



The Church at the Cross

Scottish Registered Charity Number SC033947

Trustee's Annual Report & Financial Statements

For the period ending 31st December 2024

Peter Hall Finance & Accounting
Certified Public Accountant UK 10227712A



Certified Public
Accountants Association

Report and Financial Statement

FOR THE YEAR ENDED 31st December 2024

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The Church at the Cross

TRUSTEE'S ANNUAL REPORT

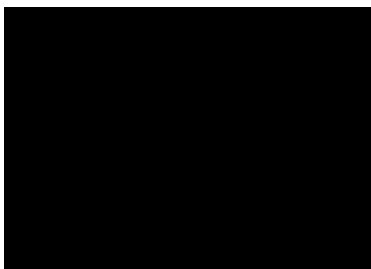
The Trustees have pleasure in presenting their report for the financial year ending 31st December 2024.

REFERENCE AND ADMINISTRATION DETAILS

Charity Name : The Church at the Cross
Constitutional form : Unincorporated association
Constitutional form date : 1st October 2002
Accounting reference date : 31st December 2020
Charity Number : SC033947
Principal Address : 2 King Street, Larkhall. ML9 1DP

Websites: www.thechurchatthecross.co.uk



Charity Trustees:



Assembly Council

No other individuals served as Trustees during the year. The Trustees are appointed by the Assembly Council.



Senior Staff member responsible for day-to-day management of the charity: 


The charity has income below £250,000, and as such is eligible to prepare its accounts on a “Receipts and Payments” Basis. The governing document does not require the charity to prepare fully accrued accounts and neither does it require an audit. The accounts have been prepared in accordance with SORP 2015 issued by the Office of the Scottish Charity Regulator in its role as a SORP making body, recognised by the Financial Reporting Council. The charity has had the accounts independently examined by Peter Hall of “Peter Hall finance & accounting solutions”, Tillicoultry, Clackmannanshire FK13 6DR.

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing document: “The Church at the Cross” is administered in accordance with the terms of the Trust Deed. The Church is a charitable unincorporated association and the purposes and administration arrangements are set out in its constitution.

The Charity is registered with the “Office of Scottish Charity Regulator”.

The organisational structure and decision-making process: The Trustees are the managerial arm of the charity. They meet quarterly and make decisions for and on behalf of the charity. Major decisions of a managerial and financial nature are minuted.

How trustees are appointed and recruited: Appointment and removal is in accordance with the Trust Deed which requires that appointment is approved by unanimous agreement of the existing trustees and removal of any trustee by the unanimous agreement of the others.

Risk Management: It is considered by the Trustees that there is no foreseeable risk where the charity is exposed.

Affiliations and connections: The charity is affiliated with the “Assemblies of God, Great Britain”. (“Assemblies of God” is a company limited by guarantee (No. 2873415) registered in England, having its registered office at Gf/F12 No.1-2 The Cottages, Deva Centre, Manchester, England, M3 7BE.

OBJECTIVES AND ACTIVITIES

The Purpose of the charity as set out in the Governing Document: The purpose of “The Church at the Cross” is to give every man, woman, and child in Larkhall the opportunity of understanding the gospel and to provide a church where they can grow in ministry for the glory of God. This is in line with the mission statement of the Assemblies of God in Great Britain, with who “The Church at the Cross” is associated.

Summary of the main activities in relation to those purposes: The aim of “The Church at the Cross” is to provide Larkhall community with a welcoming, supportive hub for those who desire life enhancement and fulfillment through Christian worship. We do this by providing weekly Christian meetings and hosting other community groups in the church premises.

ACHIEVEMENTS AND PERFORMANCE

Over 2024 the Church outreach into the community through the Hareleeshill HUB has flourished. With a packed weekly programme of activities which has been developed to meet the community’s needs, facilitating the private and public sectors to offer a wide range of services, we know we are in the right place.

There has been an increase in services required to support families with children with special needs and we work closely with the local primary school.

Members of the church continue to be Trustees of the Christians Together Lighthouse project, we chair the meetings for Larkhall Community Network, Local Community Council and the

Larkhall Plan Partnership. We hold a privileged place influencing the development of projects in our community.

FINANCIAL REVIEW

The financial year ending 31st December 2024 marked a period of renewed growth and increased activity for The Church at the Cross, reflected in a strong financial performance and a significant increase in receipts across both unrestricted and restricted funds.

How we raised our money – Total receipts for the year amounted to £96,505, a substantial increase compared to £20,880 in 2023. This increase was primarily driven by the successful award of grants totalling £56,778, alongside increased designated and general donations. The Church received £19,685 in Gift Aid and non-Gift Aid donations, and an additional £8,918 in designated donations. Rental income also rose significantly to £6,500 from £3,562 in the prior year.

How we spent our money – Expenditure for the year totalled £80,633, up from £43,566 in 2023. Notable items of expenditure included:

Salaries and wages: £18,862
Repairs and maintenance: £19,559
Rent: £14,088
Outreach ministry and hospitality: £2,970
Utilities: £12,855

Net payments - The Church achieved a surplus of £16,272 for the year, comprising a surplus of £4,243 in unrestricted funds and £12,028 in restricted funds. This compares favourably with the deficit of £22,686 recorded in 2023.

Reserves - The Church's total cash and bank balances at the year-end stood at £73,547, up from £57,275 at the beginning of the year. Of this, £40,725 is held in unrestricted funds, available to support the ongoing work of the Church, and £32,821 in restricted funds designated for specific purposes.

The Trustees received the following payments.

