

CROSSROADS COUNSELLING

(A company limited by guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

CROSSROADS COUNSELLING
(A company limited by guarantee)

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CROSSROADS COUNSELLING
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2023**

Trustees

Craig Herd, Chair
Alexandra Ann Curtis
Ella Darbyshire (resigned 30 March 2023)
Ruth Dormandy (appointed 21 November 2022)
Benet Hiscock
Phil Slaney (resigned 30 March 2023)

Company registered number

02998471

Charity registered number

1043304

Registered office

144 Roman Road
Bethnal Green
London
E2 0RY

Accountants

Griffin Stone Moscrop & Co
Chartered Accountants
21 - 27 Lamb's Conduit Street
London
WC1N 3GS

Bankers

Santander UK plc
Bridle Road
Bootle
Merseyside
G1R 0AA

CROSSROADS COUNSELLING
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees (who are also directors of the charity for the purposes of Companies Act) present their annual report together with the financial statements of the charity for the year ended 31 March 2023. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 is not required.

Structure, governance and management

a. Constitution

The Charity is a Company limited by guarantee. It was established under a Memorandum of Association which set out its objects and powers, and it is governed by its Articles of Association.

b. Methods of appointment or election of Trustees

Potential new Trustees are interviewed by representatives of the existing Trustees and selected on the basis of particular expertise and skills which will add value to the Charity. Trustees serve a probationary period of three months prior to their election to the Board. Once appointed to the board all Trustees need to be re-elected at least once every three years at an Annual General Meeting.

c. Organisational structure and decision-making policies

Trustees are inducted to the Charity and receive copies of all the relevant organisational policies and documents. The powers and responsibilities of Trustees are specified in the Memorandum of Association and Articles of Association.

The Charity is controlled by the Trustees who are accountable to the Annual General Meeting and they meet several times each year. The day-to-day running of the Charity is carried out by one paid member of staff and volunteer trustees and counsellors.

d. Financial risk management

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks. They keep this area under regular review.

e. Members' liability

None of the Trustees have any beneficial interest in the charitable company. All of the Trustees are members of the charitable company and guarantee to contribute £10 in the event of it winding up.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities

a. Policies and objectives

The Charity's principal object is to advance the Christian religion by establishing and carrying out a service of counselling based on Christian faith, beliefs and the principles of compassion, equality, love, non-judgment and respect, for the benefit of people in Tower Hamlets.

The policies adopted by the Charity in furtherance of its objects have been to continue to run the counselling service as outlined above and there has been no change in these during the year.

The Charity is concerned for those people who find it hard to access the counselling they need. We work with anyone on a low income aged 18 and above who either lives, works, studies or worships (of any faith) in Tower Hamlets. The aim of counselling is to help clients face and gain insight about the difficulties and challenges they face and discover new ways to relate to themselves, others and the world they live in.

Our on-going objectives are:

- To provide professional counselling;
- To evaluate the need and provision of a counselling service for those who need it in Tower Hamlets, identifying gaps and exploring possibilities for future service provision;
- To raise the funds for the projects identified;
- To use resources efficiently;
- To monitor the effectiveness of our services;
- To maintain high standards in service provision and organisational practice; and
- To offer volunteering opportunities.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

The Charity's activities and achievements are monitored, evaluated and reviewed throughout the year at regular Board meetings.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities (continued)

b. Main activities undertaken to further the charity's purposes for the public benefit

In producing their assessment of the benefit to the public provided by the charity, the Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefits, Charities and Public benefit.

The main activity carried out by the Charity was counselling for adults in Tower Hamlets. Driven by the Objects of the organisation, the service is possible due to the volunteer counsellors who make possible the service Crossroads can offer. Our service is aimed at those in our Borough on low incomes and offers a public benefit through the provision of long-term counselling. Current statutory provision within the borough is primarily limited to short-term CBT or other brief psychological interventions or group counselling to the exclusion of individual counselling.

There remains a significant gap in provision in Tower Hamlets who need counselling, especially for those who need long-term, individual counselling. Added to this, low-cost, affordable counselling is hard to find, making it difficult for people on low incomes to access long-term, private counselling.

As population trends increase and the borough remains at the bottom end of the deprivation indicators and, as other counselling service provision in the Borough is cut, Crossroads aims to maintain its current service provision as a minimum given the ongoing need across the Borough.

Achievements and performance

Financial review

a. Financial review

The financial transactions during the year and position at the end of the year are summarised in the attached accounts. Income and expenditure reflect no fundamental change to the Crossroads' service provision model but do reflect the impact of the cost-of-living crises across the UK through the year and ongoing residual impacts of the COVID pandemic.

The impact of the cost-of-living crises and residual effects of the COVID pandemic are reflected in the Donations and Gifts for the current financial year being about one fifth less than prior year. Crossroads' regular donors reduced or cancelled their regular giving due to changed personal circumstances as noted to Crossroads when these changes were made.

Grant income is also reduced from prior years as grant funding has also been noticeably impacted by the cost-of-living crises. Due to the time and effort required, the uncertainty of success and reduced Crossroads staffing levels the greater focus through the current year was on expanding Crossroads counselling team and service capability which will create a better proposition for Crossroads when making funding applications.

Counselling fees are down by about one sixth compared with prior year with two factors driving this change. Reduction in the Crossroads' counselling team through COVID and with constraints on travelling or working remotely reduced clients and so fees. The impact of this from the prior COVID year carried through into the current financial year. Crossroads fees are charged on a sliding scale based on income and fees per client were noticeable reduced through the current year cost-of-living crises and following prior year of COVID. Expansion of Crossroads' counselling team and service capability working with the new Clinical Lead was a focus through the current year.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Fundraising income is significantly increased from prior years as this is a more assured way of generating income. Fundraising income mostly made up for reduction in fees and grants.

Staffing costs paid in salaries and contract fees in the current year reflect an additional new part-time Clinical Lead appointed in August 2022 to manage Crossroads counselling service and service provision. Appointed of a Clinical Lead to manage Crossroads service and counselling team was considered a priority by trustees both for standards in the service but also to build out the counselling team post COVID. Prior year costs include final payroll costs to Crossroads General Manager for the start of that year. Staffing costs, on balance, are less than prior year and will continue to be assessed to better match Crossroads expected income and service requirements as further changes to Crossroads staffing structure are planned for next year.

Accounting costs are higher in the prior financial year as a result of support provided by Crossroads' accountant with the management of Crossroads month end and year-end financial accounting due to resource and timing challenges in the prior year.

Other than key items detailed above, income and expenditure are broadly similar year on year, which is expected as there has been no significant change to the service model of the Charity during these periods. With two paid part time members of staff the day-to-day running costs of the service and building are considered the minimum expenditure required for administration of the Charity's current activities. The Board consistently reviews the ongoing operational costs with reference to the expected income levels to ensure efficient use of expenditures and best use of limited resources.

The focus on cost management and aligning the cost base to current income levels has continued as in prior years. In the current financial year Crossroads has shown a net loss of £4,753 (Prior Year loss off £4,976). Losses for current and prior year have been covered by cash at bank holdings of the Charity which have been maintained from prior year end to current year end, £38,908 Current Year (Prior Year £38,201). The board continues to focus on managing costs and on ways to grow Crossroads' income.

The ongoing financial stability of Crossroads remains a priority of the Trustees. The current year financial budget again includes a small budget gap for the year with additional funding targets to be identified and worked for in order for Crossroads to break even. Raising the necessary funds each year to ensure the ongoing provision of services has continued to be challenging, particularly in the current climate of ongoing cuts to statutory service provision across Tower Hamlets and the cost-of-living crises generally on supporters, clients and volunteers. The Trustees have prioritised assessing Crossroads' service model and activities with the purpose of better supporting a funding model that will best ensure Crossroads financial security into the future and for the continued provision of the Crossroads' service in Tower Hamlets.

b. Reserves policy

It is the policy of the Charity to aim to hold unrestricted funds which have not been designated for specific use at a level of between three and six months' unrestricted expenditure. As a faith-based organisation holding reserves of unrestricted funds will always be decided at the discretion of the Board with reference to the primacy of the Charity's service delivery in the local community.

c. Going Concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resource to continue in operational existence for the foreseeable future. For this reason, the continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

d. Plans for future periods

1. Review of how best to use Crossroads' current Roman Road premises is a key priority for the current year agreed by the Board and the Crossroads' Clinical Lead. Reducing the two counselling rooms to one larger, safer room has created a significant restriction on provision of in person counselling, especially as counselling team is being actively expanded. Option to re-convert current Crossroads' counselling space back into two rooms has been agreed. This will immediately double Crossroads' room capacity allowing preferred in person counselling to be offered more widely, expanded service capability and also generates additional fee income. Plans and costings have been proposed and funding for this change currently in progress.
2. With Crossroads' finances stable and with the appointment of a Clinical Lead to manage service provision a focus for the year to come will be to continue expanding the Crossroads' counselling team and both in-person and virtual counselling. Plans to add additional second counselling space at Crossroads' Roman Road premises will support this as well as continued use of remote counselling service provision where this better suites client needs.
3. A focus for trustees for the coming year remains Crossroads funding and income. Crossroads current cash at bank is sufficient to cover the small accounting loss from current operations. Fundraising will remain a focus as a more assured way of raising funds. applications will continue to focus on requests for direct support for Crossroads' service, such as supervision costs.
4. Community networking continues to be a strategic goal. Through connecting with local churches and organisations as well as our wider community we hope to increase our donor base, awareness of Crossroads service provision and provide direct engagement with our local Tower Hamlets community as a local charity and service.

Independent Examination

An audit is not required under current charity regulations instead an independent examination has been carried out by Griffin Stone Moscrop & Co, a firm of Chartered Accountants, who were first appointed by the Charity in this capacity on 11 April 2011.

Key Management Personnel

As Directors, the trustees consider themselves as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee remuneration was paid in the year. Details of related party transactions are disclosed in note 19 to the accounts.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report 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 . 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 charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 14 May 2024 and signed on their behalf by:


.....
Craig Herd
Chair

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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 MARCH 2023

Independent examiner's report to the Trustees of Crossroads Counselling ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 March 2023.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.


Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Signed: 

Dated: 14 May 2024

Reema Mistry ACA

Griffin Stone Moscrop & Co
Chartered Accountants
21 - 27 Lamb's Conduit Street
London
WC1N 3GS

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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	3	23,014	100	23,114	29,593
Charitable activities	5	19,479	-	19,479	16,670
Investments	4	249	-	249	5
Other income		50	-	50	42
Total income		42,792	100	42,892	46,310
Expenditure on:					
Charitable activities	6	47,630	15	47,645	51,286
Total expenditure		47,630	15	47,645	51,286
Net (expenditure)/income before net gains on investments		(4,838)	85	(4,753)	(4,976)
Net gains on investments		-	-	-	-
Net (expenditure)/income		(4,838)	85	(4,753)	(4,976)
Net movement in funds before other recognised gains/(losses)		(4,838)	85	(4,753)	(4,976)
Reconciliation of funds:					
Total funds brought forward		150,637	7,996	158,633	163,609
Total funds carried forward		145,799	8,081	153,880	158,633

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 24 form part of these financial statements.

CROSSROADS COUNSELLING
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REGISTERED NUMBER: 02998471

BALANCE SHEET
AS AT 31 MARCH 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	121,952	123,839
		<u>121,952</u>	<u>123,839</u>
Current assets			
Debtors	12	1,347	1,013
Cash at bank and in hand		38,908	38,201
		<u>40,255</u>	<u>39,214</u>
Creditors: amounts falling due within one year	13	(8,327)	(4,420)
Net current assets		<u>31,928</u>	<u>34,794</u>
Total net assets		<u><u>153,880</u></u>	<u><u>158,633</u></u>
Charity funds			
Restricted funds	15	8,081	7,996
Unrestricted funds	15	145,799	150,637
Total funds		<u><u>153,880</u></u>	<u><u>158,633</u></u>

The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

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

The financial statements were approved and authorised for issue by the Trustees on 14 May 2024 and signed on their behalf by:

Craig Herd

.....
Craig Herd
Chair

The notes on pages 11 to 24 form part of these financial statements.

CROSSROADS COUNSELLING
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. General information

The charity is a company limited by guarantee, which was incorporated in England. The members of the company are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The registered office is displayed on the company information page.

The financial statements are prepared in sterling, which is the functional currency of the charitable company, and are rounded to the nearest £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Crossroads Counselling meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

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

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations under Gift Aid or deeds of covenant is recognised at the time of the donation.

Other income is recognised in the period in which it is receivable or on completion of the service.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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NOTES TO THE FINANCIAL STATEMENTS
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2. Accounting policies (continued)

2.3 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 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 institution with whom the funds are deposited.

2.5 Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the next twelve months. For this reason they continue to adopt the going concern basis in preparing the financial statements.

2.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £200 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Accounting policies (continued)

2.7 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following bases:

Long-term leasehold property	- 1% on cost
Fixtures and fittings	- 25% written down value
Computer equipment	- 33% straight line

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

3. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations and gifts	23,014	100	23,114

	Unrestricted funds 2022 £	Total funds 2022 £
Donations and gifts	29,593	29,593

4. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £
Bank interest received	249	249

	Unrestricted funds 2022 £	Total funds 2022 £
Bank interest received	5	5

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**NOTES TO THE FINANCIAL STATEMENTS
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5. Income from charitable activities

	Unrestricted funds 2023 £	Total funds 2023 £
Grant income	2,000	2,000
Counselling Fees	10,202	10,202
Fundraising income	7,277	7,277
Total 2023	19,479	19,479
	Unrestricted funds 2022 £	Total funds 2022 £
Grant income	4,400	4,400
Counselling Fees	12,191	12,191
Fundraising income	79	79
Total 2022	16,670	16,670

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
General counselling	47,630	15	47,645
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
General counselling	50,283	1,003	51,286

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

6. Analysis of expenditure on charitable activities (continued)

Summary by fund type (continued)

Summary by expenditure type

	Staff costs 2023 £	Depreciation 2023 £	Other costs 2023 £	Total 2023 £
General counselling expenses	10,922	1,887	34,836	47,645

	Staff costs 2022 £	Depreciation 2022 £	Other costs 2022 £	Total 2022 £
General counselling expenses	13,772	1,901	35,613	51,286

7. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £
General counselling	8,172	39,473	47,645

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £
General counselling	7,516	43,770	51,286

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Total funds 2023 £	Total funds 2022 £
Counselling supervision	6,870	6,916
Training courses	1,302	600
	8,172	7,516

Analysis of support costs

	Total funds 2023 £	Total funds 2022 £
Salaries and pension costs	10,922	13,772
Depreciation	1,887	1,901
Professional fees	15,734	16,872
Office volunteers' expenses	333	-
Hospitality and refreshments	-	51
Bad debt	183	-
Insurance	1,279	1,233
Printing, postage and stationery	-	50
Telephone and internet	482	481
Subscriptions	950	1,098
Computer running costs	1,005	795
Accountancy costs	3,451	5,028
Rates	143	25
Light and heat	1,010	1,020
Repairs and maintenance	549	477
Cleaning	1,545	967
	39,473	43,770

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

8. Independent examiner's remuneration

	2023 £	2022 £
Independent examination of the charity's annual accounts	3,451	5,028

9. Staff costs

	2023 £	2022 £
Wages and salaries	10,800	13,532
Contribution to defined contribution pension schemes	122	240
	10,922	13,772

The average number of persons employed by the charity during the year was as follows:

	2023 No.	2022 No.
Support and administration	1	-

No employee received remuneration amounting to more than £60,000 in either year.

Remuneration (including benefits) received during the year by the key management personnel of the charity was £nil (2022 - £13,772), including pension contribution costs.

During the year, the key management personnel was reimbursed £nil for expenses (2022 - £nil).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £nil).

During the year ended 31 March 2023, no expenses were reimbursed or paid directly to Trustee (2022 - £nil).

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**NOTES TO THE FINANCIAL STATEMENTS
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11. Tangible fixed assets

	Long-term leasehold property £	Fixtures and fittings £	Computer equipment £	Total £
Cost or valuation				
At 1 April 2022	171,159	16,039	826	188,024
At 31 March 2023	171,159	16,039	826	188,024
Depreciation				
At 1 April 2022	47,689	15,772	724	64,185
Charge for the year	1,712	73	102	1,887
At 31 March 2023	49,401	15,845	826	66,072
Net book value				
At 31 March 2023	121,758	194	-	121,952
At 31 March 2022	123,470	267	102	123,839

At the time of the transfer of the lease, the outstanding lease term was 100 years. Accordingly the lease and leasehold improvements are to be depreciated on a straight-line basis over the term of the lease.

12. Debtors

	2023 £	2022 £
Due within one year		
Trade debtors	-	183
Other debtors	449	-
Prepayments and accrued income	898	830
	1,347	1,013

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**NOTES TO THE FINANCIAL STATEMENTS
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13. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	-	28
Pension fund loan payable	47	-
Accruals and deferred income	8,280	4,392
	<u>8,327</u>	<u>4,420</u>

14. Financial instruments

	2023	2022
	£	£
Financial assets		
Financial assets measured at fair value through income and expenditure	<u>38,908</u>	<u>38,201</u>

Financial assets measured at fair value through income and expenditure comprise of cash at bank and in hand.

