

FINANCIAL REVIEW

Financial review

The results for the year ended 31 March 2025 are set out on pages 5 and 6 of the financial statements.

The Church is reliant on the voluntary gifts and donations from its donors. The total income for the year ended 31 March 2025 amounted to £46,993 (2024:£56,794). The total expenditure was £65,413 (2024:£71,269)

The Trustees consider that the unrestricted fund of the charity is sufficient and adequate to fulfil their obligations. The charity held £7,839 in cash reserves at the year end (2024:£27,394).

Reserves policy

The income of the Church is considered adequate and the risks associated with any significant reduction in income is regarded as unlikely. The Trustees are satisfied with the current level of reserves at the present time. The Trustees are reviewing the Reserves Policy in the current year.

THE CROSS COMMUNITY CHURCH LTD

REPORT OF THE TRUSTEES **for the Year Ended 31 MARCH 2025**

FINANCIAL REVIEW

Going concern

The trustees are of the opinion that the church has sufficient resources at the date of approval of these financial statements, to meet commitments which will arise in the following year from the date of signing this report and subject to the continuing support from church members to fund on an on going basis the church's current activities and other financial commitments.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a Memorandum and Articles of Association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006. The company is also recognised as a charity by H M Revenue and Customs (46710 16762). The company was incorporated on 14 June 2012 and registered with the Charity Commission for Northern Ireland on 9 June 2015.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

NI613214 (Northern Ireland)

Registered Charity number

102556

Registered office

Beech Lodge
36 Enniskillen Road
Ballinamallard
Co. Fermanagh
BT94 2BD

Trustees

Rev J W Shades (resigned 11.4.24)
Rev A T E Quill
Miss S Loane
Mrs C F Shades (appointed 11.4.24)
Mr H H Reid (appointed 25.4.24)

Independent Examiner

Mrs S Stenson FCA
Patton Rainey Stenson Limited
Chartered Accountants
6 East Bridge Street
Enniskillen
Co. Fermanagh
BT74 7BT

Bankers

Danske Bank
18 Ballymoney Road
Ballymena
Co. Antrim
BT43 5BY

Approved by order of the board of trustees on 30 March 2026 and signed on its behalf by:

Charlene Shades

THE CROSS COMMUNITY CHURCH LTD

REPORT OF THE TRUSTEES
for the Year Ended 31 MARCH 2025

Mrs C F Shades - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE CROSS COMMUNITY CHURCH LTD**

I report on the accounts of the company for the year ended 31 March 2025, which are set out on pages five to twelve.

Respective responsibilities of charity trustees and examiner

As the charity's trustees (and also the directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under Section 65 of the Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under Section 65(9)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of the independent examiner's report

I have examined your charity accounts as required under Section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under Section 65(9)(b) of the Charities Act. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with Section 386 of the Companies Act 2006
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of Section 396 of the Companies Act 2006 and with the methods and principles of the 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
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.



Mrs S Stenson FCA

Patton Rainey Stenson Limited
Chartered Accountants
6 East Bridge Street
Enniskillen
Co. Fermanagh
BT74 7BT

30 March 2026

THE CROSS COMMUNITY CHURCH LTD

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		<u>19,743</u>	<u>27,250</u>	<u>46,993</u>	<u>56,794</u>
EXPENDITURE ON					
Charitable activities					
Charitable activities		<u>17,894</u>	<u>47,519</u>	<u>65,413</u>	<u>71,269</u>
NET INCOME/(EXPENDITURE)		<u>1,849</u>	<u>(20,269)</u>	<u>(18,420)</u>	<u>(14,475)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>3,084</u>	<u>28,233</u>	<u>31,317</u>	<u>45,792</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>4,933</u></u>	<u><u>7,964</u></u>	<u><u>12,897</u></u>	<u><u>31,317</u></u>

The notes form part of these financial statements

THE CROSS COMMUNITY CHURCH LTD

BALANCE SHEET
31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	6	51	8,054	8,105	11,169
CURRENT ASSETS					
Debtors	7	2,876	-	2,876	2,876
Cash at bank		4,462	3,377	7,839	27,394
		<u>7,338</u>	<u>3,377</u>	<u>10,715</u>	<u>30,270</u>
CREDITORS					
Amounts falling due within one year	8	(2,456)	(3,467)	(5,923)	(10,122)
NET CURRENT ASSETS		<u>4,882</u>	<u>(90)</u>	<u>4,792</u>	<u>20,148</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>4,933</u>	<u>7,964</u>	<u>12,897</u>	<u>31,317</u>
NET ASSETS		<u>4,933</u>	<u>7,964</u>	<u>12,897</u>	<u>31,317</u>
FUNDS	9				
Unrestricted funds				4,933	3,084
Restricted funds				7,964	28,233
TOTAL FUNDS				<u>12,897</u>	<u>31,317</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 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 Sections 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.

THE CROSS COMMUNITY CHURCH LTD

BALANCE SHEET - continued
31 MARCH 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 30 March 2026 and were signed on its behalf by:

Charlene Shades

Mrs C F Shades - Trustee

THE CROSS COMMUNITY CHURCH LTD

NOTES TO THE FINANCIAL STATEMENTS for the Year Ended 31 MARCH 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis 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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 10% on cost
Fixtures and fittings	- 20% on reducing balance

Fixed assets are stated at cost less depreciation.

