

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	April	2024	To	31	Mar	2025

Reference and administration details

Charity name
 Other names charity is known by
 Registered charity number
 Charity's principal address

Crossroads Church, Edinburgh
SC042757
The Eric Liddell Centre
15 Morningside Road
Edinburgh
Postcode EH10 4DP

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1		Chairman		
2		Treasurer		
3		Secretary		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The Trust was set up by Crossroads Church and was recognised as a Scottish charity with effect from 23 November 2011.

Trustee recruitment and appointment

The Trustees shall have power to appoint members of the congregation to be trustees. Three of the Trustees shall be office bearers; namely, the Chairman, the Secretary and the Treasurer. The Chairman, the Secretary and the Treasurer shall be appointed by the Trustees in consultation with the congregation and the Leadership Team according to the talents and abilities required by the post. If the number of Trustees falls below three at any time or if any of the office bearer posts become vacant, then the Trustees must appoint or elect a new Trustee or Trustees without delay. If any of the Trustees ceases to be a member of the congregation, he or she shall cease to be a Trustee.

Objectives and activities

Charitable purposes

The objectives of Crossroads Church are the furtherance of the Christian religion in accordance with the biblical teachings of Jesus Christ.

Summary of the main activities in relation to these objects

The outworking of this will include a clear presentation of the teaching of scripture, acts of service for the benefit of others, local community development and networking with the wider Christian community.

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Achievements and performance

Summary of the main achievements of the charity during the financial period

The church has been able to fulfil its commitments to both the community which it serves and to the wider work of the Christian church by holding weekly religious services and making opportunities for the development of young people through separate activities. Our community has engaged in local outreach as well as international mission trips abroad. We have sought to engage with the larger Christian community in Edinburgh as well as serving the people of our home congregation through fellowship, acts of service and individual discipleship.

Crossroads continued in its support of those in and around our community by helping two families that moved to the UK, in part due to the Ukraine war with Russia. The funds raised and gifted to these two families helped with expenses related to relocating. Crossroads was also able to restart its international missions in 2024 after a number of years off due to Covid.

Additionally, Crossroads received funds that were used to update old sound equipment and also continue its goal of reaching out to the community to share about the love of God.

Financial review

Brief statement of the charity's policy on reserves

The church aims to hold a reserve of £5000 which is estimated to be approximately two-months' expenditure.

Details of any deficit

In the event of the church being wound up for any reason, all net assets of the church remaining after the satisfying of all proper debts and liabilities will be made over to another religious Charitable Organisation as chosen by the Trustees in consultation with the leadership team (if the Trustees consider it appropriate).

Donated facilities and services (if any)

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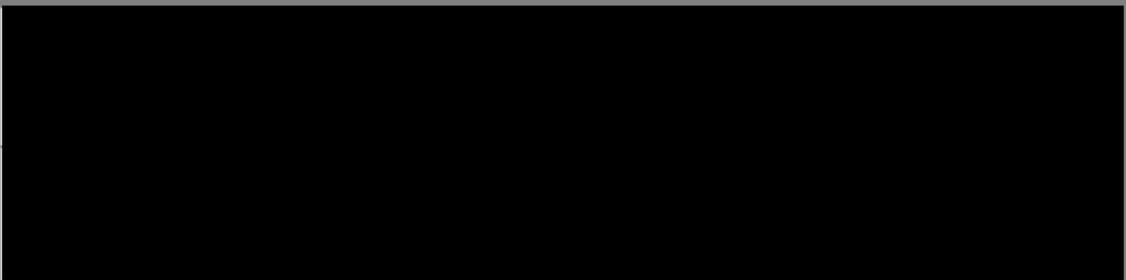
Other optional information

Blank area for optional information.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)	Chairman	Treasurer
Date	16 December 2025	

Crossroads Church, Edinburgh

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Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	April	2024		31	March	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	32,245	7,110			39,355	50,084
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	2,243	4,508			6,751	4,101
Receipts from disposal of equipment	-				-	-
A1 Sub total	34,488	11,618	-	-	46,106	54,185
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	34,488	11,618	-	-	46,106	54,185
A3 Payments						
Expenses for fundraising activities	-				-	-
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	33,649	9,902			43,551	44,452
Grants and donations	3,938				3,938	12,000
Governance costs:	-				-	-
Audit / independent examination	489	847			1,336	480
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
					-	-
					-	-
A3 Sub total	38,076	10,749	-	-	48,825	56,932
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
A4 Sub total	-	-	-	-	-	-
Total payments	38,076	10,749	-	-	48,825	56,932
Net receipts / (payments)	(3,588)	869	-	-	(2,719)	(2,747)
A5 Transfers to / (from) funds	(38)	38	-	-	-	-
Surplus / (deficit) for year	(3,626)	907	-	-	(2,719)	(2,747)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	8,356	-			8,356	11,103
	Surplus / (deficit) shown on receipts and payments account	(3,626)	907			(2,719)	(2,747)
						-	-
						-	-
	Cash and bank balances at end of year	4,730	907	-	-	5,637	8,356

(Agree balances with receipts and payments account(s))

Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
	Total		-	-

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Gift aid - debtor		873		1,183
	Prepayment - rent		117		-
		Total		990	-

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Accrual- Rent		-	-
	Accrual- Accountancy		1,200	1,020
	Total		1,200	1,020

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			-	-
	Total		-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
		17/12/2025
		17/12/2025

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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C4b Trustee expenses - details

	Number of trustees	£
Trustee expenses include £3,450 advance payment for expenses relating to mission trips to China and Northern Ireland, unspent monies were returned to the charity. £89 on smaller miscellaneous expenditures.	3	3,539

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
	Tithes	11,540	0
	Tithes	3,600	0
	Tithes	4,200	0

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Tithes	24,804				24,804	22,156
Offerings	2,352				2,352	15,100
Gift Aid	5,089				5,089	11,166
General donations	-				-	1,587
Ukraine Appeal	-				-	-
Missions	-				-	75
Total	32,245	-	-	-	32,245	50,084
	-	reference	-	-	reference	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
	-		-	
	-		-	
	-		-	
	-		-	
Total	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Conferences and retreats	2,168				2,168	1,384
Rent refund	-				-	-
Other refunds	75				75	2,717
Mission Trips		4,508			4,508	
	-				-	-
	-				-	-
Total	2,243	4,508	-	-	6,751	4,101

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Mission trips		3,601			3,601	584
Events, outreach, hospitality	2,352	3,998			6,350	4,357
Conferences and retreats	2,374				2,374	5,963
Office rent	15,750	1,587			17,337	18,141
Telephone, stationery and resources	2,395				2,395	1,783
Travel	-				-	1,984
Support	-				-	-
Salaries	10,324	716			11,040	10,565
Miscellaneous	215				215	993
VISA & Immigration	239				239	-
Bank charges and fees	-				-	82
	-				-	-
	-				-	-
	-				-	-
	-				-	-
	-				-	-
	-				-	-
Total	33,649	9,902	-	-	43,551	44,452

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below Unrestricted funds -general	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	32,245				32,245	41,084
Legacies	-				-	-
Grants	-				-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	2,243				2,243	4,101
Sub total	34,488	-	-	-	34,488	45,185
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
Sub total	-	-	-	-	-	-
Total receipts	34,488	-	-	-	34,488	45,185
Payments						
Expenses for fundraising activities	-				-	-
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	33,649				33,649	44,452
Grants and donations	3,938				3,938	2,000
Governance costs:						
Audit / independent examination	489				489	480
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
	-				-	-
	-				-	-
Sub total	38,076	-	-	-	38,076	46,932
Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
Sub total	-	-	-	-	-	0
Total payments	38,076	-	-	-	38,076	46,932
						0
Net receipts / (payments)	(3,588)	-	-	-	(3,588)	(1,747)
Transfers to / (from) funds	(38)				(38)	(1,000)
Surplus / (deficit) for year	(3,626)	-	-	-	(3,626)	(2,747)
Nature and purpose of funds						

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Mission Trips	Missionary Emergency Fund				
Receipts						
Donations	4,508	7,110			11,618	9,000
Legacies	-				-	
Grants	-				-	
Receipts from fundraising activities	-				-	
Gross trading receipts	-				-	
Income from investments other than land and buildings	-				-	
Rents from land & buildings	-				-	
Gross receipts from other charitable activities	-				-	
Sub total	4,508	7,110	-	-	11,618	9,000
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	
Proceeds from sale of investments	-				-	
Sub total	-	-	-	-	-	-
Total receipts	4,508	7,110	-	-	11,618	9,000
Payments						
Expenses for fundraising activities	-				-	
Gross trading payments	-				-	
Investment management costs	-				-	
Payments relating directly to charitable activities	3,601	6,301			9,902	10,000
Grants and donations	-				-	
Governance costs:						
Audit / independent examination	-	847			847	
Preparation of annual accounts	-				-	
Legal costs	-				-	
Sub total	3,601	7,148	-	-	10,749	10,000
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	3,601	7,148	-	-	10,749	10,000
Net receipts / (payments)	907	(38)	-	-	869	(1,000)
Transfers to / (from) funds		38			38	1,000
Surplus / (deficit) for year	907	-	-	-	907	-
Nature and purpose of funds						
Mission trips - donations and refund of unspent sums advanced for the purpose of funding future mission trips.						
Missionary Emergency Fund - funds provided for new sound system, contribution to rent, accountancy fees and staffing costs						

APPENDIX 3



Report to the trustees/members of
Registered charity number
On the accounts of the charity for the period
Set out on pages

Independent examiner's report on the accounts v2						
Charity name Crossroads Church Edinburgh						
Registered charity number SC042757						
Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
01	April	2024		31	March	2025
1 to 6					(remember to include the page numbers of additional sheets)	

Respective responsibilities of trustees and examiner

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 (as amended). 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 2006 Accounts Regulations. 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 view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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

Signed:**
Name:
Relevant professional qualification(s) or body (if any):

	Date:	17 December 2025
Address:	Whitelaw Wells	
	9 Ainslie Place	
	Edinburgh	
	EH3 6AT	

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.
** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose