

Registered number  
04063180  
Registered charity no  
1082939

Crossflow Limited  
(A company limited by guarantee)  
Report and Accounts

31 December 2022

## **Crossflow Limited**

### **Legal and administrative information for the year ended 31 December 2022**

#### **Status**

The organisation is a company limited by guarantee, incorporated on 31st August 2000 and registered as a charity on 18th October 2000. It is governed by its memorandum and articles of association.

#### **Directors**

The directors of the company ("the charity") are its trustees for the purposes of the Charities Act 2011 and throughout this report are collectively referred to as its trustees.

R D H Brindle

C B Mathais

#### **Accountants**

Krishna Bhattarai

Accountancy and Tax Practice Limited

139 Trafalgar Road

London, England,

SE10 9TX

#### **Bankers**

Coutts & Co

440 Strand

London

WC2R 0QS

#### **Registered office**

139 Trafalgar Road

Greenwich

London

England

SE10 9TX

#### **Registered number**

04063180

**Crossflow Limited****Registered number: 04063180****Directors' Report**

The directors present their report and accounts for the year ended 31 December 2022.

**Principal activities**

The company's principal activity during the year continued to be to benefit people in countries in the region of the Himalayas by assisting in relieving sickness, preserving and protecting health, and advancing education, cultural or otherwise.

**Results**

The net income resources for the period amounted to 141,824 (2021: £100,628).

**Objectives and Activities**

Crossflow Nepal (CN) has been working in the 6 VCDs of Lumbini providing non-formal education for literacy, numeracy and educational classes and educational support and promoting health and hygiene awareness.

Crossflow Nepal programmes are running in 70 villages around the Rupandehi district of Lumbini in Nepal, with around 62,000 people benefitting from the Crossflow Nepal programme.

Crossflow Nepal also works with 'Portage Lumbini' for the disable children in Lumbini area. Portage Lumbini's programs include inclusive pre-schools, counselling, home visits, physiotherapy, speech therapy, home to centre program, awareness programs and different trainings and workshops.

Although Crossflow Limited is not involved with the day-to-day running of these projects, our grants are made on the condition that we have access to information sufficient to allow us to monitor the progress of the projects, which in turn leads to improving reporting systems and promoting staff training. We also monitor overall budget analysis. These matters require constant communication between the UK and the program managers in Nepal, Rupandehi District, a part of Lumbini Province.

**Education Programme****Objectives:**

- To provide educational programs for children and adults.

**Activities:**

- CN is involved in setting up non-formal education classes for adults, especially women, and children based on reading, writing and basic arithmetic.

The aim is to improve day-to-day life and help children to go on to join formal schools.

- Supporting children to enroll at school by providing school uniforms, bags etc. -

Providing bicycles to those that live far away from the school and are facing problems in attending their classes on time.

- Publishing a newsletter and distributing health magazines.

- Celebrating different International days

- Providing a basic computer course to the village students.

- support government schools by providing furniture, toilets and hand pumps

**Crossflow Limited****Registered number:****04063180****Directors' Report****Results:**

- The number of children enrolled in schools has increased substantially with around 98% of children attending.
- Adult and child literacy rates have also increased tremendously.

**Health Programme****Objectives:**

- To provide health care services to the inhabitants of a cluster of 70 (seventy) villages in six VDCs and neighbouring areas in Rupandehi district of Lumbini in Nepal.
- To provide safe drinking water and improve sanitation in the form of providing, in stages, household toilets and drainage to villages in order to avoid water stagnation and thus preventing diseases.

**Activities:**

- CN runs a free medical clinic five days a week for all the villagers in the area.
- CN sends the mobile clinic to distant villages two days a week to provide them with medical care, health education, hygiene, safer motherhood, and family planning.  
The idea is to improve health through preventive measures.
- Each village has a trained first aid assistant who distributes medicine and immediate health care to inhabitants, alongside trained midwives in each village, too.
- CN sends motivators to conduct home visits, delivering health and sanitation messages to each and every household.

**Results:**

- Levels of diarrhea, leucorrhoea, amebiasis and water-borne diseases have decreased in the villages.
- Vaccination is 100%.
- Mortality rate is zero.
- People are aware of their health and are visiting the clinic if any problems occur.

**Institutional Development****Objectives:**

- To create sustainable Village Co-ordination Committees (VCC) and Women Empowerment Groups (WEG) in each village.
- To support the poor farmers in field irrigation and growing vegetables
- To support women in handling savings.

**Activities/ Results:**

- Regular VCC and WEG meetings which has developed self confidence and empowerment among women.
- Solidarity and community spirit has improved with local women participating more in village decisions.
- CN has built community halls in villages which demonstrate enthusiasm for and co-operation with the projects.

**Crossflow Limited****Registered number: 04063180****Directors' Report****Micro-credit**

CN has introduced Micro- credit after the success on a trial for three years, in stages the micro-credit program in 39 villages (out of a total of 70 villages) in 6 VDCs, with the formation of 42 Women's Credit groups (or Mahila Bachat Samuha).

The MBS (Mahila Bachat Samuh) programme has been continued in different villages. It has been running in 46 villages and there are 1255 members including the total 56 groups. It has been creating awareness towards saving and income generation.

The program is now in full swing, and women make monthly savings (which are deposited in the local banks and noted in individual account books), and small individual loans are given to women, especially to those sending their children to school or are enrolled in non-formal education programs run by CN for tailoring, vegetable farming & production, animal husbandry, small shops and cottage industry.

Other development programmes Crossflow Nepal were continually running are: Training for Institutional Development.Chicken/ Pigeon farming training, Sewing Machine Training, Vegetable farming training and seed distribution etc. Furthermore, in this year as well, we provided one goat each to the poorest 118 members of Mahila Bachat Samuh.

**Portage Program activities in Lumbini Cultural Municipality****Objectives:**

- To provide opportunities to children with developmental delays and disabilities and provide support to them and their families.
- To improve awareness in the community.
- Mobilise the community and related organisations with technical training and physical resources.

**Activities:**

- Portage programs include inclusive pre-schools, counseling, home visits, physiotherapy, speech therapy, home to centre programs, different trainings and workshop.
- Follow up programs for re-habilitated children.
- Provided nourished food for infants, and for 3 schools, wheelchairs for some of the disabled children to attend school easily.
- Physiotherapy services run through out the month providing treatment and exercise for developmental delay, hydrocephalus and physical probleme such as œrebral patsy and back pain.

**Results:**

- Children are able to travel to school easily and gain an education.
- Those who were unable to do regular activities are now able to do so.
- Disabled children are gaining progress being able to speak and walk.

**Crossflow Limited****Registered number: 04063180****Directors' Report****Future Strategy**

One of the priorities of Crossflow Limited is to provide training to the Crossflow Nepal fieldwork staff. Training will encompass facilitation skills, participatory methods and group dynamics.

Recent year Crossflow Nepal started supporting local school and providing furnitures, toilets, playing equipments etc and seperately expansion of Micro- Credits to the local communities. Healthcare support is also the priority.

An External financial review of the projects were regularly carried out. There are plans afoot for continuing the financial reviews each year to ensure transparency and good accounting and reporting systems thus improving our credibility when approaching potential donors.

**Reserves Policy**

It is the policy of the trustees to utilise funds raised as described above. Reserves will only be kept in as much as such reserve provides flexibility for the future.

**Trustees' Responsibilities**

Company law requires the trustees to prepare financial statements for each financial period. In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently; 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 charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the company and which enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Crossflow Limited****Registered number:****04063180****Directors' Report****Trustees**

Trustees, who are the directors for the purposes of company law and trustees for the purposes of charity law, who served during the period and up to the date of this report are set out on page 1.

Trustees of the company guarantee to contribute an amount not exceeding £10 to the assets of the company in the event of winding up. The total number of such guarantees at 31st December 2022 was of two.

**Independent Examiner**

K Bhattarai, a Chartered Certified Accountant, has been appointed as an independent examiner.

**Charity special provisions**

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

This report was approved by the board on 27 September 2023 and signed on its behalf.

R D H Brindle

C B Mathais

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Charles Mathias

Trustee

## **Crossflow Limited**

### **Report of the independent examiner**

#### **Report to the directors on the preparation of the unaudited statutory accounts of Crossflow Limited for the year ended 31 December 2022**

I report on the accounts of the Charity for the year ended 31st December 2022, which are set out on pages 8 to 13.

In accordance with your instructions, I have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

#### **Responsibilities of the trustees and examiner**

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

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as 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).

#### **Basis of independent examiner's report**

An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosure in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the methods and the principles of the Statement of the 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 (FRS102).

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.

.....  
Krishna Bhattarai  
Chartered Certified Accountants  
Accountancy and Tax Practice Limited  
139 Trafalgar Road  
London, England,  
SE10 9TX

27 September 2023



**Crossflow Limited**  
**Statement of Financial Activities**  
**for the year ended 31 December 2022**

	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>2022 £</b>	<b>2021 £</b>
<b>Incoming resources</b>		
Donations and gifts	141,824	100,628
Direct charitable expenditure	(137,185)	(95,566)
<b>Total incoming resources</b>	<u>4,639</u>	<u>5,062</u>
Administrative expenses	(7,476)	(6,175)
<b>Net movemet in fund</b>	<u>(2,837)</u>	<u>(1,113)</u>
<b>Retained fund balance</b>	<u>(2,837)</u>	<u>(1,113)</u>
Fund balance brought forward	(5,413)	(4,300)
<b>Retained fund balance</b>	<u>(8,250)</u>	<u>(5,413)</u>

All amounts relate to continuing activities.

The notes on pages 10 to 13 form part of these financial statements.

**Crossflow Limited****Registered number:** 04063180**Balance Sheet****as at 31 December 2022**

	Notes	2022 £	2021 £
<b>Current assets</b>			
Cash at bank and in hand	-	2,837	
<b>Creditors: amounts falling due within one year</b>	7	(8,250)	(8,250)
<b>Net Current Assets</b>		(8,250)	(5,413)
<b>Net Liabilities</b>		(8,250)	(5,413)
<b>Total Fund</b>			
Unrestricted Funds	7	(8,250)	(5,413)
		(8,250)	(5,413)

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared and delivered in accordance with the special provisions applicable to companies subject to the small companies regime. The profit and loss account has not been delivered to the Registrar of Companies.

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Charles Mathias  
Director

Approved by the board on 27 September 2023

**Crossflow Limited**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

**1 Accounting policies**

***Basis of preparation***

The accounts have been prepared under the historical cost convention and in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (as applied to small entities by section 1A of the standard).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing the accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented otherwise stated.

***Going Concern / Covid 19***

The trustees remain satisfied that the organisation is a Going Concern. At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to support the current level of expenditure and to continue in operational existence for the foreseeable future. The Trustees have, however, recognised that, due to the impact of COVID 19, there has been a significant impact on the activities of the charity. The Trustees are committed to supporting the charity and will continue to evaluate the situation on an ongoing basis and to develop plans for the charity.

***Incoming Resources***

Income is received by way of donations and gifts and from fundraising events. Income is recognised when received.

***Resources Expended***

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.

***Fund Accounting***

Funds held by the charity are all unrestricted general funds which can be used in accordance with the charitable objects at the discretion of the trustees. The fund does not have any Designated or Restricted funds

**Crossflow Limited**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

***Debtors***

Short term debtors are measured at transaction price (which is usually the invoice price), less any impairment losses for bad and doubtful debts. Loans and other financial assets are initially recognised at transaction price including any transaction costs and subsequently measured at amortised cost determined using the effective interest method, less any impairment losses for bad and doubtful debts. Company do not hold any debtors.

***Creditors***

Short term creditors are measured at transaction price (which is usually the invoice price). Loans and other financial liabilities are initially recognised at transaction price net of any transaction costs and subsequently measured at amortised cost determined using the effective interest method.

***Taxation***

Crossflow Limited is a registered charity and eligible for the exemptions from taxation available to charities in respect of their charitable activities.

***Provisions***

Provisions (ie liabilities of uncertain timing or amount) are recognised when there is an obligation at the reporting date as a result of a past event, it is probable that economic benefit will be transferred to settle the obligation and the amount of the obligation can be estimated reliably.

***Foreign currency translation***

Transactions in foreign currencies are initially recognised at the rate of exchange ruling at the date of the transaction. At the end of each reporting period foreign currency monetary items are translated at the closing rate of exchange. Non-monetary items that are measured at historical cost are translated at the rate ruling at the date of the transaction. All differences are charged to profit or loss.

**2 Employees**

	<b>2022 Number</b>	<b>2021 Number</b>
Average number of persons employed by the company ( None of the Directors (trustees) received any remuneration.	<u>2</u>	<u>2</u>

**3 Donations and gifts**

	<b>2022 £</b>	<b>2021 £</b>
Donation received	141,824	100,628
	<u>141,824</u>	<u>100,628</u>

All of the income received by the charity during the year and previous year was unrestricted income.

**Crossflow Limited**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

<b>4 Direct charitable expenditure</b>	<b>Total Funds All Unrestricted</b>	<b>Total Funds All Unrestricted</b>
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Costs of activities in furtherance of the objects of the charity:		
Grants made	137,185	95,566
Administration costs:		
Travel and subsistence	665	-
Bank charges	40	62
Accountancy fees	2,163	2,150
Other professional fees	4,506	3,963
Sundry expenses	102	-
	<u>144,661</u>	<u>101,741</u>
<b>5 Fees Paid for Examination of the Accounts:</b>		
Independent examiner: Accountancy fees	2,163	2,250
Other Professional Fees	4,506	3,950
	<u>6,669</u>	<u>6,200</u>
<b>6 Taxation</b>		
Crossflow Limited is a registered charity and eligible for the exemptions from taxation available to charities in respect of their charitable activities. No UK Corporation tax arises on its activities for the year.		
<b>7 Creditors: amounts falling due within one year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Other creditors	8,250	8,250
	<u>8,250</u>	<u>8,250</u>
<b>8 Retained fund balances</b>	<b>Total Funds All Unrestricted</b>	<b>Total Funds All Unrestricted</b>
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
At 1 January	(5,413)	(4,300)
Surplus/(Deficit) for the year	(2,837)	(1,113)
At 31 December	<u>(8,250)</u>	<u>(5,413)</u>

**Crossflow Limited**  
**Notes to the Accounts**  
**for the year ended 31 December 2022**

Trustees were aware of deficit on fund balance at the year end 31 December 2022. Crossflow Limited do not require to hold further fund other than when fund is requested for a Grant distribution. Fund received on 01 February 2023 of Euro 40,529.40. This income was received to cover the future grants request. Board of trustee believe that there are no material uncertainties about the charity's ability to continue in operation for the foreseeable future.

**9 Trustees remuneration and expenses reimbursed**

None of the Trustees received any remuneration for their services as trustees during the period, and no trustee expenses were reimbursed.

**10 Voluntary assistance and staff cost**

In addition to the direct cost incurred in the projects and reported in the accounts, the charity receives assistance from volunteers. This contribution is not included in the accounts. The key management personnel of the charity comprise the trustees. No remuneration was paid to

**11 Cost of activities in furtherance of the objects of the charity**

Grants made are considered to be a part of the costs of the activities in furtherance of the objects of the charity because much of the charity's development programme is carried out through grants to organisations local to the region of the Himalayas which support long term sustainable benefits for a community, which are monitored by the charity.

Grants made of £137,185 (2021- £95,566) were payable in the current period were made to Crossflow Nepal, a charitable trust established in Nepal. Crossflow Nepal runs education, health and community development programmes. Crossflow Nepal operates independently of Crossflow Limited, except, as described in the Trustees Report, Crossflow Limited monitors the benefits to the local community arising from the grants paid to Crossflow Nepal and the proper use by Crossflow Nepal of the funds made available, as is standard practice in the charity sector. However, neither charity has the power to appoint or remove a significant proportion of the charity trustees of the other, nor are the charities subject to common control.

**12 Other information**

Crossflow Limited is a private company limited by guarantee and incorporated in England. Company's registered office at:

139 Trafalgar Road  
Greenwich  
London, England  
SE10 9TX

**Crossflow Limited**  
**Detailed profit and loss account**  
**for the year ended 31 December 2022**  
*This schedule does not form part of the statutory accounts*

	<b>2022</b> £	<b>2021</b> £
<b>Donations Received</b>	141,824	100,628
Grants Made	(137,185)	(95,566)
<b>Gross Surplus / (Deficit)</b>	<u>4,639</u>	<u>5,062</u>
Administrative expenses	(7,476)	(6,175)
<b>Operating Deficits</b>	<u>(2,837)</u>	<u>(1,113)</u>
<b>Deficit before tax</b>	<u>(2,837)</u>	<u>(1,113)</u>
Fund balance brought forward	10,694	9,331
<b>Retained fund balance</b>	<u>7,857</u>	<u>8,218</u>
 <b>Retained fund balance</b>	 <u>7,857</u>	 <u>8,218</u>

**Crossflow Limited****Detailed profit and loss account****for the year ended 31 December 2022***This schedule does not form part of the statutory accounts*

	<b>2022</b> <b>£</b>	<b>2021</b> <b>£</b>
<b>Incoming resources</b>		
Donations received	<u>141,824</u>	<u>100,628</u>
<b>Resources expended</b>		
Grants made	<u>137,185</u>	<u>95,566</u>
<b>Administrative expenses</b>		
Employee costs:		
Travel and subsistence	<u>665</u>	<u>-</u>
	<u>665</u>	<u>-</u>
General administrative expenses:		
Bank charges	40	62
Sundry expenses	<u>102</u>	<u>-</u>
	<u>142</u>	<u>62</u>
Legal and professional costs:		
Accountancy fees	2,163	2,150
Other legal and professional	<u>4,506</u>	<u>3,963</u>
	<u>6,669</u>	<u>6,113</u>
	<u>7,476</u>	<u>6,175</u>