

# CROSSROADS WOMEN

England & Wales · Charity number 1134495

## Details

|                |                                                         |
|----------------|---------------------------------------------------------|
| Status         | Registered                                              |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">07087291</a>                                |
| Registered     | 2010-02-24                                              |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

|         |                                                                              |
|---------|------------------------------------------------------------------------------|
| Address | Crossroads Women<br>25 Wolsey Mews<br>London<br>NW5 2DX                      |
| Phone   | 02074822496                                                                  |
| Email   | <a href="mailto:contact@crossroadswomen.net">contact@crossroadswomen.net</a> |
| Website | <a href="http://www.crossroadswomen.net">www.crossroadswomen.net</a>         |

## Activities

**Objects:** 4.1.1 ADVANCE THE EDUCATION OF THE PUBLIC BY STUDY AND RESEARCH INTO RACE AND COMMUNITY RELATIONS (WITH PARTICULAR REFERENCE TO WOMEN) AND BY THE PUBLICATION OF THE RESULTS OF SUCH RESEARCH FOR THE BENEFIT OF THE PUBLIC;4.1.2 MAINTAIN AND RUN A CENTRE FOR USE BY WOMEN (WITHOUT DISTINCTION AS TO POLITICAL,RELIGIOUS OR OTHER OPINIONS) AND WOMEN'S GROUPS AT WHICH MEETINGS, LECTURES ANDCLASSES AND OTHER FORMS OF RECREATION AND LEISURE-TIME OCCUPATION MAY TAKE PLACE;4.1.3 ADVANCE SUCH OTHER PURPOSES AS MAY BE REGARDED AS CHARITABLE UNDER THE LAWS OF ENGLAND AND WALES AS THE TRUSTEES MAY FROM TIME TO TIME DECIDE.

**Activities:** Based in Kentish Town, North West London, the charity runs the Crossroads Women's Centre, as a multi-racial community resource for low income women and their loved ones from different backgrounds and situations to access self-help, peer support, information services, and volunteering opportunities. The Centre is a base for women's groups, meetings, exhibitions, film shows, research & more.

## Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Throughout London

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £159,018 | £146,973    | -      | -         |
| 2023-12-31 | £172,830 | £163,375    | -      | -         |
| 2022-12-31 | £136,077 | £130,671    | -      | -         |
| 2021-12-31 | £128,492 | £107,692    | -      | -         |
| 2020-12-31 | £199,364 | £216,470    | -      | -         |

## Trustees

| Name                  | Role  | Appointed |
|-----------------------|-------|-----------|
| SELMA JAMES           | Chair |           |
| CAROLINE BEGUE        |       |           |
| CLAIRE RACHEL GLASMAN |       |           |
| CRISTEL AMISS         |       |           |
| SOLVEIG FRANCIS       |       |           |

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# Accounts

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Charity number: 1134495  
Company number: 07087291  
(England and Wales)

## CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2024

CROSSROADS WOMEN  
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For the year ended 31 December 2024

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**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2024**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2024. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

|                             |                                                                                                           |
|-----------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Independent examiner</b> | Emmanuel Mensah FMAAT<br>Ground Floor West Office 10<br>Nicholas House, River Front<br>Enfield<br>EN1 3TF |
|-----------------------------|-----------------------------------------------------------------------------------------------------------|

|                |                                                             |
|----------------|-------------------------------------------------------------|
| <b>Bankers</b> | Lloyds Bank plc<br>Kilburn Branch<br>PO Box 1000<br>BX1 1LT |
|----------------|-------------------------------------------------------------|

Approved by the Board of Trustees and signed on its behalf by

.....  
Solveig Marie Francis

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2024**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2024.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



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Emmanuel Mensah FMAAT  
Vision 25  
Innova Park  
Electric Avenue  
Enfield  
EN3 7GD

Date: 17/09/2025

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2024**

|                                    | <b>Notes</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Restricted<br/>funds<br/>£</b> | <b>2024<br/>£</b> | <b>2023<br/>£</b> |
|------------------------------------|--------------|-------------------------------------|-----------------------------------|-------------------|-------------------|
| <b>Income and endowments from:</b> |              |                                     |                                   |                   |                   |
| Donations and legacies             | 2            | 12,263                              | 63,034                            | 75,297            | 89,481            |
| Charitable activities              | 3            | 3,823                               | 74,437                            | 78,260            | 68,189            |
| Investments                        | 4            | 5,344                               | -                                 | 5,344             | 2,396             |
| Other income                       | 5            | 117                                 | -                                 | 117               | 12,764            |
| <b>Total</b>                       |              | <b>21,547</b>                       | <b>137,471</b>                    | <b>159,018</b>    | <b>172,830</b>    |
| <b>Expenditure on:</b>             |              |                                     |                                   |                   |                   |
| Charitable activities              | 6/7          | (24,623)                            | (121,471)                         | (146,094)         | (149,974)         |
| Other expenditure                  |              | (879)                               | -                                 | (879)             | (12,401)          |
| <b>Total</b>                       |              | <b>(25,502)</b>                     | <b>(121,471)</b>                  | <b>(146,973)</b>  | <b>(162,375)</b>  |
| <b>Net income/expenditure</b>      |              | <b>(3,955)</b>                      | <b>16,000</b>                     | <b>12,045</b>     | <b>10,455</b>     |
| <b>Reconciliation of funds</b>     |              |                                     |                                   |                   |                   |
| Total funds brought forward        |              | 89,398                              | 1,196,016                         | 1,285,414         | 1,274,959         |
| <b>Total funds carried forward</b> |              | <b>85,443</b>                       | <b>1,212,016</b>                  | <b>1,297,459</b>  | <b>1,285,414</b>  |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2024**

|                                                       | Notes | 2024<br>£        | 2023<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 12    | 1,026,173        | 1,026,173        |
|                                                       |       | <b>1,026,173</b> | <b>1,026,173</b> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors                                               | 13    | 31,293           | 29,500           |
| Cash at bank and in hand                              |       | 265,082          | 255,743          |
|                                                       |       | <b>296,375</b>   | <b>285,243</b>   |
| <b>Creditors: amounts falling due within one year</b> | 14    | (25,089)         | (26,002)         |
| <b>Net current assets</b>                             |       | <b>271,286</b>   | <b>259,241</b>   |
| <b>Total assets less current liabilities</b>          |       | <b>1,297,459</b> | <b>1,285,414</b> |
| <b>Net assets</b>                                     |       | <b>1,297,459</b> | <b>1,285,414</b> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 15    | 1,212,016        | 1,196,016        |
| Unrestricted income funds                             | 15    | 85,443           | 89,398           |
| <b>Total funds</b>                                    |       | <b>1,297,459</b> | <b>1,285,414</b> |

For the year ended 31 December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

.....  
Solveig Marie Francis  
Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2024**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2024</b>   | <b>2023</b>   |
|--------------------|-------------------------------|-----------------------------|---------------|---------------|
|                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>      | <b>£</b>      |
| Donations received | 12,263                        | 5,200                       | 17,463        | 25,731        |
| Grants received    | -                             | 57,834                      | 57,834        | 63,750        |
|                    | <b>12,263</b>                 | <b>63,034</b>               | <b>75,297</b> | <b>89,481</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2024**

**3. Income from charitable activities**

|                                         | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2024<br>£     | 2023<br>£     |
|-----------------------------------------|----------------------------|--------------------------|---------------|---------------|
| <i>Women's Centre for All</i>           |                            |                          |               |               |
| Use of Premises / Room Hire             | -                          | 21,620                   | 21,620        | 21,860        |
| Use of Other Services                   | 3,823                      | 455                      | 4,278         | 7,954         |
|                                         | <b>3,823</b>               | <b>22,075</b>            | <b>25,898</b> | <b>29,814</b> |
| <i>Repayments for use of Services</i>   |                            |                          |               |               |
| Fares – Asylum Self-help Group          | -                          | 17,071                   | 17,071        | 6,895         |
| Copying & printing                      | -                          | 5,580                    | 5,580         | 5,469         |
| Lunches / Refreshments / Supplies       | -                          | 12,654                   | 12,654        | 12,280        |
| Phone, Broadband & Postage              | -                          | 3,212                    | 3,212         | 3,440         |
| Volunteer fares                         | -                          | 2,007                    | 2,007         | 2,946         |
|                                         | <b>-</b>                   | <b>40,524</b>            | <b>40,524</b> | <b>31,030</b> |
| <i>Appeals In/Out</i>                   |                            |                          |               |               |
| Xmas Appeal donations                   | -                          | 5,998                    | 5,998         | -             |
| Xmas Appeal - PayPal                    | -                          | 1,609                    | 1,609         | 6,311         |
| Xmas Appeal - HMRC Gift Aid             | -                          | 1,231                    | 1,231         | 1,034         |
|                                         | <b>-</b>                   | <b>8,838</b>             | <b>8,838</b>  | <b>7,345</b>  |
| <i>AAWG</i>                             |                            |                          |               |               |
| Blue Thread (All African Women's Group) | -                          | 3,000                    | 3,000         | -             |
|                                         | <b>3,823</b>               | <b>74,437</b>            | <b>78,260</b> | <b>68,189</b> |

**4. Investment income**

|                           | 2024<br>£    | 2023<br>£    |
|---------------------------|--------------|--------------|
| <b>Unrestricted funds</b> |              |              |
| Bank interest receivable  | 5,344        | 2,396        |
|                           | <b>5,344</b> | <b>2,396</b> |

