Company Registration No. SC405807 (Scotland)
Scottish Charity No. SC045827

CROSSROADS COMMUNITY HUB LTD

TRUSTEES REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 AUGUST 2025

CROSSROADS COMMUNITY HUB LTD

CONTENTS OF FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2025

CROSSROADS COMMUNITY HUB LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, are pleased to present their annual directors report together with the consolidated financial statements of the charity and its subsidiary for the year ended 31 August 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes. 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 company has been formed to benefit the rural community living in the area of Crossroads with the following objects:

1. To improve the quality of life for local people and contribute to creating a sustainable rural community
2. To support and promote life-long educational opportunities
3. To support and promote all aspects of health and well-being, recreation and social integration
4. To increase environmental sustainability through re-localisation activities
5. To maintain, improve and provide community facilities and public amenities
6. To develop and promote initiatives with other communities, organisations, and for individuals in the public, private and voluntary sectors in the pursuance of the above aims and to foster national and international networks of support and shared knowledge

OBJECTIVES AND PERFORMANCE

Charitable activities
During the year, the café and farm shop continued to operate as a well-supported community hub, attracting approximately 3,500-4,000 visitors per month. The facility provides a welcoming environment for social interaction, access to locally sourced food, and participation in a range of community activities.

The organisation employs 22 staff members, all recruited locally, who support both the commercial operations and the delivery of community initiatives. In addition, 25 volunteers contributed across the café, farm shop, garden, and emergency meal delivery services.

Partnership working remained an important aspect of operations. Collaboration with the East Ayrshire Justice Team continued, with their support in grounds maintenance and other gardening tasks.

Food Poverty Programme
Addressing food poverty remains a central priority, delivered through three key strands:

FareShare Tables
Weekly distributions of near-expiry food, valued at approximately £200-£300, were made available to individuals and families in need. These were sourced through partnerships with three local supermarkets and distributed by volunteers.

As a registered FareShare distributor, the organisation also provided ambient food supplies via the Ayrshire Food Hub and partner community larders in Darvel, Galston, Shortlees, Catrine, and Annbank. During the year, the service expanded to include Hurlford Food Pantry and East Ayrshire Women's Aid. This initiative enabled the redistribution of approximately £400 worth of food weekly, contributing, since we became a Registered Fare Share Distributor, to an estimated 88,000 meals diverted from landfill and a reduction of 117,747kg in CO_2 emissions.

CROSSROADS COMMUNITY HUB LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2025

OBJECTIVES AND ACTIVITIES

Provision of Emergency Meals

With support from funders, a cook and assistant were appointed to prepare between 200 and 300 nutritious, home-cooked soups and meals each week. These meals were distributed to individuals unable to cook due to a range of circumstances. Feedback from recipients and partner organisations was consistently positive.

Cookery Groups

Lottery Cos of Living Funding enabled the appointment of two food workers to deliver pilot cookery groups across the local area. The programme ran for 40 weeks (January-October 2025) at The Hub and in local community venues. The team worked closely with Barnardos, Patchwork Recovery Community, Women's Aid, and local councils to reach people who would benefit most. They created 30 simple, affordable recipes, carried out safety checks, and shared information through fliers, noticeboards, and social media.

Cooking classes were delivered in 8 different venues, with 63 sessions and 204 participants taking part. This project brought people together through food, giving them new skills, confidence, and friendships. It showed how local cooking classes can make a big difference - helping families eat well, reduce food waste, and feel more connected. We are seeking funding to continue this work.

Community Hub Activities

The Crossroads Community Hub continued to provide a flexible space for a wide range of groups and activities. Regular users included the 70 strong community choir, relaxation and yoga sessions, dance and art classes, and a sewing group. The hub also hosted ad hoc community events and discussion groups, with catering provided as required.

As part of the National Chatty Café Scheme, designated spaces were available for individuals seeking social interaction, helping to reduce isolation within the community.

Seasonal events, including Easter and Christmas activities, as well as school holiday programmes, were well attended. "Meet thé Farmer" events attracted approximately 40 families.

Outdoor facilities, including the garden and play park, saw increased usage. Improvements included the installation of a safety fence around the play park, funded by the Renewable Energy Fund.

Community Gardening

Significant progress was made in developing the kitchen garden, supported by a dedicated team of volunteers. Produce grown-including vegetables, fruit, and herbs-was used within the café and made available for sale in the farm shop.

Additional environmental initiatives included the creation of wildflower borders with support from the Ayrshire Climate Hub, alongside community distribution of wildflower seeds to promote biodiversity.

Further funding enabled the transformation of two previously unused garden areas into mini allotments and a sensory garden.

Challenges

Securing ongoing funding to sustain community programmes continues to present a challenge. In addition, the management and development of the trading subsidiary, Ayrshire Food Hub, remains an area of operational focus.

Board Changes

During the year, the Board welcomed several new members Tamara Campbell, Bobby and Eileen Kelly, Gillian McIntosh and David McCall for a short period of time. However, all subsequently resigned within the reporting period.

Trading Subsidiary
Ayrshire Food Hub operates as the organisation's trading subsidiary, with all profits reinvested into the charity to support core costs, maintain facilities, and ensure the long-term sustainability of community services. The subsidiary uses the services of 20 staff (equivalent to 9 full-time roles) and is supported by 7 volunteers within the café and farm shop operations.

FINANCIAL REVIEW

Financial position
The financial results covering the activities of the charity for the year ended 31st August 2025 are set out in the Statement of Financial Activities on page 10 - 11. This shows a deficit for the year of £50,800 (2024 - £91,685).

The charity's assets and liabilities are set out in the Statement of Financial Position on page 12 – 13.