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.

THE CROSS COMMUNITY CHURCH LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 MARCH 2025

2. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	3,064	3,568
Other operating leases	4,800	5,200
	<u> </u>	<u> </u>

3. TRUSTEES' REMUNERATION AND BENEFITS

Reverend J Shades received trustee's remuneration of £7,300 in the period in which he was both a trustee and employed in the Foodbank. After he resigned as trustee Reverend J Shades engaged in a contract for services with the Foodbank.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Employees	-	1
	<u> </u>	<u> </u>

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	<u>15,455</u>	<u>41,339</u>	<u>56,794</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	<u>15,439</u>	<u>55,830</u>	<u>71,269</u>
NET INCOME/(EXPENDITURE)	16	(14,491)	(14,475)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>3,068</u>	<u>42,724</u>	<u>45,792</u>
TOTAL FUNDS CARRIED FORWARD	<u>3,084</u>	<u>28,233</u>	<u>31,317</u>

THE CROSS COMMUNITY CHURCH LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 MARCH 2025

6. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
COST			
At 1 April 2024 and 31 March 2025	<u>10,508</u>	<u>25,986</u>	<u>36,494</u>
DEPRECIATION			
At 1 April 2024	9,406	15,919	25,325
Charge for year	<u>1,051</u>	<u>2,013</u>	<u>3,064</u>
At 31 March 2025	<u>10,457</u>	<u>17,932</u>	<u>28,389</u>
NET BOOK VALUE			
At 31 March 2025	<u>51</u>	<u>8,054</u>	<u>8,105</u>
At 31 March 2024	<u>1,102</u>	<u>10,067</u>	<u>11,169</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

		31.3.25 £	31.3.24 £
Other debtors		<u>2,876</u>	<u>2,876</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

		31.3.25 £	31.3.24 £
Social security and other taxes		-	4,351
Accruals and deferred income		<u>5,923</u>	<u>5,771</u>
		<u>5,923</u>	<u>10,122</u>

9. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	3,084	1,849	4,933
Restricted funds			
Food Bank Fund	28,233	(20,269)	7,964
TOTAL FUNDS	<u>31,317</u>	<u>(18,420)</u>	<u>12,897</u>

THE CROSS COMMUNITY CHURCH LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 MARCH 2025

9. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	19,743	(17,894)	1,849
Restricted funds			
Food Bank Fund	27,250	(47,519)	(20,269)
TOTAL FUNDS	<u>46,993</u>	<u>(65,413)</u>	<u>(18,420)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	3,068	16	3,084
Restricted funds			
Food Bank Fund	42,724	(14,491)	28,233
TOTAL FUNDS	<u>45,792</u>	<u>(14,475)</u>	<u>31,317</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	15,455	(15,439)	16
Restricted funds			
Food Bank Fund	41,339	(55,830)	(14,491)
TOTAL FUNDS	<u>56,794</u>	<u>(71,269)</u>	<u>(14,475)</u>

THE CROSS COMMUNITY CHURCH LTD

NOTES TO THE FINANCIAL STATEMENTS - continued
for the Year Ended 31 MARCH 2025

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	3,068	1,865	4,933
Restricted funds			
Food Bank Fund	42,724	(34,760)	7,964
TOTAL FUNDS	<u>45,792</u>	<u>(32,895)</u>	<u>12,897</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	35,198	(33,333)	1,865
Restricted funds			
Food Bank Fund	68,589	(103,349)	(34,760)
TOTAL FUNDS	<u>103,787</u>	<u>(136,682)</u>	<u>(32,895)</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

THE CROSS COMMUNITY CHURCH LTD

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 MARCH 2025

	31.3.25	31.3.24
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and offerings	42,151	51,675
Gift aid	4,842	5,119
	<hr/>	<hr/>
	46,993	56,794
	<hr/>	<hr/>
Total incoming resources	46,993	56,794
EXPENDITURE		
Charitable activities		
Remuneration	7,300	31,034
Rent	4,800	5,200
Rates and water rates	514	557
Insurance	511	501
Light and heat	2,633	3,427
Telephone	2,825	3,629
General expenses and sundries	2,315	2,144
Maintenance	814	1,522
Gifts to visiting speakers and others	214	1,190
Pastoral care	700	398
Training	269	-
Outreach	-	292
Food bank	8,078	9,333
Conference costs and leadership expenses	-	871
Motor expenses	3,286	2,506
Church expenses	3,165	3,221
Hospitality	714	-
Office running costs	1,368	912
Management fee	21,151	-
Depreciation on improvements to property	1,051	1,051
Depreciation on fixtures and fittings	2,013	2,517
	<hr/>	<hr/>
	63,721	70,305
Support costs		
Finance		
Bank charges	119	195
Bank interest	18	13
	<hr/>	<hr/>
	137	208
Governance costs		
Independent examination	1,555	756

This page does not form part of the statutory financial statements

THE CROSS COMMUNITY CHURCH LTD

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 MARCH 2025

	31.3.25	31.3.24
	£	£
Total resources expended	<u>65,413</u>	<u>71,269</u>
Net expenditure	<u><u>(18,420)</u></u>	<u><u>(14,475)</u></u>