**5. Other income**

|                                        | 2024<br>£  | 2023<br>£     |
|----------------------------------------|------------|---------------|
| <b>Unrestricted funds</b>              |            |               |
| Other Income - (Prior Year Adjustment) | -          | 8             |
| Other Income - PO Deposit Refund       | -          | 1,000         |
| Other Income - Settlement - Copier     | -          | 11,401        |
| Other Income - (Floats-in)             | 117        | 355           |
|                                        | <b>117</b> | <b>12,764</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2024**

**6. Costs of charitable activities by fund type**

|                        | Unrestricted<br>funds | Restricted<br>funds | 2024           | 2023           |
|------------------------|-----------------------|---------------------|----------------|----------------|
|                        | £                     | £                   | £              | £              |
| Women's Centre for All | -                     | 92,977              | 92,977         | 95,052         |
| Appeals In/Out         | -                     | 9,330               | 9,330          | 7,266          |
| Asylum Support         | -                     | 19,164              | 19,164         | 25,086         |
| Support costs          | 24,623                | -                   | 24,623         | 22,570         |
|                        | <b>24,623</b>         | <b>121,471</b>      | <b>146,094</b> | <b>149,974</b> |

**7. Costs of charitable activities by activity type**

|                        | Activities<br>undertaken<br>directly | Grant<br>funding of<br>activities | Support<br>costs | 2024           | 2023           |
|------------------------|--------------------------------------|-----------------------------------|------------------|----------------|----------------|
|                        | £                                    | £                                 | £                | £              | £              |
| <b>Support costs</b>   |                                      |                                   |                  |                |                |
| Women's Centre for All | 92,977                               | -                                 | 24,623           | 117,600        | 117,622        |
| Appeals In/Out         | -                                    | 9,330                             | -                | 9,330          | 7,266          |
| Asylum Support         | 19,164                               | -                                 | -                | 19,164         | 25,086         |
|                        | <b>112,141</b>                       | <b>9,330</b>                      | <b>24,623</b>    | <b>146,094</b> | <b>149,974</b> |

**9. Analysis of support costs**

|                                        | 2024          | 2023          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| <b>Women's Centre for All</b>          |               |               |
| Management                             | 1,045         | 1,644         |
| Insurance                              | 2,210         | 1,924         |
| Maintenance & repairs                  | 7,256         | 6,963         |
| Postage                                | 422           | 576           |
| Utilities: Electricity, Gas<br>& Water | 4,729         | 5,080         |
| Business Rates                         | 7,547         | 4,750         |
| Governance costs                       | 1,414         | 1,633         |
|                                        | <b>24,623</b> | <b>22,570</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2024

**10. Particulars of employees**

|               | 2024     | 2023     |
|---------------|----------|----------|
| Support Staff | 3        | 3        |
|               | <u>3</u> | <u>3</u> |

**11. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2023<br>£        |
|------------------------------------|----------------------------|--------------------------|------------------|
| <b>Income and endowments from:</b> |                            |                          |                  |
| Donations and legacies             | 17,731                     | 71,750                   | 89,481           |
| Charitable activities              | 5,484                      | 62,705                   | 68,189           |
| Investments                        | 2,396                      | -                        | 2,396            |
| Other income                       | 12,764                     | -                        | 12,764           |
| <b>Total</b>                       | <u>38,375</u>              | <u>134,455</u>           | <u>172,830</u>   |
| <b>Expenditure on:</b>             |                            |                          |                  |
| Charitable activities              | (22,570)                   | (127,404)                | (149,974)        |
| Other expenditure                  | (12,401)                   | -                        | (12,401)         |
| <b>Total</b>                       | <u>(34,971)</u>            | <u>(127,404)</u>         | <u>(162,375)</u> |
| <b>Net income</b>                  | <u>3,404</u>               | <u>7,051</u>             | <u>10,455</u>    |
| <b>Reconciliation of funds</b>     |                            |                          |                  |
| Total funds brought forward        | 85,994                     | 1,188,965                | 1,274,959        |
| <b>Total funds carried forward</b> | <u>89,398</u>              | <u>1,196,016</u>         | <u>1,285,414</u> |

**12. Tangible fixed assets**

| Cost or valuation      | Office<br>Building-25<br>Wolsey Mew<br>£ |
|------------------------|------------------------------------------|
| At 01 January 2024     | 1,026,173                                |
| At 31 December 2024    | <u>1,026,173</u>                         |
| <b>Net book values</b> |                                          |
| At 31 December 2024    | <u>1,026,173</u>                         |
| At 31 December 2023    | <u>1,026,173</u>                         |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2024

**13. Debtors**

|                                     | 2024          | 2023          |
|-------------------------------------|---------------|---------------|
|                                     | £             | £             |
| <b>Amounts due within one year:</b> |               |               |
| Other debtors                       | 31,293        | 29,500        |
|                                     | <b>31,293</b> | <b>29,500</b> |

**14. Creditors: amounts falling due within one year**

|                              | 2024          | 2023          |
|------------------------------|---------------|---------------|
|                              | £             | £             |
| Other creditors              | 9,709         | 9,532         |
| Accruals and deferred income | 15,380        | 16,470        |
|                              | <b>25,089</b> | <b>26,002</b> |

**15. Movement in funds**

**Unrestricted Funds**

|                | Balance at<br>01/01/2024 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2024 |
|----------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                | £                        | £                     | £                     | £                        |
| <i>General</i> |                          |                       |                       |                          |
| General        | 89,398                   | 21,547                | (25,502)              | 85,443                   |
|                | <b>89,398</b>            | <b>21,547</b>         | <b>(25,502)</b>       | <b>85,443</b>            |

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2023 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2023 |
|----------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                | £                        | £                     | £                     | £                        |
| <i>General</i> |                          |                       |                       |                          |
| General        | 85,994                   | 38,375                | (34,971)              | 89,398                   |
|                | <b>85,994</b>            | <b>38,375</b>         | <b>(34,971)</b>       | <b>89,398</b>            |

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2024

**Restricted Funds**

|                  | Balance at<br>01/01/2024 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2024 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,196,016                | 137,471               | (121,471)             | 1,212,016                |
|                  | <b>1,196,016</b>         | <b>137,471</b>        | <b>(121,471)</b>      | <b>1,212,016</b>         |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2023 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2023 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,965                | 134,455               | (127,404)             | 1,196,016                |
|                  | <b>1,188,965</b>         | <b>134,455</b>        | <b>(127,404)</b>      | <b>1,196,016</b>         |

**Purpose of restricted funds**

Restricted Funds

For Restricted Activities

**16. Analysis of net assets between funds**

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,380)                                  | (1,380)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 272,666                                  | 1,298,839        |
|                           | <b>1,026,173</b>         | <b>271,286</b>                           | <b>1,297,459</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2024

**Previous year**

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,470)                                  | (1,470)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 260,711                                  | 1,286,884        |
|                           | <b>1,026,173</b>         | <b>259,241</b>                           | <b>1,285,414</b> |

CROSSROADS WOMEN  
Detailed Statement of Financial Activities  
For the year ended 31 December 2024

|                                          | 2024          | 2023          |
|------------------------------------------|---------------|---------------|
|                                          | £             | £             |
| <b>INCOME AND ENDOWMENT</b>              |               |               |
| <b>Donations and legacies</b>            |               |               |
| Donations (including GYE)                | 8,639         | 7,403         |
| Gift Aided Donations & Claims            | 1,694         | 906           |
| ACTS – Hardship                          | 200           | -             |
| Donations - Rock 'n Roll Rescue          | 3,000         | 4,000         |
| Donations - Other                        | 4,389         | 9,422         |
| Grant - Camden Giving                    | -             | 2,000         |
| Camden DDR (Bus Rate Grant)              | 2,000         | 2,000         |
| Grants - Persula                         | 35,000        | 43,750        |
| Grants - Roughley Trust                  | 5,000         | 5,000         |
| Grant - Alan & Babette Sainsbury         | 10,375        | 5,000         |
| Grant - London Communities               | -             | 10,000        |
| Grant – Blue Thread                      | 3,000         | -             |
| Grant – The Big Give Trust               | 5,000         | -             |
|                                          | <b>78,297</b> | <b>89,481</b> |
| <b>Charitable activities</b>             |               |               |
| Use of Premises / Room Hire              | 21,620        | 21,860        |
| Use of Other Services                    | 3,823         | 3,715         |
| Complementary Clinic                     | 455           | 2,739         |
| Media & Speaking Fees                    | -             | 1,500         |
| Asylum fares                             | 16,557        | 6,895         |
| Childcare                                | 514           | -             |
| Copying & printing                       | 5,580         | 5,200         |
| Postage & Stationery                     | -             | 269           |
| Lunches / Refreshments / Supplies        | 12,654        | 12,280        |
| Phone, Broadband & Postage               | 3,212         | 3,440         |
| Hearing Loop                             | -             | 516           |
| International Travel Refund              | -             | 2,430         |
| Volunteer Fares                          | 2,007         | -             |
| Xmas Appeal donations                    | 5,998         | -             |
| Xmas Appeal - PayPal                     | 1,609         | 6,311         |
| Xmas Appeal - HMRC Gift Aid              | 1,231         | 1,034         |
|                                          | <b>75,260</b> | <b>68,189</b> |
| <b>Investments</b>                       |               |               |
| Bank interest receivable                 | 5,344         | 2,396         |
|                                          | <b>5,344</b>  | <b>2,396</b>  |
| <b>Other income</b>                      |               |               |
| Other Income - (Prior Year Adjustment)   | -             | 8             |
| Other Income - PO Deposit Error Repaid   | -             | 1,000         |
| Other Income - Settlement - Copier Lease | -             | 11,401        |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2024**