At 31st August 2025 total reserves amounted to £1,420,717 (2024: £1,471,517) . These reserves are allocated between the general fund (unrestricted) of -£1,770 (2024: £33,192) and restricted funds of £1,422,486 (2024 - £1,438,325).

The Charity also has a wholly owned subsidiary Ayrshire Food Hub Ltd which generated sales of £544,064 (2024: £593,632) during the year ended 31 August 2025. The final revenue, which contributed to the hub's wages and running costs for the same period was £295,370 (2024: £296,035). This figure, which did not meet the total expenditure, was donated to Crossroads Community Hub meaning Ayrshire Food Hub Ltd has £nil reserves at 31 August 2025.

Reserves policy
The trustees are satisfied that the charity's financial reserves are held at a level which allows the charity to meet its liabilities as they fall due.

Going concern
Due to rising input costs the trustees made the difficult decision to cease the trading activities of its wholly owned subsidiary Ayrshire Food Hub Ltd on 20 February 2026.

The trustees have evaluated all available information, specifically in relation to the next 12 months, whilst the charity has significant reserves, the majority of these are illiquid and restricted in nature. Although the charity has a number of funding applications in progress which the trustees believe will ultimately prove successful, funding available to charities contains an element of inherent uncertainty and at the date of signing the trustees cannot be certain of the outcome of these applications.

This combination of factors leads the trustees to conclude that whilst the accounts should be prepared on a going concern basis, it must be acknowledged that a fundamental uncertainty exists.

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.

Recruitment and appointment of new trustees
All trustees are appointed by the members at the Annual General Meeting or at other times as required in line with the constitution of the charity.

CROSSROADS COMMUNITY HUB LTD

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure
The company is governed by a Committee made up of 9 members. It is the primary responsibility of the management committee to monitor, evaluate and control the operation of the company.

Induction and training of new trustees
Trustees undergo a company induction on appointment and receive training on relevant issues as they arise.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
SC405807 (Scotland)

Registered Charity number
SC045827

Registered office
Ayrshire Food Hub
Crossroads
Hurlford
Kilmarnock
Ayrshire
KA1 5JQ

Trustees
Current trustees

M Laidlaw
G McIntosh (appointed 23/09/25, resigned 03/12/25)
A S Kerr (appointed 18/01/2026)
A Jeffrey (appointed 29/01/2026)
A Shedden (retired 04/03/2025)
M McQ Drummond (resigned 17/04/2025)
W R Campbell (Resigned 23/04/2025)
A M Kerr (retired 10/12/2025)
R S Lyon (resigned 15/01/2026)

Honorary Member

Jennifer Smith

Company Secretary

A M Kerr (retired 10/12/2025)

Company Secretary
Vacancy

Auditors
Henry Brown & Co
Chartered Accountants & Registered Auditors
26 Portland Road
Kilmarnock
Ayrshire
KA1 2EB

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Crossroads Community Hub Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company 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 United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors, Henry Brown & Co, will be proposed for re-appointment at the forthcoming Annual General Meeting.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 27 May 2026 and signed on its behalf by:

M Laidlaw

M Laidlaw - Trustee

CROSSROADS COMMUNITY HUB LTD

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CROSSROADS COMMUNITY HUB LTD

Opinion

We have audited the financial statements of Crossroads Community Hub Ltd (the 'charitable company') for the year ended 31 August 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Material uncertainty related to going concern

We draw attention to the accounting policy note 1.1.1 and the relevant disclosure in the Trustee's Report, which indicates that there is a material uncertainty regarding the charitable company's ability to continue as a going concern. As described in the relevant disclosures, the uncertainty in the outcome of the funding applications may cast significant doubt on the charity's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

Based on the work we have performed, we identified a material uncertainty relating to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. We have evaluated the disclosures in this regard and concluded the disclosures to be adequate.

In auditing the financial statements, we have concluded that the trustee's use of the going concern basis of accounting in the preparation of the financial statements is appropriate and appropriate disclosures have been made.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Group Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CROSSROADS COMMUNITY HUB LTD

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Group Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Group Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception;

In the light of the knowledge and understanding of the group and the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Group Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Group Strategic Report or in preparing the Group Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group and the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the charitable company or to cease operations, or have no realistic alternative but to do so.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CROSSROADS COMMUNITY HUB LTD

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect to irregularities, including fraud and non-compliance with laws & regulations, we considered the following:

-Enquiries of management, including obtaining and reviewing supporting documentation, concerning the Charitable Company's policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations.
- whether they were aware of any instances of non-compliance.

As with all audits performed under ISAs (UK), performance of procedures to respond to the risk of the management override of controls we obtained an understanding of the legal and regulatory frameworks in which the Charitable Company operates, focussing on those laws which had a direct effect on the material balances and disclosures in the Charitable Company's financial statements. Key laws & regulations considered in this context are:

- Companies Act 2006
- The Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)
- Charities Accounts (Scotland) Regulations 2006

In addition, we considered other laws & regulations that do not have a direct effect on the financial statements, but compliance is necessary for the continued operations of the Charitable Company, or to avoid a material penalty.

Our procedures to respond to the risks identified included the following:

- Reviewing the financial statement disclosures, and testing to supporting documentation.
- Enquiring of management concerning any actual or potential litigation or claims.
- Reviewing minutes of meetings of those charged with governance, and correspondence with HMRC and OSCR.