Payments to Trustees or related persons;

	2024	2023
██████████ – reimbursements	£1,460	£440

The financial effect of significant events: There were no significant events during the financial period.

Charity's policy on reserves: Cash deposits held at "Kingdom bank" and "The Bank of Scotland" comprise the reserves of "The Church at the Cross". These reserves are unrestricted. Our activities have been underpinned by significant one-off donations received in earlier financial periods. There are no current plans to distribute the reserves.

Going Concern: As at the date of approval of this report, and the financial accounts, the Trustees have assessed that there is no uncertainty about the Charity's ability to continue as a going concern.

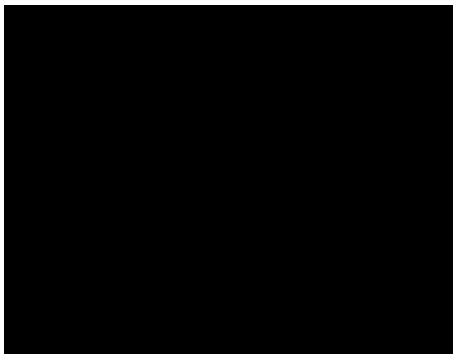
FUTURE PLANS

Plans for future periods: There are no future plans with any significant outlays.

Factors likely to affect financial performance or position going forward: There are no foreseeable risks or factors to affect future financial performance at the time of writing this report.

The Charity Trustees declare that they have approved the report above. We believe this report gives a true and fair view of the affairs of "The Church at the Cross" and of the deficit for the year.

Signed on behalf of the Charity Trustees.



Date 02/06/2025

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF "THE CHURCH AT THE CROSS"

Scottish Registered Charity SC033947

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 8 to 9.

Respective responsibilities of Trustees and Auditors

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks 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, I do not express an audit opinion on the accounts.

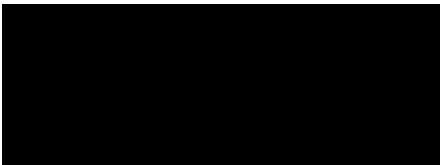
Independent Examiner's statement

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 requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

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.



Date: 27/6/2025

Fellow Certified Public Accountant UK 10227712A
Peter Hall Finance & Accounting Solutions
of Tillicoultry, Clackmannanshire. FK13 6DR

The Church at the Cross
Scottish Registered Charity SC0333947
Statement of Receipts & Payments
For the 12 months ending 31st December 2024

	Unrestricted funds	Restricted funds	Total funds 2024	Prior period total funds 2023	Further Details
	£	£	£	£	£
Receipts from:					
Donations	12,115	84,595	96,710	20,703	1
Charitable Activities					
Other Trading Activities					
Investments	195		195	177	2
Other					
Total	12,310	84,595	96,505	20,880	
Payments on:					
Raising Funds					
Charitable Activities	8,067	72,556	80,633	43,566	3
Other					
Total	8,067	72,556	80,633	43,566	
Net Receipts/(Payments)	4,243	12,028	16,272	(22,686)	
Transfers between funds					
Reconciliation of funds					4
Total funds brought forward	36,482	20,793	52,276	79,962	
Total funds carried forward	40,725	32,821	73,547	52,276	

The Church at the Cross
 Scottish Registered Charity SC033947
Receipts & Payments
Financial Year ending 31st December 2024

	<u>Unrestricted</u>	<u>Restricted</u>	2024	2023
<u>Receipts</u>				
Charitable Activities				250
Designated Donations		8,918	8,918	2,045
Donations Received - Gift Aid	4,830		4,830	4,920
Donations Received - Non-Gift Aid	7,285	12,399	19,685	9,926
Grants		56,778	56,778	
Interest	195		195	177
Rent Received		6,500	6,500	3,562
Tax Reclaimed (Gift Aid)				
Total Receipts	12,310	84,595	96,505	20,880
<u>Less: Payments</u>				
Advertising	70	157	227	15
Cleaning				180
Computer Costs		42	42	
Donations	1,720	1,680	3,400	2,374
Dues, Subscriptions & Licences	506		506	690
Honorarium	450		450	650
Insurance	288		288	280
Legal & professional	660		660	3,850
Office	81	45	126	93
Other Professional Services	1,200	4,905	6,105	
Outreach ministry & hospitality	544	2,426	2,970	440
Rent	2,088	12,000	14,088	15,088
Repairs and maintenance	230	19,329	19,559	5,171
Salaries & Wages		18,862	18,862	10,905
Software		234	234	323
Telephone & internet	230	32	262	331
Utilities		12,855	12,855	3,177
Total Payments	8,067	72,556	80,633	43,566
Net Receipts (Payments)	4,243	12,028	16,272	(22,686)
Statement of Balances				
	Unrestricted funds	Restricted funds	Total	Prior Period
Cash & Bank balances at start of the year	36,482	20,793	57,275	79,962
Surplus/(deficit) shown	4,243	12,028	16,272	(22,686)
Cash & Bank balances at end of the year	40,725	32,821	73,547	57,276



Ladies night

Christmas party

Join Our
ART CLASS

Wednesday
6.30-8pm
starting 15th
Jan 2024
6 week
course



COST: FREE
AIMED AT
THOSE CARING
FOR SCHOOL
AGE CHILDREN

Join Our art class
to improve or learn new skill both
in art and numeracy at the same
time.

HARELEESHILL COMMUNITY HUB
21 HOWARD STREET LARKHALL
ML9 2LY
EMAIL [REDACTED]
TO BOOK A SPACE

Web: thechurchatthecross.co.uk

Facebook: The Church at the Cross