|                                            |                  |                  |
|--------------------------------------------|------------------|------------------|
| Other Income - (Floats in & Amazon Refund) | 117              | 355              |
|                                            | <b>117</b>       | <b>12,764</b>    |
| <b>Total incoming resources</b>            | <b>159,018</b>   | <b>172,830</b>   |
| <b>EXPENDITURE</b>                         |                  |                  |
| <b>Charitable activities</b>               |                  |                  |
| Childcare                                  | (144)            | (514)            |
| Equipment                                  | (1,866)          | (3,303)          |
| Complementary Health Clinic                | (3,494)          | (4,092)          |
| Information and Research                   | (97)             | (96)             |
| International fares                        | (549)            | (2,430)          |
| Lunch and Refreshments                     | (10,848)         | (9,728)          |
| Print and Copying                          | (6,439)          | (11,610)         |
| Stationery & Computer supplies             | (2,243)          | (1,382)          |
| Travel: Volunteers                         | (6,859)          | (4,522)          |
| Self-Help Group Fares                      | (10,624)         | (8,171)          |
| Travelcards                                | (5,574)          | (8,699)          |
| Telephone and Broadband                    | (11,542)         | (9,426)          |
| Payroll costs                              | (47,798)         | (46,689)         |
| Floats Out                                 | -                | (355)            |
| Website Fees                               | (978)            | (905)            |
| Workshop Fees                              | (120)            | -                |
| Appeals & Donations - Out                  | (9,130)          | (7,266)          |
| Hardship Support                           | (200)            | -                |
| Volunteer Expenses                         | (2,966)          | (8,216)          |
|                                            | <b>(121,471)</b> | <b>(127,404)</b> |
| <b>Other</b>                               |                  |                  |
| Post Office / Bank Error Repayment         | -                | (1,000)          |
| Other Expenses - General                   | (879)            | -                |
| Settlement - Copier Lease                  | -                | (11,401)         |
|                                            | <b>(879)</b>     | <b>(12,401)</b>  |
| <b>SUPPORT COSTS</b>                       |                  |                  |
| <b>Management</b>                          |                  |                  |
| Health and safety                          | (510)            | (1,140)          |
| Bank charges                               | (535)            | (504)            |
|                                            | <b>(1,045)</b>   | <b>(1,644)</b>   |
| <b>Insurance</b>                           |                  |                  |
| Insurance                                  | (2,210)          | (1,924)          |
|                                            | <b>(2,210)</b>   | <b>(1,924)</b>   |
| <b>Maintenance &amp; repairs</b>           |                  |                  |
| Maintenance & repairs                      | (7,256)          | (6,963)          |
|                                            | <b>(7,256)</b>   | <b>(6,963)</b>   |
| <b>Postage</b>                             |                  |                  |
| Postage (Women's Centre for All)           | (422)            | (576)            |

CROSSROADS WOMEN  
Detailed Statement of Financial Activities Continued  
For the year ended 31 December 2024

|                                                |                  |                  |
|------------------------------------------------|------------------|------------------|
|                                                | (422)            | (576)            |
| <b>Utilities: Electricity, Gas &amp; Water</b> |                  |                  |
| Utilities: Electricity, Gas & Water            | (4,729)          | (5,080)          |
|                                                | <b>(4,729)</b>   | <b>(5,080)</b>   |
| <b>Business Rates</b>                          |                  |                  |
| Business Rates                                 | (7,547)          | (4,750)          |
|                                                | <b>(7,547)</b>   | <b>(4,750)</b>   |
| <b>Governance costs</b>                        |                  |                  |
| Independent examiners fees                     | (1,380)          | (1,470)          |
|                                                | (34)             | (163)            |
| Companies House                                |                  |                  |
|                                                | <b>(1,414)</b>   | <b>(1,633)</b>   |
| <b>Total resources expended</b>                | <b>(146,973)</b> | <b>(162,375)</b> |
| <b>Net Income</b>                              | <b>12,045</b>    | <b>10,455</b>    |

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# Accounts

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# Crossroads Women

25 Wolsey Mews, Kentish Town, London NW5 2DX

Tel: 020 7482 2496 Fax: 020 7267 7297

contact@crossroadswomen.net www.crossroadswomen.net

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## Report of activities January – December 2023

### ABOUT CROSSROADS WOMEN

Crossroads Women was formed in 2009 to renovate and run an expanded more accessible Crossroads Women's Centre in Kentish Town, north-west London. The Women's Centre has existed in different venues in the London Borough of Camden since 1976. We have been at 25 Wolsey Mews since April 2012. Through the Centre, women and their loved ones participate in self-help and peer support activities, volunteer, learn new skills, get support for community, cultural, educational, health, environmental or social projects, and access help and information about their rights including to escape racial and sexual violence.

Beneficiaries include single mothers, women with disabilities or health problems, asylum seekers, immigrant and refugee women, survivors of rape or other abuse, carers, students, grandmothers, pensioners, LBTQI, unemployed women, and low-waged workers.

The Centre provides a base and meeting space for women's and community groups.



### OBJECTIVES

- Advance the education of the public by study and research into race and community relations (with particular reference to women) and by the publication of the results of such research for the benefit of the public;
- Maintain and run a centre for use by women and women's groups at which meetings, lectures, classes and other forms of recreation and leisure-time activities may take place;
- Advance other charitable purposes, as the Trustees may from time to time decide.

### TRUSTEES

They remain: Cristel Amiss, Carolina Begue, Solveig Francis, Claire Glasman, Selma James, Sylvia Salley.

### COST-OF-LIVING CRISIS

As the cost of food, fuel and rents continued to increase during this year, like many other organisations, we had to work hard to help women who are struggling the most, including women with disabilities and elderly women facing life threatening cold and/or lack of food.

The toll of price inflation on top of the ongoing impact of the covid pandemic on disadvantaged women continued to mount in terms of physical and mental health. As with the years of austerity, the impact of this latest additional crisis falls heaviest on women, especially women of colour and

single mothers – job losses, loss of public and health services, loss of income, applying for and surviving on Universal Credit; increased caring work for family, friends and local community, school closures, bearing the brunt of others' anxieties, young and old; trying to maintain health whilst overstretched, trying to meet others' care needs and make ends meet.

**Amnesty International** consulted the Centre on poverty issues to develop its strategy on social and economic rights. An all-day workshop was held at the Centre in November where women in Amnesty heard from women with lived experience and how they organise around the issues in the self-help Centre-based organisations.



### **Access to self-help resources and information was vital**

- We kept an up-to-date list of survival resources on our website covering a range of emergency help and advice, hardship grants, dealing with threats to cut energy supply, etc.
- Self-help rights guides in relation to benefit claims, breastfeeding, rape/other violence, fuel poverty, the family courts, asylum/immigration can be downloaded, and were distributed at events. These are invaluable as it is ever harder to find advice and support, and the few independent advice services that remain are very over-subscribed and rarely available in person.
- Referrals were made to local food-banks and food-box schemes, and we participated in information exchanges on how to grow fruit and vegetables at home, etc.

- Our network of reliable pro bono professionals – legal people, doctors, psychotherapists, social workers, children's guardians – were also available to help when needed.

### **PEER SUPPORT AND SELF-HELP**

Our collective self-help and peer support approach helps reduce the fear, lack of control, despair and isolation which many feel in the face of care responsibilities, falling incomes and other stresses. Mothers and carers are relied on to get families through the hardest times. This is often socially invisible and taken for granted, but recognition and support from one's peers are vital.

Our in-house trained breastfeeding peer supporter supported several breastfeeding mothers in difficult situations. One was an asylum seeker placed in accommodation which did not provide a suitable diet for a breastfeeding mother or her child who was being weaned. Another young mother who had lost her first baby when she was in prison due to lack of help, was at risk of losing her second child to care. With the support of the Centre mother and child are thriving.

We were invited by **WBTi UK (World Breastfeeding Trends Initiative)** to make a submission on the status of breastfeeding in the UK based on our experience working with women in the "informal" sector, that is those outside of formal employment, which includes women in insecure and zero-hour contracts such as domestic workers, cleaners, carers, catering industry workers, couriers, self-employed women and women on benefits.

### **SELF-HELP GROUPS**

#### **Asylum Seekers and Refugees**

The All African Women's Group of asylum-seeking women have resumed in person meetings and casework sessions. They offer each other mutual support and advice, assist with summarising cases, prepare for appeals

and look out for those facing particular difficulty with soaring food costs and accessing survival resources.

### **Mothers' Group – Support not Separation**

This group met monthly throughout the year both in person and online, and continued to be a vital source of support to mothers involved in family court proceedings and meetings with social workers, some of which still take place online post pandemic. Mothers and grandmothers who face unwarranted separation from their children/grandchildren exchanged experiences, advice, support and encouragement.

### **Women with disabilities**

WinVisible (WV) -- women with visible and invisible disabilities group held weekly self-help sessions on zoom and in person, providing vital support for disabled women.

In July the centre hosted the Launch of the Disabled Mothers' Rights Charter, reported in the Camden New Journal on 27 July.

Channel 5 interviewed disabled mothers at the Centre for a documentary which won an award.

### **Survivors of rape and domestic abuse**

Women Against Rape's helpline, run by survivors and family members, provided a listening ear, talked women through the options including for historic abuse and dealt with emergencies such as finding last minute accommodation for a mother and child forced onto the street by her partner's violence.