In the assessment of the risk of fraud through management override of controls, we have tested the appropriateness of journal entries, assessed whether the judgements made in the Charitable Company making accounting estimates are indicative of a potential management bias, and evaluated the business rationale of any significant transactions that are outside the normal course of business.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

INDEPENDENT AUDITORS' REPORT TO THE TRUSTEES OF CROSSROADS COMMUNITY HUB LTD

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and the trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Gregor Orr (Senior Statutory Auditor)
for and on behalf of Henry Brown & Co
Chartered Accountants & Registered Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
26 Portland Road
Kilmarnock
Ayrshire
KA1 2EB

Date: 27 May 2026

CROSSROADS COMMUNITY HUB LTD

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and grants	2a	5,947	93,439	99,386	55,391
Other trading activities	2b	544,064	-	544,064	593,632
Other income		500	-	500	311
Total		550,511	93,439	643,950	649,334
EXPENDITURE ON:					
Raising funds	3a	-	-	-	471
Charitable activities	3b	586,631	109,278	695,909	740.548
Total		586,631	109,278	695,909	741,019
NET INCOME/(EXPENDITURE)		(36,120)	(15,839)	(51,959)	(91,685)
Transfers between funds	19	-	-	-	-
Net movement in funds		(36,120)	(15,839)	(51,959)	(91,685)
RECONCILIATION OF FUNDS					
Total funds brought forward		33,192	1,438,325	1,471,517	1,563,202
TOTAL FUNDS CARRIED FORWARD		(2,928)	1,422,486	1,419,558	1,471,517

CROSSROADS COMMUNITY HUB LTD

CHARITY STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and grants	5a	299,827	93,439	393,266	56,102
Other trading activities	5b	-	-	-	215,212
Other income		500	-	500	311
Total		300,327	93,439	393,766	271,625
EXPENDITURE ON:					
Raising funds	6a	-	-	-	471
Charitable activities	6b	336,447	109,278	445,725	362,839
Total		336,447	109,278	445,725	363,310
NET INCOME/(EXPENDITURE)		(36,120)	(15,839)	(51,959)	(91,685)
Transfers between funds	20	-	-	-	-
Net movement in funds		(36,120)	(15,839)	(51,959)	(91,685)
RECONCILIATION OF FUNDS					
Total funds brought forward		33,192	1,438,325	1,471,517	1,471,517
TOTAL FUNDS CARRIED FORWARD		(2,298)	1,422,486	1,419,558	1,471,517

CROSSROADS COMMUNITY HUB LTD

CONSOLIDATED STATEMENT OF FINANCIAL POSITION FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Fixed assets					
Tangible assets	14	14,657	1,383,648	1,398,305	1,428.950
CURRENT ASSETS					
Stocks		8,509	-	8,509	10,000
Debtors	17	11,179	-	11,179	9,259
Cash at bank and in hand		27,283	25,472	52,755	98,009
		46,971	25,472	72,443	117.268
CREDITORS					
Amounts falling due within one year	18	(51,189)	-	(51,189)	(74.701)
NET CURRENT ASSETS		(4,218)	25,472	21,254	42.567
TOTAL ASSETS LESS CURRENT LIABILITIES		10,439	1,409,120	1,419,559	1,471.517
NET ASSETS		10,439	1,409,120	1,419,559	1,471,517
FUNDS	19				
Unrestricted funds				10,439	33.192
Restricted funds				1,409,120	1,438.325
TOTAL FUNDS				1,419,559	1,471,517

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 27 May 2026 and were signed on its behalf by:

M Laidlaw

M Laidlaw - Trustee

CROSSROADS COMMUNITY HUB LTD

CHARITY STATEMENT OF FINANCIAL POSITION FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Fixed assets					
Tangible assets	15	14,133	1,383,648	1,397,781	1,428,314
Investments	16	1	-	1	1
		14,134	1,383,648	1,397,782	1,428,315
CURRENT ASSETS					
Debtors	17	8,549	13,366	21,915	23,608
Cash at bank and in hand		8,028	25,472	33,500	65,025
		16,577	38,838	55,415	88,633
CREDITORS					
Amounts falling due within one year	18	(33,639)	-	(33,639)	(45,431)
NET CURRENT ASSETS		(17,062)	38,838	21,776	43,202
TOTAL ASSETS LESS CURRENT LIABILITIES		(2,928)	1,422,486	1,419,558	1,471,517
NET ASSETS		(2,928)	1,422,486	1,419,558	1,471,517
FUNDS	20				
Unrestricted funds				(2,928)	33,192
Restricted funds				1,422,486	1,438,325
TOTAL FUNDS				1,419,558	1,471,517

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 27 May 2026 and were signed on its behalf by:

M. Laidlaw

M Laidlaw - Trustee

CROSSROADS COMMUNITY HUB LTD

CONSOLIDATED CASH FLOW STATEMENT FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(45,426)	(69,390)
Net cash provided by/ (used in) operating activities		(45,428)	(69,390)
Cash flow from investing activities			
Purchase of tangible fixed assets		(8,735)	(23,440)
Asset revaluation		8,407	-
Sale of tangible fixed assets		500	1,385
Net cash used in investing activities		172	(22,055)
Change in cash and cash equivalents in the reporting period	2	(45,254)	(91,445)
Cash and cash equivalents at the beginning of the reporting period		98,009	189,454
Cash and cash equivalents at the end of the reporting period		52,755	98,009

CROSSROADS COMMUNITY HUB LTD

CHARITY CASH FLOW STATEMENT FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	3	(31,697)	(33,811)
Net cash (used in)/provided by operating activities		(31,697)	(33,811)
Cash flow from investing activities			
Purchase of tangible fixed assets		(8,735)	(23,440)
Asset revaluation		8,407	-
Sale of tangible fixed assets		500	1,385
Net cash used in investing activities		172	(22,055)
Change in cash and cash equivalents in the reporting period	4	(31,525)	(55,866)
Cash and cash equivalents at the beginning of the reporting period		65,025	120,891
Cash and cash equivalents at the end of the reporting period		33,500	65,025

CROSSROADS COMMMUNITY HUB LTD

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 AUGUST 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITES – GROUP

	2025 £	2024 £
Net income from the reporting period (as per the Statement of Financial Activities)	(51,959)	(91,685)
Adjustments for:		
Depreciation charges	30,974	31,654
(Increase)/decrease in stock	1,491	-
Sale of tangible fixed assets	(500)	(311)
Decrease/(increase) in debtors	(1,920)	(5,407)
Increase/(decrease) in creditors	(23,512)	(3,641)
Net cash used in operations	(45,426)	(69,390)

2. ANALYSIS OF CHANGES IN NET FUNDS – GROUP

	At 1/9/24 £	Cash flow £	At 31/8/25 £
Net cash			
Cash at bank and in hand	98,009	(45,254)	52,755
	98,009	(45,254)	52,755
Total	98,009	(45,254)	52,755

3. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES – CHARITY

	2025 £	2024 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(51,959)	(91,685)
Adjustments for:		
Depreciation charges	30,861	31,541
Sale of tangible fixed assets	(500)	(311)
Decrease/(increase) in debtors	1,693	20,625
Increase/(decrease) in creditors	(11,792)	6,019
Net cash used in operations	(31,697)	(33,811)

4. ANALYSIS OF CHANGES IN NET FUNDS – CHARITY

	At 1/9/24	Cash flow	At 31/8/25
	£	£	£
Net cash			
Cash at bank and in hand	65,025	(31,525)	33,500
	65,025	(31,525)	33,500
Total	65,025	(31,525)	33,500

1. ACCOUNTING POLICIES

Crossroads Community Hub Ltd is a private charitable company limited by guarantee. The company's registered number, charity number and registered office can be found within the Report of the Trustees.

The presentation currency of the financial statements is the Pound Sterling (£).

1.1 Going concern

Due to rising input costs the trustees made the difficult decision to cease the trading activities of its wholly owned subsidiary Ayrshire Food Hub Ltd on 20 February 2026.

The trustees have evaluated all available information, specifically in relation to the next 12 months, whilst the charity has significant reserves, the majority of these are illiquid and restricted in nature. Although the charity has a number of funding applications in progress which the trustees believe will ultimately prove successful, funding available to charities contains an element of inherent uncertainty and at the date of signing the trustees cannot be certain of the outcome of these applications.

This combination of factors leads the trustees to conclude that whilst the accounts should be prepared on a going concern basis, it must be acknowledged that a fundamental uncertainty exists

1.2 Accounting Convention

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, with the exception of investments which are included at market value.

1.3 Group Financial Statements

The financial statements consolidate the results of the charity and its wholly owned subsidiaries Ayrshire Food Hub Ltd.

1.4 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.

1.5 Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

1.6 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 company. 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.

1. ACCOUNTING POLICIES – continued

been classified under headings that aggregate all cost related to the category. Expenditure which is directly attributable to specific activities has been included in those cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of these resources.

1.7 Expenditure

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

1.8 Allocation of Support Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include bank office costs, finance, personnel, payroll and governance costs which support the Trusts activities. Support costs are allocated across projects or funds based on the resources used by those projects or funds

1.9 Donated Services and Facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

1.10 Tangible Fixed Assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is provided at rates calculated to write off the cost or valuation less estimated residual value of each asset over its expected useful life, as follows:

Asset Category	Annual rate
Plant & Machinery	15% on cost
Fixtures & Fittings	15% on cost
Motor Vehicles	25% on reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is credited or charged to profit or loss.

1. ACCOUNTING POLICIES – continued

1.10 Impairment of Fixed Assets

At each reporting date fixed assets are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset is estimated and compared with its carrying amount. If estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in the profit and loss account.

If an impairment loss subsequently reverses, the carry amount of the asset is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately in the profit and loss account.

1.11 Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount or waivers offered.

1.12 Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.13 Cash and Cash Equivalents

Cash at bank and in hand are basic financial assets and include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.14 Financial Instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS 102 to all of its financial instruments.

Basic Financial Assets
Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.
Financial assets classified as receivable within one year are not amortised.
Financial assets, other than those held at fair value through profit and loss, are assessed for indicators of impairment at each reporting end date. Any impairment loss is recognised in the profit and loss account. Subsequent reversals are reversed recognised in profit and loss but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset in prior years.

Classification of Financial Liabilities
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

1. **ACCOUNTING POLICIES – continued**

Basic Financial Liabilities
Basic financial liabilities, including creditors, bank loans, loans from fellow group companies and preference shares that are classified as debt, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1.15 Pensions

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.

1.16 Taxation

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

1.17 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.

1.18 Employment Benefits

The costs of short-term employee benefits including holiday pay are recognised as a liability and an expense.

1.19 Government Grants

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

1.20 Judgements and Key Sources of Estimation Uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Critical Judgements
The following judgements (apart from those involving estimates) have had the most significant effect on amounts recognised in the financial statements.

1. ACCOUNTING POLICIES – continued

Depreciation
Depreciation of fixed assets has been based on estimated useful lives and residual values deemed appropriate by the trustees. Estimated useful lives and residual values are reviewed annually and revised as appropriate.

2a. DONATIONS AND GRANTS - GROUP

	2025	2024
	£	£
Donations	5,947	18,233
Grants	93,439	37,158
	99,386	55,391

2b. OTHER TRADING ACTIVITIES - GROUP

	2025	2024
	£	£
Shop income	544,064	593,632

3a. RAISING FUNDS - GROUP

Raising donations and legacies

	2025	2024
	£	£
Sundries	-	471

3b. CHARITABLE ACTIVITIES COSTS – GROUP

	Direct Costs	Support costs (see note 4)	Totals
	£	£	£
Crossroads Community Hub	657,614	38,295	695,909

4. SUPPORT COSTS - GROUP

	Information Technology	Finance	Governance costs	Totals
	£	£	£	£
Crossroads Community Hub	32,346	49	5,900	38,295

5a. DONATIONS AND GRANTS - CHARITY

	2025	2024
	£	£
Donations	299,827	18,945
Grants	93,439	37,157
	393,266	56,102

5b. OTHER TRADING ACTIVITIES - CHARITY

	2025	2024
	£	£
Cross-charges to Ayrshire Food Hub	-	215,212

6a. RAISING FUNDS - CHARITY

Raising donations and legacies

	2025	2024
	£	£
Sundries	-	471

6b. CHARITABLE ACTIVITIES COSTS – CHARITY

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Crossroads Community Hub	407,430	38,295	445,725

7. SUPPORT COSTS - CHARITY

	Information Technology	Finance	Governance costs	Totals
	£	£	£	£
Crossroads Community Hub	32,346	49	5,900	38,295

8. NET INCOME/(EXPENDITURE) - GROUP

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

	2025	2024
	£	£
Depreciation – owned assets	30,972	31,654
Surplus on disposal of fixed assets	(500)	(311)

9. NET INCOME/(EXPENDITURE) – CHARITY

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

	2025	2024
	£	£
Depreciation – owned assets	30,859	31,541
Surplus on disposal of fixed assets	(500)	(311)

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' expenses

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

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	310,608	285,308
Social security costs	12,554	26,994
Other pension costs	4,813	4,675
	327,975	316,977

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

	2025	2024
	£	£
Administration	25	22

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - GROUP

	Unrestricted funds	Restricted Funds	Total funds
	£	£	£
INCOME AND ENDOWNMENTS FROM			
Donations and legacies	29,022	26,369	55,391
Other income	-	311	311
Other trading activities	593,632	-	596,632
Total	622,654	26,680	649,334
EXPENDITURE ON			
Raising funds	471	-	471
Crossroad Community Hub	657,685	82,863	740,548
	658,156	82,863	741,019
NET INCOME/(EXPENDITURE)	(35,502)	(56,183)	(91,685)
Transfer between funds	(9,813)	9,813	-
Net movement in funds	(45,315)	(46,370)	(91,685)
RECONCILIATION OF FUNDS			
Total funds brought forwards	78,507	1,484,695	1,563,202
TOTAL FUNDS CARRIED FORWARD	33,192	1,438,325	1,471,517

13. COMPARATIVES FOR THE STATEMENTS OF FINANCIAL ACTIVITIES - CHARITY

	Unrestricted funds £	Restricted Funds £	Total funds £
INCOME AND ENDOWNMENTS FROM			
Donations and legacies	29,733	26,369	5,102
Other income		311	311
Other trading activities	215,212	-	215,212
Total	244,945	26,680	271,625
Charitable activities			
Raising funds	471	-	471
Crossroad Community Hub	279,976	82,863	362,839
Total	280,447	82,863	363,310
NET INCOME/(EXPENDITURE)	(35,502)	(56,183)	(91,685)
Transfers between funds	(9,813)	9,813	-
	(45,315)	(46,370)	(91,685
RECONCILIATION OF FUNDS			
Total funds brought forwards	78,507	1,484,695	1,563,202
TOTAL FUNDS CARRIED FORWARD	33,192	1,438,325	1,471,517

14. GROUP TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
COSTS					
At 1 September 2024	1,323,191	72,153	86,905	35,610	1,517,859
Additions	-	8,735	-	-	8,735
Revaluations	(8,409)	-	-	-	(8,409)
At 31 August 2025	1,314,782	80,888	86,905	35,610	1,518,185
DEPRECIATION					
At 1 September 2024	-	27,873	49,335	11,701	88,909
Charge for year	-	11,959	13,036	5,977	30,972
Eliminated on disposal	-	-	-	-	-
At 31 August 2025	-	39,832	62,371	17,678	119,881
NET BOOK VALUE					
At 31 August 2025	1,314,782	41,056	24,534	17,932	1,406,713
At 31 August 2024	1,323,191	44,280	37,570	23,909	1,428,950

Cost or valuation at 31 August 2025 is represented by:

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
Valuation in 2025	(8,409)				(8,409)
Cost	1,323,191	80,888	86,905	35,610	1,517,859
	1,314,782	80,888	86,905	35,610	1,517,859

15. CHARITY

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
COSTS					
At 1 September 2024	1,323,191	70,243	86,905	35,610	1,5,17,859
Additions	-	8,735	-	-	8,735
Revaluations	(8,409)	-	-	-	(8,409)
At 31 August 2025	1,314,782	78,978	86,905	35,610	1,516,275
DEPRECIATION					
At 1 September 2024	-	26,599	49,335	11,701	87,635
Charge for year	-	11,847	13,035	5,977	30,859
Eliminated on disposal	-	-	-	-	-
At 31 August 2025	-	38,446	62,370	17,678	118,494
NET BOOK VALUE					
At 31 August 2025	1,314,782	40,532	24,535	17,932	1,397,781
At 31 August 2024	1,323,191	43,644	37,570	23,909	1,428,314

Cost or valuation at 31 August 2025 is represented by:

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Totals £
Valuation in 2025	(8,409)				(8,409)
Cost	1,323,191	78,978	86,905	35,610	1,524,684
	1,314,782	78,978	86,905	35,610	1,516,275

16. FIXED ASSET INVESTMENTS

	Shares in subsidiary undertakings £
COST	
At 1 September 2024 and 31 August 2025	1

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:

Ayrshire Food Hub
Registered office: Scotland
Nature of business: Retail outlet for fruit and vegetables

Class of share: Ordinary
% holding: 100

	2025 £	2024 £
Aggregate capital and reserves	1	1
Profit for the year	0	711

Ayrshire Food Hub Ltd, which was incorporated on 31st May 2017 made a trading profit of £0 for the year to 31 August 2025 (2024: £711)

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025		2024	
	Group £	Charity £	Group £	Charity £
Trade debtors	1,056	-	-	-
Other debtors	4,284	16,076	9,259	23,608
Fairfx account	-	-	-	-
Prepayments	5,839	5,839	-	-
	11,179	21,915	9,259	23,608

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025		2024	
	Group	Charity	Group	Charity
	£	£	£	£
Trade creditors	19,145	8,161	22,083	8,409
Social security and other taxes	3,989	3,989	3,667	3,667
Pension payable	455	455	518	518
VAT	4,365	-	26,149	14.013
Other creditors	14,012	14,012	14,835	13,376
Accrued expenses	9,223	7,022	7,449	5,448
	51,190	33,639	74,701	45,431

19. MOVEMENT IN FUNDS – GROUP

	At 1/9/24	Net movement in funds	At 31/8/25
	£	£	£
Unrestricted funds			
General fund	33,192	(36,120)	(2,928)
Restricted funds			
Scottish Land Fund – 31022143	24,500	-	24,500
Elizabeth Frankland Moore and Star	5,333	409	5,742
EAC Renewable Energy Fund	200,000	-	200,000
The Robertson Trust	121,646	(8,622)	113,024
RCGF	916,859	(3,014)	913,845
TSRF	35,581	(5,581	30,000
Investing in Communities P43589	2,352	(2,352)	-
Adapt & Thrive	-	(7,828)	-
Ayrshire Leader	19,562	(4,750)	14,812
Awards for All- National Lottery	-	15,425	15,425
EAC Renewable Energy Revenue Fund	6,471	-	6,471
RCGF 2	58,000	-	58,000
ARRIA	8,476	6,670	15,146
Mental Health and Wellbeing	2,908	-	2,908
Participatory Budgeting	3,378	(3,378)	-
Place Based Funding	9,350	(4,668)	4,682
RCIA	23,909	(5,978)	17,931
	1,438,325	(15,839)	1,422,486
TOTAL FUNDS	1,471,517	(51,959)	1,419,558

19. MOVEMENT IN FUNDS – GROUP - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	550,511	(586,631)	(36,120)
Restricted funds			
Elizabeth Frankland Moore and Star	4,500	(4,091)	409
The Robertson Trust	-	(8,622)	(8,622)
RCGF	1	(3,015)	(3,014)
TSRF	-	(5,581)	(5,581)
Investing in Communities P43589	-	(2,352)	(2,352)
Ayrshire Leader	-	(4,750)	(4,750)
Awards for All – National Lottery	54,570	(39,145)	15,425
EAC Renewable Energy Revenue Fund	11,810	(11,810)	-
ARRIA	16,720	(10,050)	6,670
Participatory Budgeting	-	(3,378)	(3,378)
Place Based Funding	-	(4,668)	(4,668)
Lets Get Growing Community Garden	5,839	(5,839)	-
RCIA	(1)	(5,977)	(5,978)
	93,439	(109,278)	(15,839)
TOTAL FUNDS	643,950	(695,909)	(51,959)

19. MOVEMENT IN FUNDS – GROUP – continued

Comparatives for movement in funds

	At 1/9/23	Net movement in funds	Transfers Between Funds	At 31/8/24
	£	£	£	£
Unrestricted funds				
General fund	78,507	(35,502)	(9,813)	33,192
Restricted funds				
Big Lottery Medium Grant - 0010284258	1,074	311	(1,385)	-
Scottish Land Fund – 31022143	24,500	-	-	24,500
Elizabeth Frankland Moore and Star	458	4,875	-	5,333
EAC Renewable Energy Fund	200,000	-	-	200,000
The Robertson Trust	119,070	(8,622)	11,198	121,646
RCGF	917,943	(1,084)	-	916,859
TSRF	35,581	-	-	35,581
Investing in Communities P43589	2,387	(35)	-	2,352
Adapt & Thrive	7,828	(7,828)	-	-
Ayrshire Leader	24,312	(4,750)	-	19,562
Robertson Trust Revenue Fund	25,057	(25,027)	-	-
EAC Renewable Energy Revenue Fund	9,019	(2,548)	-	6,471
RCGF 2	58,000	-	-	58,000
ARRIA	10,835	(2,359)	-	8,476
Mental Health and Wellbeing	2,931	(23)	-	2,908
Participatory Budgeting	3,378	-	-	3,378
Place Based Funding	10,474	(1,124)	-	9,350
RCIA	31,878	(7,969)	-	23,909
	1,484,695	(56,183)	9,813	1,438,325
TOTAL FUNDS	1,563,202	(91,685)	-	1,471,517

19. MOVEMENT IN FUNDS – GROUP – continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	622,654	(658,156)	(35,502)
Restricted funds			
Big Lottery Medium Grant - 0010284258	311	-	311
Elizabeth Frankland Moore and Star	5,000	(125)	4,875
The Robertson Trust	-	(8,622)	(8,622)
RCGF	-	(1,084)	(1,084)
Investing in Communities P43589	-	(35)	(35)
Adapt & Thrive	-	(7,828)	(7,828)
Ayrshire Leader	-	(4,750)	(4,750)
Awards for All -National Lottery	6,720	(6,720)	-
Robertson Trust Revenue Fund	-	(25,027)	(25,027)
EAC Renewable Energy Revenue Fund	9,707	(12,255)	(2,548)
ARRIA	-	(2,359)	(2,359)
Mental Health and Wellbeing	-	(23)	(23)
East Ayrshire Cost of living 2023	4,940	(4,940)	-
Place Based Funding	1	(1,125)	(1,124)
RCIA	1	(7,970)	(7,969
	26,680	(82,863)	(56,183)
TOTAL FUNDS	649,334	(741,019)	(91,685)

19. MOVEMENT IN FUNDS – GROUP – continued

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

	At 1/9/23 £	Net movement in funds £	Transfers between funds £	At 31/8/25 £
Unrestricted funds				
General fund	78,507	(71,622)	(9,813)	(2,928)
Restricted funds				
Big Lottery Medium Grant - 0010284258	1,074	311	(1,385)	-
Scottish Land Fund – 31022143	24,500	-	-	24,500
Elizabeth Frankland Moore and Star	458	5,284	-	5,742
EAC Renewable Energy Fund	200,000	-	-	200,000
The Robertson Trust	119,070	(17,244)	11,198	113,024
RCGF	917,943	(4,098)	-	913,845
TSRF	35,581	(5,581)	-	30,000
Investing in Communities P43589	2,387	(2,387)	-	-
Adapt & Thrive	7,828	(7,828)	-	-
Ayrshire Leader	24,312	(9,500)	-	14,812
Awards for All – National Lottery	-	15,425	-	15,425
Robertson Trust Revenue Fund	25,027	(25,027)	-	-
EAC Renewable Energy Revenue Fund	9,019	(2,548)	-	6,471
RCGF 2	58,000	-	-	58,000
ARRIA	10,835	4,311	-	15,146
Mental Health and Wellbeing	2,931	(23)	-	2,908
Participatory Budgeting	3,378	(3,378)	-	-
Place Based Funding	10,474	(5,792)	-	4,682
RCIA	31,878	(13,947)	-	17,931
	1,484,695	(72,022)	9,813	1,422,486
TOTAL FUNDS	1,563,202	(143,644)	-	1,419,558

19. MOVEMENT IN FUNDS – GROUP – continued

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	1,173,165	(1,244,787)	(71,622)
Restricted funds			
Big Lottery Medium Grant - 0010284258	311	-	311
Elizabeth Frankland Moore and Star	9,500	(4,216)	5,284
The Robertson Trust	-	(17,244)	(17,244)
RCGF	1	(4,099)	(4,098)
TSRF	-	(5,581)	(5,581)
Investing in Communities P43589	-	(2,387))	(2,387)
Adapt & Thrive	-	(7,828)	(7,828)
Ayrshire Leader	-	(9,500)	(9,500)
Awards for All – National Lottery	61,290	(45,865)	15,425
Robertson Trust Revenue Fund	-	(25,027)	(25,027)
EAC Renewable Energy Revenue Fund	9,707	(12,255)	(2,548)
ARRIA	16,720	(12,409)	4,311
Mental Health and Wellbeing	-	(23)	(23)
Participatory Budgeting	-	(3,378)	(3,378)
Place Based Funding	1	(5,793)	(5,792)
RCIA	-	(13,947)	(13,947)
Lets Get Growing Community Garden	5,839	(5,839)	-
East Ayrshire Cost of Living 2023	4,940	(4,940)	-
	120,119	(192,141)	(72,022)
TOTAL FUNDS	1,293,284	(1,436,928)	(143,644)

19. MOVEMENT IN FUNDS – CHARITY – continued

	At 1/9/24	Net movement in funds	At 31/8/25
	£	£	£
Unrestricted funds			
General fund	33,192	(36,120)	(2,928)
Restricted funds			
Scottish Land Fund – 31022143	24,500	-	24,500
Elizabeth Frankland Moore and Star	5,333	409	5,742
EAC Renewable Energy Fund	200,000	-	200,000
The Robertson Trust	121,646	(8,622)	113,024
RCGF	916,859	(3,014)	913,845
TSRF	35,581	(5,581)	30,000
Investing in Communities P43589	2,352	(2,352	-
Ayrshire Leader	19,562	(4,750)	14,812
Awards for All – National Lottery	-	15,425	15,425
EAC Renewable Energy Revenue Fund	6,471	-	6,471
RCGF 2	58,000	-	58,000
ARRIA	8,476	6,670	15,146
Mental Health and Wellbeing	2,908	-	2,908
Participatory Budgeting	3,378	(3,378)	-
Place Based Funding	9,350	(4,668)	4,682
RCIA	23,909	(5,978)	17,931
	1,438,325	(15,839)	1,422,486
TOTAL FUNDS	1,471,517	(51,959)	1,419,558

19. MOVEMENT IN FUNDS – CHARITY - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	300,327	(336,447)	(36,120)
Restricted funds			
Elizabeth Frankland Moore and Star	4,500	(4,091)	409
EAC Renewable Energy Fund	11,810	(11,810)	-
The Robertson Trust	-	(8,622)	(8,622)
RCGF	1	(3,015)	(3,014)
TSRF	-	(5,581)	(5,581)
Investing in Communities P43589	-	(2,352)	(2,352)
Ayrshire Leader	-	(4,750)	(4,750)
Awards for All – National Lottery	54,570	(39,145)	15,425
ARRIA	16,720	(10,050)	6,670
Participatory Budgeting	-	(3,378)	(3,378)
Place Based Funding	-	(4,668)	(4,668)
Lets Get Growing Community Garden	5,839	(5,839)	-
RCIA	(1)	(5,977)	(5,978)
	93,439	(109,278)	(15,839)
TOTAL FUNDS	393,766	(445,725)	(51,959)

19. MOVEMENT IN FUNDS – CHARITY – continued

Comparatives for movement in funds

	At 1/9/23	Net movement in funds	Transfers Between Funds	At 31/8/24
	£	£	£	£
Unrestricted funds				
General fund	78,507	(35,502)	(9,813)	33,192
Restricted funds				
Big Lottery Medium Grant - 0010284258	1,074	311	(1,385)	-
Scottish Land Fund – 31022143	24,500	-		24,500
Elizabeth Frankland Moore and Star	458	4,875	-	5,333
EAC Renewable Energy Fund	200,000	-		200,000
The Robertson Trust	119,070	(8,622)	11,198	121,646
RCGF	917,943	(1,084	-	916,859
TSRF	35,581	-	-	35,581
Investing in Communities P43589	2,387	(35)	-	2,352
Adapt & Thrive	7,828	(7,828)	-	-
Ayrshire Leader	24,312	(4,750)	-	19,562
Robertson Trust Revenue Fund	25,027	(25,027)	-	-
EAC Renewable Energy Revenue Fund	9,019	(2,548)	-	6,471
RCGF 2	58,000	-	-	58,000
ARRIA	10,835	(2,359)	-	8,476
Mental Health and Wellbeing	2,931	(23)	-	2,908
Participatory Budgeting	3,378	-	-	3,378
Place Based Funding	10,474	(1,124)	-	9,350
RCIA	31,878	(7,969)	-	23,909
	1,484,695	(56,183)	9,813	1,438,325
TOTAL FUNDS	1,563,202	(91,685)	-	1,471,517

19. MOVEMENT IN FUNDS – GROUP – continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	244,945	(280,447)	(35,502)
Restricted funds			
Big Lottery Medium Grant - 0010284258	311	-	311
Elizabeth Frankland Moore and Star	5,000	(125)	4,875
The Robertson Trust	-	(8,622)	(8,622)
RCGF	-	(1,084)	(1,084)
Investing in Communities P43589	-	(35)	(35)
Adapt & Thrive	-	(7,828)	(7,828)
Ayrshire Leader	-	(4,750)	(4,750)
Awards for All -National Lottery	6,720	(6,720)	-
Robertson Trust Revenue Fund	-	(25,027)	(25,027)
EAC Renewable Energy Revenue Fund	9,707	(12,255)	(2,548)
ARRIA	-	(2,359)	(2,359)
Mental Health and Wellbeing	-	(23)	(23)
East Ayrshire Cost of living 2023	4,940	(4,940)	-
Place Based Funding	1	(1,125)	(1.124)
RCIA	1	(7,970)	(7,969
	26,680	(82,863)	(56,183)
TOTAL FUNDS	271,625	(363,310)	(91,685)

19. MOVEMENT IN FUNDS – CHARITY – continued

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

	At 1/9/23 £	Net movement in funds £	Transfers between funds £	At 31/8/25 £
Unrestricted funds				
General fund	78,507	(71,622)	(9,813)	(2,928)
Restricted funds				
Big Lottery Medium Grant - 0010284258	1,074	311	(1,385)	-
Scottish Land Fund – 31022143	24,500	-	-	24,500
Elizabeth Frankland Moore and Star	458	5,284	-	5,742
EAC Renewable Energy Fund	200,000	-	-	200,000
The Robertson Trust	119,070	(17,244)	11,198	113,024
RCGF	917,943	(4,098)	-	913,845
TSRF	35,581	(5,581)	-	30,000
Investing in Communities P43589	2,387	(2,387)	-	-
Adapt & Thrive	7,828	(7,828)	-	-
Ayrshire Leader	24,312	(9,500)	-	14,812
Awards for All – National Lottery	-	15,425	-	15,425
Robertson Trust Revenue Fund	25,027	(25,027)	-	-
EAC Renewable Energy Revenue Fund	9,019	(2,548)	-	6,471
RCGF 2	58,000	-	-	58,000
ARRIA	10,835	4,311	-	15,146
Mental Health and Wellbeing	2,931	(23)	-	2,908
Participatory Budgeting	3,378	(3,378)	-	-
Place Based Funding	10,474	(5,792)	-	4,682
RCIA	31,878	(13,947)	-	17,931
	1,484,695	(72,022)	9,813	1,422,486
TOTAL FUNDS	1,563,202	(143,644)	-	1,419,558

19. MOVEMENT IN FUNDS – GROUP – continued

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	545,272	(616,894)	(71,622)
Restricted funds			
Big Lottery Medium Grant - 0010284258	311	-	311
Elizabeth Frankland Moore and Star	9,500	(4,216)	5,284
EAC Renewable Energy Fund	11,810	(11,810)	-
The Robertson Trust	-	(17,244)	(17,244)
RCGF	1	(4,099)	(4,098)
TSRF	-	(5,581)	(5,581)
Investing in Communities P43589	-	(2,387))	(2,387)
Adapt & Thrive	-	(7,828)	(7,828)
Ayrshire Leader	-	(9,500)	(9,500)
Awards for All – National Lottery	61,290	(45,865)	15,425
Robertson Trust Revenue Fund	-	(25,027)	(25,027)
EAC Renewable Energy Revenue Fund	9,707	(12,255)	(2,548)
ARRIA	16,720	(12,409)	4,311
Mental Health and Wellbeing	-	(23)	(23)
Participatory Budgeting	-	(3,378)	(3,378)
Place Based Funding	1	(5,793)	(5,792)
RCIA	-	(13,947)	(13,947)
Lets Get Growing Community Garden	5,839	(5,839)	-
East Ayrshire Cost of Living 2023	4,940	(4,940)	-
	120,119	(192,141)	(72,022)
TOTAL FUNDS	665,391	(809,035)	(143,644)

20. Restricted Funds

Further details of the restricted funds are detailed within the report of the trustees

21. Control

The company is controlled by the trustees, who are also the directors for the purposes of Company Law.

22. Related Party Transactions

The company has a wholly owned trading subsidiary Ayrshire Food Hub Ltd.
At the balance sheet date the company was owed £16,077 (2024: £23,609) by its subsidiary company.

23. Taxation

As a charity, Crossroads Community Hub Ltd is exempt from tax on income and gains falling within section 1177 of the Corporation Taxes Act 2010 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charge has arisen in the Charity.

24. APB Ethical Standard – Provisions available for Small Entities

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.