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**NOTES TO THE FINANCIAL STATEMENTS
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15. Statement of funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Unrestricted funds				
Designated funds				
Designated building fund	123,469	-	(1,712)	121,757
Designated building repair fund	5,000	-	-	5,000
	<u>128,469</u>	<u>-</u>	<u>(1,712)</u>	<u>126,757</u>
General funds				
General Funds	<u>22,168</u>	<u>42,792</u>	<u>(45,918)</u>	<u>19,042</u>
Total Unrestricted funds	<u>150,637</u>	<u>42,792</u>	<u>(47,630)</u>	<u>145,799</u>

The designated building fund value at the balance sheet date represents the net book value of the leasehold property.

In addition the trustees have allocated £5,000 into a designated building repair fund, the intention being to put aside £5,000 of funds from the general fund as a contingency to meet the costs of any minor property repairs that may arise in the next few years.

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Restricted funds				
Building fund	2,634	-	(15)	2,619
Equipment	797	-	-	797
Counselling rooms refurbishment fund	1,500	-	-	1,500
25 for 25	3,065	100	-	3,165
	<u>7,996</u>	<u>100</u>	<u>(15)</u>	<u>8,081</u>
Total of funds	<u>158,633</u>	<u>42,892</u>	<u>(47,645)</u>	<u>153,880</u>

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NOTES TO THE FINANCIAL STATEMENTS
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15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Unrestricted funds				
Designated funds				
Designated building fund	125,181	-	(1,712)	123,469
Designated building repair fund	5,000	-	-	5,000
	<u>130,181</u>	<u>-</u>	<u>(1,712)</u>	<u>128,469</u>
General funds				
General Funds	<u>24,429</u>	<u>46,310</u>	<u>(48,571)</u>	<u>22,168</u>
Total Unrestricted funds	<u>154,610</u>	<u>46,310</u>	<u>(50,283)</u>	<u>150,637</u>

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Restricted funds				
Building fund	2,651	-	(17)	2,634
Equipment	797	-	-	797
Adult counselling	929	-	(929)	-
Evening counselling	57	-	(57)	-
Counselling rooms refurbishment fund	1,500	-	-	1,500
25 for 25	3,065	-	-	3,065
	<u>8,999</u>	<u>-</u>	<u>(1,003)</u>	<u>7,996</u>
Total of funds	<u>163,609</u>	<u>46,310</u>	<u>(51,286)</u>	<u>158,633</u>

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A description of each fund is as follows:

Building fund - improvement and refurbishment funds used by the client in the move to Roman Road in 2001. The balance represents funds given but not spent at 31 March 2023.

Equipment - funding specifically restricted to office equipment and furniture.

Adult counsellor - grants and funds specifically restricted to the adult therapy costs including supervision.

Evening counselling - grants and funds restricted to adult therapy costs incurred in evening work including supervision.

Counselling rooms refurbishment fund - funding specifically restricted to the refurbishment of counselling rooms.

25 for 25 - an initiative to raise £25,000 for Crossroads 25th anniversary which will help to pay for additional staff costs.

16. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Balance at 31 March 2023 £
Designated funds	128,469	-	(1,712)	126,757
General funds	22,168	42,792	(45,918)	19,042
Restricted funds	7,996	100	(15)	8,081
	<u>158,633</u>	<u>42,892</u>	<u>(47,645)</u>	<u>153,880</u>

Summary of funds - prior year

	Balance at 1 April 2021 £	Income £	Expenditure £	Balance at 31 March 2022 £
Designated funds	130,181	-	(1,712)	128,469
General funds	24,429	46,310	(48,571)	22,168
Restricted funds	8,999	-	(1,003)	7,996
	<u>163,609</u>	<u>46,310</u>	<u>(51,286)</u>	<u>158,633</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	121,916	36	121,952
Current assets	32,210	8,045	40,255
Creditors due within one year	(8,327)	-	(8,327)
Total	145,799	8,081	153,880

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	123,839	-	123,839
Current assets	31,218	7,996	39,214
Creditors due within one year	(4,420)	-	(4,420)
Total	150,637	7,996	158,633

18. Pension commitments

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £122 (2022 - £240).

At the balance sheet date the company owed £47 in respect of the pension contributions payable (2022 - £nil).

19. Related party transactions

Related parties include the charity trustees, close relatives and key management personnel. Donations received during the year by related parties amounted to £9,214 (2022 - £5,170).