## **COMMUNITY EVENTS & INITIATIVES**

On **International Women's Day** volunteers attended events around the city. We were invited to hold a stall at the local swimming pool and gym. It proved very popular, with many women coming to chat and catch-up, and get information and purchase tote-bags, T-shirts, books and badges.

Other stalls were held at the **Camden Health Event** in Gospel Oak (April), and **Highgate Festival** (May), an ecology-focused event.



We again took to Kentish Town High Road with Centre information and the *What Do Mothers and Carers Want?* Survey.

In February we launched our **Growing Together** project to upgrade our courtyard into a green peaceful space.

**GROWING TOGETHER  
AT CROSSROADS WOMEN'S CENTRE**

Learn, share skills, unwind!

Help grow organic flowers, herbs and more to create a beautiful courtyard garden

All women welcome. No gardening experience needed.  
Starts February 2024

wheelchair accessible Refreshments

A joint project of WinVisible & Crossroads Women...

If interested get in touch:

Crossroads Women's Centre, 25 Wolsey Mews,  
London NW5 2DX

0207 482 2496

contact@crossroadswomen.net

www.crossroadswomen.net, www.winvisible.org

Thanks to Camden Giving

In June local mothers and people with disabilities including Centre volunteers came together to call for the local tube station at Kentish Town to be made step-free. It will be closed for 12 months for renovations, but with no plan to install a lift.



*All Work and No Pay*, featuring interviews with women users of our first Centre in Drummond Street in 1976 had a good year! The film was shown over January to March 2023 at the 40<sup>th</sup> Anniversary events of the BBC Open Door series (1973 – 1983). It featured again on a continual loop at TATE Britain's exhibition "Women in Revolt!" opened in November, celebrating the women's movement in the UK during the 70s and 80s.

We collaborate with a range of community groups: Food for All, Fuel Poverty Action, Camden Law Centre, Camden Association of Street Properties, Camden Carers, Disability in Camden (DISC), Elfrida Rathbone Camden, Granville Community Kitchen, as well as local schools, nurseries, mums' groups and the local library. Groups also use the Centre to meet such as Ladies of the Lock (Women's Institute).

## ACTION FOR THE ENVIRONMENT

As members of Camden Climate Change Alliance, we calculate our annual carbon footprint contributing to borough wide estimate. Since installing additional solar panels in 1922 with a grant from Camden Council, our panels supply about half our electricity needs – for free, helping us withstand increasing energy prices.

We subscribed to the Energy Redress Fund Fuel Voucher scheme to support struggling low-income households on pre-payment meters.

In February we hosted an Illuminating workshop, *Climate Recovery and Resilience Through Land Management: How Nature Regulates the Climate and How We Can Help*, with Didi Pershouse (below), author, educator, and "soil sponge" strategist.



In July Solveig Francis from the Centre, gave a talk at Swiss Cottage Library as part of its **South Asia Festival** on her fact-finding visit to Andhra Pradesh to meet women farmers organising in their communities to convert from chemical to natural farming. Women "champion farmers" are taking the lead to train other farmers to regenerate the soil.



Results are remarkable – healthier food and healthier people especially children, higher yields and incomes, less water use,

improved bio-diversity. These methods cool the earth and shown to be crucial to reversing global warming. Many local people attended, and are reviewing their own gardening practices, inspired by this information. Camden New Journal featured the event.

### **INTERNATIONAL VISITORS**

Our guests included women from Women For Better Healthy Life in Kurdistan, who are running a Women's Health and Community Centre wanting to draw on our experience; Folkets Husby (The People's House) from Sweden who wanted to learn from us as a collective organisation that resembles theirs; and Colombian mothers on tour in Europe, fighting for justice and compensation after their children have been press ganged into the military, and are then disappeared.

### **ASYLUM CHRISTMAS APPEAL**

This fundraising is focussed on those with no or very little income such as asylum seekers and immigrant women with "no recourse to public funds". We were able to provide a one-off bonus to 35 women and their children over the holiday period.

We referred 45 destitute and low-income women and children who participate in the Centre's collective self-help services to

receive food hampers, containing everything to make a delicious Christmas dinner. The food for the hampers was donated by Carmel Charity Foundation, founded by a fashion supplier company based in Kentish Town.

The London Basket Brigade made the hampers up and delivered them to women's homes, mostly asylum seekers, on 23 December. Our generous friends at Food For All donated 40 children's presents, all wrapped up and ready for Christmas.

### **THANK YOU**

We greatly appreciate the financial support of Camden Giving, Persula Foundation, Rock 'n Roll Rescue, Roughley Trust (AW60 Fund), ACTS, our local Co-op, and generous regular donors.

Our deepest thanks to everyone who contributed this year: our stalwart volunteers, women and men, who are the backbone of our Centre; local organisations who fundraised for us; friends and supporters in the local community and beyond whose warm words and deeds encourage us daily; the technical support people who hosted webinars, provide training in zoom and other social media; complementary health practitioners who provided free or low-cost healing therapies; and local journalists always ready to report on our activities.

Charity number: 1134495

Company number: 07087291

(England and Wales)

## CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2023

CROSSROADS WOMEN  
Contents Page  
For the year ended 31 December 2023

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**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2023**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2023. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

**Independent examiner**

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

**Bankers**

Lloyds Bank plc  
Kilburn Branch  
PO Box 1000  
BX1 1LT

Approved by the Board of Trustees and signed on its behalf by



.....  
Solveig Marie Francis – Trustee

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2023**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



---

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 6 Sep 2024

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2023**

|                                    | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2023<br>£        | 2022<br>£        |
|------------------------------------|-------|----------------------------|--------------------------|------------------|------------------|
| <b>Income and endowments from:</b> |       |                            |                          |                  |                  |
| Donations and legacies             | 2     | 17,731                     | 71,750                   | 89,481           | 63,071           |
| Charitable activities              | 3     | 5,484                      | 62,705                   | 68,189           | 70,726           |
| Investments                        | 4     | 2,396                      | -                        | 2,396            | 331              |
| Other income                       | 5     | 12,764                     | -                        | 12,764           | 1,949            |
| <b>Total</b>                       |       | <b>38,375</b>              | <b>134,455</b>           | <b>172,830</b>   | <b>136,077</b>   |
| <b>Expenditure on:</b>             |       |                            |                          |                  |                  |
| Charitable activities              | 6/7   | (22,570)                   | (127,404)                | (149,974)        | (130,671)        |
| Other expenditure                  |       | (12,401)                   | -                        | (12,401)         | -                |
| <b>Total</b>                       |       | <b>(34,971)</b>            | <b>(127,404)</b>         | <b>(162,375)</b> | <b>(130,671)</b> |
| <b>Net income</b>                  |       | <b>3,404</b>               | <b>7,051</b>             | <b>10,455</b>    | <b>5,406</b>     |
| <b>Reconciliation of funds</b>     |       |                            |                          |                  |                  |
| Total funds brought forward        |       | 85,994                     | 1,188,965                | 1,274,959        | 1,269,553        |
| <b>Total funds carried forward</b> |       | <b>89,398</b>              | <b>1,196,016</b>         | <b>1,285,414</b> | <b>1,274,959</b> |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2023**

|                                                       | Notes | 2023<br>£        | 2022<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 12    | 1,026,173        | 1,026,173        |
|                                                       |       | <u>1,026,173</u> | <u>1,026,173</u> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors                                               | 13    | 29,500           | 18,633           |
| Cash at bank and in hand                              |       | 255,743          | 277,226          |
|                                                       |       | <u>285,243</u>   | <u>295,859</u>   |
| <b>Creditors: amounts falling due within one year</b> | 14    | (26,002)         | (47,073)         |
| <b>Net current assets</b>                             |       | <u>259,241</u>   | <u>248,786</u>   |
| <b>Total assets less current liabilities</b>          |       | <u>1,285,414</u> | <u>1,274,959</u> |
| <b>Net assets</b>                                     |       | <u>1,285,414</u> | <u>1,274,959</u> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 15    | 1,196,016        | 1,188,965        |
| Unrestricted Income funds                             | 15    | 89,398           | 85,994           |
| <b>Total funds</b>                                    |       | <u>1,285,414</u> | <u>1,274,959</u> |

For the year ended 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

*Solveig Marie Francis*

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2023**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | Unrestricted<br>funds | Restricted<br>funds | 2023          | 2022          |
|--------------------|-----------------------|---------------------|---------------|---------------|
|                    | £                     | £                   | £             | £             |
| Donations received | 17,731                | 8,000               | 25,731        | 26,071        |
| Grants received    | -                     | 63,750              | 63,750        | 37,000        |
|                    | <b>17,731</b>         | <b>71,750</b>       | <b>89,481</b> | <b>63,071</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**3. Income from charitable activities**

|                                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2023<br>£     | 2022<br>£     |
|----------------------------------------------------|----------------------------|--------------------------|---------------|---------------|
| <i>Women's Centre for All</i>                      |                            |                          |               |               |
| Use of Premises / Room Hire                        | -                          | 21,860                   | 21,860        | 20,460        |
| Use of Other Services                              | 5,215                      | 2,739                    | 7,954         | 5,262         |
|                                                    | <b>5,215</b>               | <b>24,599</b>            | <b>29,814</b> | <b>25,722</b> |
| <i>Repayments for use of Services</i>              |                            |                          |               |               |
| Postage                                            | -                          | 6,895                    | 6,895         | 4,956         |
| Copying & printing                                 | 269                        | 5,200                    | 5,469         | 4,055         |
| Lunches / Refreshments /<br>Supplies               | -                          | 12,280                   | 12,280        | 8,861         |
| Phone/broadband                                    | -                          | 3,440                    | 3,440         | 2,850         |
| Hearing Loop & Int'l Travel Refund                 | -                          | 2,946                    | 2,946         | 3,501         |
|                                                    | <b>269</b>                 | <b>30,761</b>            | <b>31,030</b> | <b>24,223</b> |
| <i>Appeals In/Out</i>                              |                            |                          |               |               |
| Xmas Appeal - PayPal                               | -                          | 6,311                    | 6,311         | 6,506         |
| Xmas Appeal - Stripe                               | -                          | -                        | -             | 1,775         |
| Xmas Appeal - HMRC Gift Aid                        | -                          | 1,034                    | 1,034         | -             |
|                                                    | -                          | <b>7,345</b>             | <b>7,345</b>  | <b>8,281</b>  |
| <i>AAWG</i>                                        |                            |                          |               |               |
| Sainsburys (All African<br>Women's Group)          | -                          | -                        | -             | 7,500         |
| JJ Charitable Trust (All African<br>Women's Group) | -                          | -                        | -             | 5,000         |
|                                                    | -                          | -                        | -             | <b>12,500</b> |
|                                                    | <b>5,484</b>               | <b>62,705</b>            | <b>68,189</b> | <b>70,726</b> |

**4. Investment income**

|                           | 2023<br>£    | 2022<br>£  |
|---------------------------|--------------|------------|
| <b>Unrestricted funds</b> |              |            |
| Bank interest receivable  | 2,396        | 331        |
|                           | <b>2,396</b> | <b>331</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**5. Other income**

|                                        | 2023          | 2022         |
|----------------------------------------|---------------|--------------|
|                                        | £             | £            |
| <b>Unrestricted funds</b>              |               |              |
| Donations and Grants - Held            | -             | 25           |
| Other Income - (Prior Year Adjustment) | 8             | 1,580        |
| Other Income - PO Deposit Error Re     | 1,000         | -            |
| Other Income - Settlement - Copier     | 11,401        | -            |
| Other Income - (Floats in)             | 355           | 344          |
|                                        | <b>12,764</b> | <b>1,949</b> |

**6. Costs of charitable activities by fund type**

|                        | Unrestricted<br>funds | Restricted<br>funds | 2023           | 2022           |
|------------------------|-----------------------|---------------------|----------------|----------------|
|                        | £                     | £                   | £              | £              |
| Women's Centre for All | -                     | 95,052              | 95,052         | 83,284         |
| Appeals In/Out         | -                     | 7,266               | 7,266          | 9,820          |
| AAWG                   | -                     | 25,086              | 25,086         | 20,849         |
| Support costs          | 22,570                | -                   | 22,570         | 16,718         |
|                        | <b>22,570</b>         | <b>127,404</b>      | <b>149,974</b> | <b>130,671</b> |

**7. Costs of charitable activities by activity type**

|                        | Activities<br>undertaken<br>directly | Grant<br>funding of<br>activities | Support<br>costs | 2023           | 2022           |
|------------------------|--------------------------------------|-----------------------------------|------------------|----------------|----------------|
|                        | £                                    | £                                 | £                | £              | £              |
| <b>Support costs</b>   |                                      |                                   |                  |                |                |
| Women's Centre for All | 95,052                               | -                                 | 22,570           | 117,622        | 100,002        |
| Appeals In/Out         | -                                    | 7,266                             | -                | 7,266          | 9,820          |
| AAWG                   | 25,086                               | -                                 | -                | 25,086         | 20,849         |
|                        | <b>120,138</b>                       | <b>7,266</b>                      | <b>22,570</b>    | <b>149,974</b> | <b>130,671</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**9. Analysis of support costs**

|                                        | 2023          | 2022          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| <b>Women's Centre for All</b>          |               |               |
| Management                             | 1,644         | 1,423         |
| Insurance                              | 1,924         | 1,920         |
| Maintenance & repairs                  | 6,963         | 5,429         |
| Postage                                | 576           | 447           |
| Utilities: Electricity, Gas<br>& Water | 5,080         | 1,143         |
| Business Rates                         | 4,750         | 5,023         |
| Governance costs                       | 1,633         | 1,333         |
|                                        | <b>22,570</b> | <b>16,718</b> |

**10. Particulars of employees**

|               | 2023     | 2022     |
|---------------|----------|----------|
| Support Staff | 3        | 3        |
|               | <b>3</b> | <b>3</b> |

**11. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted<br>funds | Restricted<br>funds | 2022             |
|------------------------------------|-----------------------|---------------------|------------------|
|                                    | £                     | £                   | £                |
| <b>Income and endowments from:</b> |                       |                     |                  |
| Donations and legacies             | 16,921                | 46,150              | 63,071           |
| Charitable activities              | 2,953                 | 67,773              | 70,726           |
| Investments                        | 331                   | -                   | 331              |
| Other income                       | 1,949                 | -                   | 1,949            |
| <b>Total</b>                       | <b>22,154</b>         | <b>113,923</b>      | <b>136,077</b>   |
| <b>Expenditure on:</b>             |                       |                     |                  |
| Charitable activities              | (16,718)              | (113,953)           | (130,671)        |
| <b>Total</b>                       | <b>(16,718)</b>       | <b>(113,953)</b>    | <b>(130,671)</b> |
| <b>Net income/expenditure</b>      | <b>5,436</b>          | <b>(30)</b>         | <b>5,406</b>     |
| <b>Reconciliation of funds</b>     |                       |                     |                  |
| Total funds brought forward        | 80,558                | 1,188,995           | 1,269,553        |
| <b>Total funds carried forward</b> | <b>85,994</b>         | <b>1,188,965</b>    | <b>1,274,959</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**12. Tangible fixed assets**

| <b>Cost or valuation</b> | <b>Office Building-25 Wolsey Mew<br/>£</b> |
|--------------------------|--------------------------------------------|
| At 01 January 2023       | 1,026,173                                  |
| At 31 December 2023      | 1,026,173                                  |
| <b>Net book values</b>   |                                            |
| At 31 December 2023      | 1,026,173                                  |
| At 31 December 2022      | 1,026,173                                  |

**13. Debtors**

|                                     | <b>2023</b>   | <b>2022</b>   |
|-------------------------------------|---------------|---------------|
|                                     | <b>£</b>      | <b>£</b>      |
| <b>Amounts due within one year:</b> |               |               |
| Other debtors                       | 29,500        | 18,633        |
|                                     | <b>29,500</b> | <b>18,633</b> |

**14. Creditors: amounts falling due within one year**

|                              | <b>2023</b>   | <b>2022</b>   |
|------------------------------|---------------|---------------|
|                              | <b>£</b>      | <b>£</b>      |
| Other creditors              | 9,532         | 10,753        |
| Accruals and deferred income | 16,470        | 36,320        |
|                              | <b>26,002</b> | <b>47,073</b> |

**15. Movement in funds**

**Unrestricted Funds**

|                | <b>Balance at<br/>01/01/2023</b> | <b>Incoming<br/>resources</b> | <b>Outgoing<br/>resources</b> | <b>Balance at<br/>31/12/2023</b> |
|----------------|----------------------------------|-------------------------------|-------------------------------|----------------------------------|
|                | <b>£</b>                         | <b>£</b>                      | <b>£</b>                      | <b>£</b>                         |
| <i>General</i> |                                  |                               |                               |                                  |
| General        | 85,994                           | 38,375                        | (34,971)                      | 89,398                           |
|                | <b>85,994</b>                    | <b>38,375</b>                 | <b>(34,971)</b>               | <b>89,398</b>                    |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2022 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2022 |
|----------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                | £                        | £                     | £                     | £                        |
| <i>General</i> |                          |                       |                       |                          |
| General        | 80,558                   | 22,154                | (16,718)              | 85,994                   |
|                | <b>80,558</b>            | <b>22,154</b>         | <b>(16,718)</b>       | <b>85,994</b>            |

**Purpose of unrestricted Funds**

**General**

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2023 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2023 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,965                | 134,455               | (127,404)             | 1,196,016                |
|                  | <b>1,188,965</b>         | <b>134,455</b>        | <b>(127,404)</b>      | <b>1,196,016</b>         |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2022 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2022 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,995                | 113,923               | (113,953)             | 1,188,965                |
|                  | <b>1,188,995</b>         | <b>113,923</b>        | <b>(113,953)</b>      | <b>1,188,965</b>         |

**Purpose of restricted funds**

**Restricted Funds**

Are for restricted activities for the charity as prescribed by the funders.

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2023

16. Analysis of net assets between funds

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,470)                                  | (1,470)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 260,711                                  | 1,286,884        |
|                           | <b>1,026,173</b>         | <b>259,241</b>                           | <b>1,285,414</b> |
| <b>Previous year</b>      |                          |                                          |                  |
|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,320)                                  | (1,320)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 250,106                                  | 1,276,279        |
|                           | <b>1,026,173</b>         | <b>248,786</b>                           | <b>1,274,959</b> |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities**  
**For the year ended 31 December 2023**

|                                                 | <b>2023</b>   | <b>2022</b>   |
|-------------------------------------------------|---------------|---------------|
|                                                 | <b>£</b>      | <b>£</b>      |
| <b>INCOME AND ENDOWMENT</b>                     |               |               |
| <b>Donations and legacies</b>                   |               |               |
| Donations from GYE                              | 7,403         | 7,173         |
| Donations from individuals                      | -             | 4,050         |
| Gift Aided Donations & Claims                   | 906           | 1,902         |
| ACTS                                            | -             | 150           |
| Donations - Rock 'n Roll Rescue                 | 4,000         | 9,000         |
| Donations - Other                               | 9,422         | 3,796         |
| Camden Giving                                   | 2,000         | -             |
| Camden DDR (Bus Rate Grant)                     | 2,000         | -             |
| Grants - Persula                                | 43,750        | 33,000        |
| Grants - Roughley Trust                         | 5,000         | 4,000         |
| Grants - Alan & Babette Sainsbury               | 5,000         | -             |
| Grants - London Communities                     | 10,000        | -             |
|                                                 | <b>89,481</b> | <b>63,071</b> |
| <b>Charitable activities</b>                    |               |               |
| Use of Premises / Room Hire                     | 21,860        | 20,460        |
| Use of Other Services                           | 3,715         | -             |
| Financial Services                              | -             | 1,960         |
| Complementary Clinic                            | 2,739         | 3,214         |
| Media & Speaking Fees                           | 1,500         | 60            |
| Books and Accessories                           | -             | 28            |
| Asylum fares                                    | 6,895         | 4,956         |
| Copying & printing                              | 5,200         | 3,150         |
| Postage & Stationery                            | 269           | 905           |
| Lunches / Refreshments / Supplies               | 12,280        | 8,861         |
| Phone/broadband                                 | 3,440         | 2,850         |
| Hearing Loop                                    | 516           | -             |
| International Travel Refund                     | 2,430         | 3,501         |
| Xmas Appeal - PayPal                            | 6,311         | 6,506         |
| Xmas Appeal - Stripe                            | -             | 1,775         |
| Xmas Appeal - HMRC Gift Aid                     | 1,034         | -             |
| Sainsburys (All African Women's Group)          | -             | 7,500         |
| JJ Charitable Trust (All African Women's Group) | -             | 5,000         |
|                                                 | <b>68,189</b> | <b>70,726</b> |
| <b>Investments</b>                              |               |               |
| Bank interest receivable                        | 2,396         | 331           |
|                                                 | <b>2,396</b>  | <b>331</b>    |
| <b>Other income</b>                             |               |               |
| Petty Cash Refund                               | -             | 25            |
| Other Income - (Prior Year Adjustment)          | 8             | 1,580         |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2023**

|                                          |                  |                  |
|------------------------------------------|------------------|------------------|
| Other Income - PO Deposit Error Repaid   | 1,000            | -                |
| Other Income - Settlement - Copier Lease | 11,401           | -                |
| Other Income - (Floats in)               | 355              | 344              |
|                                          | <b>12,764</b>    | <b>1,949</b>     |
| <b>Total incoming resources</b>          | <b>172,830</b>   | <b>136,077</b>   |
| <b>EXPENDITURE</b>                       |                  |                  |
| <b>Charitable activities</b>             |                  |                  |
| Childcare and Playgroup costs            | (514)            | (335)            |
| Equipment: Computer, Furniture           | (3,303)          | (103)            |
| Complementary Health Clinic              | (4,092)          | (1,974)          |
| Information and Research                 | (96)             | (228)            |
| International fares                      | (2,430)          | (3,501)          |
| Lunch and Refreshments                   | (9,728)          | (7,568)          |
| Print and Copying                        | (11,610)         | (6,855)          |
| Stationery & Computer supplies           | (1,382)          | (2,090)          |
| Travel: Volunteers                       | (4,522)          | (2,606)          |
| Telephone and Broadband                  | (9,426)          | (7,935)          |
| Payroll costs                            | (46,689)         | (49,200)         |
| Floats Out                               | (355)            | (344)            |
| Website Fees                             | (905)            | (293)            |
| Payroll Process Fees                     | -                | (252)            |
| Appeals & Donations - Out                | (7,266)          | (9,820)          |
| Cost of direct charitable activity       | (8,216)          | (7,329)          |
| Self-Help Group Fares                    | (8,171)          | (3,946)          |
| Phone                                    | -                | (1,720)          |
| Travelcards                              | (8,699)          | (7,854)          |
|                                          | <b>(127,404)</b> | <b>(113,953)</b> |
| <b>Other</b>                             |                  |                  |
| Post Office / Bank Error Repayment       | (1,000)          | -                |
| Settlement - Copier Lease                | (11,401)         | -                |
|                                          | <b>(12,401)</b>  | <b>-</b>         |
| <b>SUPPORT COSTS</b>                     |                  |                  |
| <b>Management</b>                        |                  |                  |
| Health and safety                        | (1,140)          | (1,299)          |
| Bank charges                             | (504)            | (124)            |
|                                          | <b>(1,644)</b>   | <b>(1,423)</b>   |
| <b>Insurance</b>                         |                  |                  |
| Insurance                                | (1,924)          | (1,920)          |
|                                          | <b>(1,924)</b>   | <b>(1,920)</b>   |
| <b>Maintenance &amp; repairs</b>         |                  |                  |
| Maintenance & repairs                    | (6,963)          | (5,429)          |
|                                          | <b>(6,963)</b>   | <b>(5,429)</b>   |

CROSSROADS WOMEN  
Detailed Statement of Financial Activities Continued  
For the year ended 31 December 2023

|                                                |                  |                  |
|------------------------------------------------|------------------|------------------|
| <b>Postage</b>                                 |                  |                  |
| Postage                                        | (576)            | (447)            |
|                                                | <b>(576)</b>     | <b>(447)</b>     |
| <b>Utilities: Electricity, Gas &amp; Water</b> |                  |                  |
| Utilities: Electricity, Gas & Water            | (5,080)          | (1,143)          |
|                                                | <b>(5,080)</b>   | <b>(1,143)</b>   |
| <b>Business Rates</b>                          |                  |                  |
| Business Rates                                 | (4,750)          | (5,023)          |
|                                                | <b>(4,750)</b>   | <b>(5,023)</b>   |
| <b>Governance costs</b>                        |                  |                  |
| Independent examiners fees                     | (1,470)          | (1,320)          |
| Companies House                                | (163)            | (13)             |
|                                                | <b>(1,633)</b>   | <b>(1,333)</b>   |
| <b>Total resources expended</b>                | <b>(162,375)</b> | <b>(130,671)</b> |
| <b>Net Income</b>                              | <b>10,455</b>    | <b>5,406</b>     |

5

Charity number: 1134495

Company number: 07087291

(England and Wales)

## CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2023

CROSSROADS WOMEN  
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For the year ended 31 December 2023

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**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2023**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2023. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

**Independent examiner**

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

**Bankers**

Lloyds Bank plc  
Kilburn Branch  
PO Box 1000  
BX1 1LT

Approved by the Board of Trustees and signed on its behalf by



.....  
Solveig Marie Francis – Trustee

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2023**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2023.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



---

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 6 Sep 2024

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2023**

|                                    | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2023<br>£        | 2022<br>£        |
|------------------------------------|-------|----------------------------|--------------------------|------------------|------------------|
| <b>Income and endowments from:</b> |       |                            |                          |                  |                  |
| Donations and legacies             | 2     | 17,731                     | 71,750                   | 89,481           | 63,071           |
| Charitable activities              | 3     | 5,484                      | 62,705                   | 68,189           | 70,726           |
| Investments                        | 4     | 2,396                      | -                        | 2,396            | 331              |
| Other income                       | 5     | 12,764                     | -                        | 12,764           | 1,949            |
| <b>Total</b>                       |       | <b>38,375</b>              | <b>134,455</b>           | <b>172,830</b>   | <b>136,077</b>   |
| <b>Expenditure on:</b>             |       |                            |                          |                  |                  |
| Charitable activities              | 6/7   | (22,570)                   | (127,404)                | (149,974)        | (130,671)        |
| Other expenditure                  |       | (12,401)                   | -                        | (12,401)         | -                |
| <b>Total</b>                       |       | <b>(34,971)</b>            | <b>(127,404)</b>         | <b>(162,375)</b> | <b>(130,671)</b> |
| <b>Net income</b>                  |       | <b>3,404</b>               | <b>7,051</b>             | <b>10,455</b>    | <b>5,406</b>     |
| <b>Reconciliation of funds</b>     |       |                            |                          |                  |                  |
| Total funds brought forward        |       | 85,994                     | 1,188,965                | 1,274,959        | 1,269,553        |
| <b>Total funds carried forward</b> |       | <b>89,398</b>              | <b>1,196,016</b>         | <b>1,285,414</b> | <b>1,274,959</b> |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2023**

|                                                       | Notes | 2023<br>£        | 2022<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 12    | 1,026,173        | 1,026,173        |
|                                                       |       | <u>1,026,173</u> | <u>1,026,173</u> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors                                               | 13    | 29,500           | 18,633           |
| Cash at bank and in hand                              |       | 255,743          | 277,226          |
|                                                       |       | <u>285,243</u>   | <u>295,859</u>   |
| <b>Creditors: amounts falling due within one year</b> | 14    | (26,002)         | (47,073)         |
| <b>Net current assets</b>                             |       | <u>259,241</u>   | <u>248,786</u>   |
| <b>Total assets less current liabilities</b>          |       | <u>1,285,414</u> | <u>1,274,959</u> |
| <b>Net assets</b>                                     |       | <u>1,285,414</u> | <u>1,274,959</u> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 15    | 1,196,016        | 1,188,965        |
| Unrestricted Income funds                             | 15    | 89,398           | 85,994           |
| <b>Total funds</b>                                    |       | <u>1,285,414</u> | <u>1,274,959</u> |

For the year ended 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

*Solveig Marie Francis*

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2023**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | Unrestricted<br>funds | Restricted<br>funds | 2023          | 2022          |
|--------------------|-----------------------|---------------------|---------------|---------------|
|                    | £                     | £                   | £             | £             |
| Donations received | 17,731                | 8,000               | 25,731        | 26,071        |
| Grants received    | -                     | 63,750              | 63,750        | 37,000        |
|                    | <b>17,731</b>         | <b>71,750</b>       | <b>89,481</b> | <b>63,071</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**3. Income from charitable activities**

|                                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2023<br>£     | 2022<br>£     |
|----------------------------------------------------|----------------------------|--------------------------|---------------|---------------|
| <i>Women's Centre for All</i>                      |                            |                          |               |               |
| Use of Premises / Room Hire                        | -                          | 21,860                   | 21,860        | 20,460        |
| Use of Other Services                              | 5,215                      | 2,739                    | 7,954         | 5,262         |
|                                                    | <b>5,215</b>               | <b>24,599</b>            | <b>29,814</b> | <b>25,722</b> |
| <i>Repayments for use of Services</i>              |                            |                          |               |               |
| Postage                                            | -                          | 6,895                    | 6,895         | 4,956         |
| Copying & printing                                 | 269                        | 5,200                    | 5,469         | 4,055         |
| Lunches / Refreshments /<br>Supplies               | -                          | 12,280                   | 12,280        | 8,861         |
| Phone/broadband                                    | -                          | 3,440                    | 3,440         | 2,850         |
| Hearing Loop & Int'l Travel Refund                 | -                          | 2,946                    | 2,946         | 3,501         |
|                                                    | <b>269</b>                 | <b>30,761</b>            | <b>31,030</b> | <b>24,223</b> |
| <i>Appeals In/Out</i>                              |                            |                          |               |               |
| Xmas Appeal - PayPal                               | -                          | 6,311                    | 6,311         | 6,506         |
| Xmas Appeal - Stripe                               | -                          | -                        | -             | 1,775         |
| Xmas Appeal - HMRC Gift Aid                        | -                          | 1,034                    | 1,034         | -             |
|                                                    | -                          | <b>7,345</b>             | <b>7,345</b>  | <b>8,281</b>  |
| <i>AAWG</i>                                        |                            |                          |               |               |
| Sainsburys (All African<br>Women's Group)          | -                          | -                        | -             | 7,500         |
| JJ Charitable Trust (All African<br>Women's Group) | -                          | -                        | -             | 5,000         |
|                                                    | -                          | -                        | -             | <b>12,500</b> |
|                                                    | <b>5,484</b>               | <b>62,705</b>            | <b>68,189</b> | <b>70,726</b> |

**4. Investment income**

|                           | 2023<br>£    | 2022<br>£  |
|---------------------------|--------------|------------|
| <b>Unrestricted funds</b> |              |            |
| Bank interest receivable  | 2,396        | 331        |
|                           | <b>2,396</b> | <b>331</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**5. Other income**

|                                        | 2023          | 2022         |
|----------------------------------------|---------------|--------------|
|                                        | £             | £            |
| <b>Unrestricted funds</b>              |               |              |
| Donations and Grants - Held            | -             | 25           |
| Other Income - (Prior Year Adjustment) | 8             | 1,580        |
| Other Income - PO Deposit Error Re     | 1,000         | -            |
| Other Income - Settlement - Copier     | 11,401        | -            |
| Other Income - (Floats in)             | 355           | 344          |
|                                        | <b>12,764</b> | <b>1,949</b> |

**6. Costs of charitable activities by fund type**

|                        | Unrestricted<br>funds | Restricted<br>funds | 2023           | 2022           |
|------------------------|-----------------------|---------------------|----------------|----------------|
|                        | £                     | £                   | £              | £              |
| Women's Centre for All | -                     | 95,052              | 95,052         | 83,284         |
| Appeals In/Out         | -                     | 7,266               | 7,266          | 9,820          |
| AAWG                   | -                     | 25,086              | 25,086         | 20,849         |
| Support costs          | 22,570                | -                   | 22,570         | 16,718         |
|                        | <b>22,570</b>         | <b>127,404</b>      | <b>149,974</b> | <b>130,671</b> |

**7. Costs of charitable activities by activity type**

|                        | Activities<br>undertaken<br>directly | Grant<br>funding of<br>activities | Support<br>costs | 2023           | 2022           |
|------------------------|--------------------------------------|-----------------------------------|------------------|----------------|----------------|
|                        | £                                    | £                                 | £                | £              | £              |
| <b>Support costs</b>   |                                      |                                   |                  |                |                |
| Women's Centre for All | 95,052                               | -                                 | 22,570           | 117,622        | 100,002        |
| Appeals In/Out         | -                                    | 7,266                             | -                | 7,266          | 9,820          |
| AAWG                   | 25,086                               | -                                 | -                | 25,086         | 20,849         |
|                        | <b>120,138</b>                       | <b>7,266</b>                      | <b>22,570</b>    | <b>149,974</b> | <b>130,671</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**9. Analysis of support costs**

|                                        | 2023          | 2022          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| <b>Women's Centre for All</b>          |               |               |
| Management                             | 1,644         | 1,423         |
| Insurance                              | 1,924         | 1,920         |
| Maintenance & repairs                  | 6,963         | 5,429         |
| Postage                                | 576           | 447           |
| Utilities: Electricity, Gas<br>& Water | 5,080         | 1,143         |
| Business Rates                         | 4,750         | 5,023         |
| Governance costs                       | 1,633         | 1,333         |
|                                        | <b>22,570</b> | <b>16,718</b> |

**10. Particulars of employees**

|               | 2023     | 2022     |
|---------------|----------|----------|
| Support Staff | 3        | 3        |
|               | <b>3</b> | <b>3</b> |

**11. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted<br>funds | Restricted<br>funds | 2022             |
|------------------------------------|-----------------------|---------------------|------------------|
|                                    | £                     | £                   | £                |
| <b>Income and endowments from:</b> |                       |                     |                  |
| Donations and legacies             | 16,921                | 46,150              | 63,071           |
| Charitable activities              | 2,953                 | 67,773              | 70,726           |
| Investments                        | 331                   | -                   | 331              |
| Other income                       | 1,949                 | -                   | 1,949            |
| <b>Total</b>                       | <b>22,154</b>         | <b>113,923</b>      | <b>136,077</b>   |
| <b>Expenditure on:</b>             |                       |                     |                  |
| Charitable activities              | (16,718)              | (113,953)           | (130,671)        |
| <b>Total</b>                       | <b>(16,718)</b>       | <b>(113,953)</b>    | <b>(130,671)</b> |
| <b>Net income/expenditure</b>      | <b>5,436</b>          | <b>(30)</b>         | <b>5,406</b>     |
| <b>Reconciliation of funds</b>     |                       |                     |                  |
| Total funds brought forward        | 80,558                | 1,188,995           | 1,269,553        |
| <b>Total funds carried forward</b> | <b>85,994</b>         | <b>1,188,965</b>    | <b>1,274,959</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2023**

**12. Tangible fixed assets**

| <b>Cost or valuation</b> | <b>Office Building-25 Wolsey Mew<br/>£</b> |
|--------------------------|--------------------------------------------|
| At 01 January 2023       | 1,026,173                                  |
| At 31 December 2023      | 1,026,173                                  |
| <b>Net book values</b>   |                                            |
| At 31 December 2023      | 1,026,173                                  |
| At 31 December 2022      | 1,026,173                                  |

**13. Debtors**

|                                     | <b>2023</b>   | <b>2022</b>   |
|-------------------------------------|---------------|---------------|
|                                     | <b>£</b>      | <b>£</b>      |
| <b>Amounts due within one year:</b> |               |               |
| Other debtors                       | 29,500        | 18,633        |
|                                     | <b>29,500</b> | <b>18,633</b> |

**14. Creditors: amounts falling due within one year**

|                              | <b>2023</b>   | <b>2022</b>   |
|------------------------------|---------------|---------------|
|                              | <b>£</b>      | <b>£</b>      |
| Other creditors              | 9,532         | 10,753        |
| Accruals and deferred income | 16,470        | 36,320        |
|                              | <b>26,002</b> | <b>47,073</b> |

**15. Movement in funds**

**Unrestricted Funds**

|                | <b>Balance at<br/>01/01/2023</b> | <b>Incoming<br/>resources</b> | <b>Outgoing<br/>resources</b> | <b>Balance at<br/>31/12/2023</b> |
|----------------|----------------------------------|-------------------------------|-------------------------------|----------------------------------|
|                | <b>£</b>                         | <b>£</b>                      | <b>£</b>                      | <b>£</b>                         |
| <i>General</i> |                                  |                               |                               |                                  |
| General        | 85,994                           | 38,375                        | (34,971)                      | 89,398                           |
|                | <b>85,994</b>                    | <b>38,375</b>                 | <b>(34,971)</b>               | <b>89,398</b>                    |

**CROSSROADS WOMEN**  
Notes to the Financial Statements Continued  
For the year ended 31 December 2023

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2022 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2022 |
|----------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                | £                        | £                     | £                     | £                        |
| <i>General</i> |                          |                       |                       |                          |
| General        | 80,558                   | 22,154                | (16,718)              | 85,994                   |
|                | <b>80,558</b>            | <b>22,154</b>         | <b>(16,718)</b>       | <b>85,994</b>            |

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2023 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2023 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,965                | 134,455               | (127,404)             | 1,196,016                |
|                  | <b>1,188,965</b>         | <b>134,455</b>        | <b>(127,404)</b>      | <b>1,196,016</b>         |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2022 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2022 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,995                | 113,923               | (113,953)             | 1,188,965                |
|                  | <b>1,188,995</b>         | <b>113,923</b>        | <b>(113,953)</b>      | <b>1,188,965</b>         |

**Purpose of restricted funds**

Restricted Funds

Are for restricted activities for the charity as prescribed by the funders.

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2023

16. Analysis of net assets between funds

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,470)                                  | (1,470)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 260,711                                  | 1,286,884        |
|                           | <b>1,026,173</b>         | <b>259,241</b>                           | <b>1,285,414</b> |
| <b>Previous year</b>      |                          |                                          |                  |
|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,320)                                  | (1,320)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 250,106                                  | 1,276,279        |
|                           | <b>1,026,173</b>         | <b>248,786</b>                           | <b>1,274,959</b> |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities**  
**For the year ended 31 December 2023**

|                                                 | <b>2023</b>   | <b>2022</b>   |
|-------------------------------------------------|---------------|---------------|
|                                                 | <b>£</b>      | <b>£</b>      |
| <b>INCOME AND ENDOWMENT</b>                     |               |               |
| <b>Donations and legacies</b>                   |               |               |
| Donations from GYE                              | 7,403         | 7,173         |
| Donations from individuals                      | -             | 4,050         |
| Gift Aided Donations & Claims                   | 906           | 1,902         |
| ACTS                                            | -             | 150           |
| Donations - Rock 'n Roll Rescue                 | 4,000         | 9,000         |
| Donations - Other                               | 9,422         | 3,796         |
| Camden Giving                                   | 2,000         | -             |
| Camden DDR (Bus Rate Grant)                     | 2,000         | -             |
| Grants - Persula                                | 43,750        | 33,000        |
| Grants - Roughley Trust                         | 5,000         | 4,000         |
| Grants - Alan & Babette Sainsbury               | 5,000         | -             |
| Grants - London Communities                     | 10,000        | -             |
|                                                 | <b>89,481</b> | <b>63,071</b> |
| <b>Charitable activities</b>                    |               |               |
| Use of Premises / Room Hire                     | 21,860        | 20,460        |
| Use of Other Services                           | 3,715         | -             |
| Financial Services                              | -             | 1,960         |
| Complementary Clinic                            | 2,739         | 3,214         |
| Media & Speaking Fees                           | 1,500         | 60            |
| Books and Accessories                           | -             | 28            |
| Asylum fares                                    | 6,895         | 4,956         |
| Copying & printing                              | 5,200         | 3,150         |
| Postage & Stationery                            | 269           | 905           |
| Lunches / Refreshments / Supplies               | 12,280        | 8,861         |
| Phone/broadband                                 | 3,440         | 2,850         |
| Hearing Loop                                    | 516           | -             |
| International Travel Refund                     | 2,430         | 3,501         |
| Xmas Appeal - PayPal                            | 6,311         | 6,506         |
| Xmas Appeal - Stripe                            | -             | 1,775         |
| Xmas Appeal - HMRC Gift Aid                     | 1,034         | -             |
| Sainsburys (All African Women's Group)          | -             | 7,500         |
| JJ Charitable Trust (All African Women's Group) | -             | 5,000         |
|                                                 | <b>68,189</b> | <b>70,726</b> |
| <b>Investments</b>                              |               |               |
| Bank interest receivable                        | 2,396         | 331           |
|                                                 | <b>2,396</b>  | <b>331</b>    |
| <b>Other income</b>                             |               |               |
| Petty Cash Refund                               | -             | 25            |
| Other Income - (Prior Year Adjustment)          | 8             | 1,580         |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2023**

|                                          |                  |                  |
|------------------------------------------|------------------|------------------|
| Other Income - PO Deposit Error Repaid   | 1,000            | -                |
| Other Income - Settlement - Copier Lease | 11,401           | -                |
| Other Income - (Floats in)               | 355              | 344              |
|                                          | <b>12,764</b>    | <b>1,949</b>     |
| <b>Total incoming resources</b>          | <b>172,830</b>   | <b>136,077</b>   |
| <b>EXPENDITURE</b>                       |                  |                  |
| <b>Charitable activities</b>             |                  |                  |
| Childcare and Playgroup costs            | (514)            | (335)            |
| Equipment: Computer, Furniture           | (3,303)          | (103)            |
| Complementary Health Clinic              | (4,092)          | (1,974)          |
| Information and Research                 | (96)             | (228)            |
| International fares                      | (2,430)          | (3,501)          |
| Lunch and Refreshments                   | (9,728)          | (7,568)          |
| Print and Copying                        | (11,610)         | (6,855)          |
| Stationery & Computer supplies           | (1,382)          | (2,090)          |
| Travel: Volunteers                       | (4,522)          | (2,606)          |
| Telephone and Broadband                  | (9,426)          | (7,935)          |
| Payroll costs                            | (46,689)         | (49,200)         |
| Floats Out                               | (355)            | (344)            |
| Website Fees                             | (905)            | (293)            |
| Payroll Process Fees                     | -                | (252)            |
| Appeals & Donations - Out                | (7,266)          | (9,820)          |
| Cost of direct charitable activity       | (8,216)          | (7,329)          |
| Self-Help Group Fares                    | (8,171)          | (3,946)          |
| Phone                                    | -                | (1,720)          |
| Travelcards                              | (8,699)          | (7,854)          |
|                                          | <b>(127,404)</b> | <b>(113,953)</b> |
| <b>Other</b>                             |                  |                  |
| Post Office / Bank Error Repayment       | (1,000)          | -                |
| Settlement - Copier Lease                | (11,401)         | -                |
|                                          | <b>(12,401)</b>  | <b>-</b>         |
| <b>SUPPORT COSTS</b>                     |                  |                  |
| <b>Management</b>                        |                  |                  |
| Health and safety                        | (1,140)          | (1,299)          |
| Bank charges                             | (504)            | (124)            |
|                                          | <b>(1,644)</b>   | <b>(1,423)</b>   |
| <b>Insurance</b>                         |                  |                  |
| Insurance                                | (1,924)          | (1,920)          |
|                                          | <b>(1,924)</b>   | <b>(1,920)</b>   |
| <b>Maintenance &amp; repairs</b>         |                  |                  |
| Maintenance & repairs                    | (6,963)          | (5,429)          |
|                                          | <b>(6,963)</b>   | <b>(5,429)</b>   |

CROSSROADS WOMEN  
Detailed Statement of Financial Activities Continued  
For the year ended 31 December 2023

|                                                |                  |                  |
|------------------------------------------------|------------------|------------------|
| <b>Postage</b>                                 |                  |                  |
| Postage                                        | (576)            | (447)            |
|                                                | <b>(576)</b>     | <b>(447)</b>     |
| <b>Utilities: Electricity, Gas &amp; Water</b> |                  |                  |
| Utilities: Electricity, Gas & Water            | (5,080)          | (1,143)          |
|                                                | <b>(5,080)</b>   | <b>(1,143)</b>   |
| <b>Business Rates</b>                          |                  |                  |
| Business Rates                                 | (4,750)          | (5,023)          |
|                                                | <b>(4,750)</b>   | <b>(5,023)</b>   |
| <b>Governance costs</b>                        |                  |                  |
| Independent examiners fees                     | (1,470)          | (1,320)          |
| Companies House                                | (163)            | (13)             |
|                                                | <b>(1,633)</b>   | <b>(1,333)</b>   |
| <b>Total resources expended</b>                | <b>(162,375)</b> | <b>(130,671)</b> |
| <b>Net Income</b>                              | <b>10,455</b>    | <b>5,406</b>     |

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# Accounts

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# Crossroads Women

25 Wolsey Mews, Kentish Town, London NW5 2DX

Tel: 020 7482 2496 Fax: 020 7267 7297

contact@crossroadswomen.net www.crossroadswomen.net

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## Report of activities January – December 2022

### ABOUT CROSSROADS WOMEN

Crossroads Women was formed in 2009 to renovate and run an expanded more accessible Crossroads Women's Centre in Kentish Town, north-west London. The Women's Centre has existed in different venues in the London Borough of Camden since 1976. We have been at 25 Wolsey Mews since April 2012. Through the Centre, women and their loved ones participate in self-help and peer support activities, volunteer, learn new skills, get support for community, cultural, educational, health, environmental or social projects, and access help and information about their rights including to escape racial and sexual violence.

Beneficiaries include single mothers, women with disabilities or health problems, asylum seekers, immigrant and refugee women, survivors of rape or other abuse, carers, students, grandmothers, pensioners, LBTQI, unemployed women, and low-waged workers.

The Centre provides a base and meeting space for women's and community groups.



### OBJECTIVES

- Advance the education of the public by study and research into race and community relations (with particular reference to women) and by the publication of the results of such research for the benefit of the public;
- Maintain and run a centre for use by women and women's groups at which meetings, lectures, classes and other forms of recreation and leisure-time activities may take place;
- Advance other charitable purposes, as the Trustees may from time to time decide.

### TRUSTEES

They remain: Cristel Amiss, Carolina Begue, Solveig Francis, Claire Glasman, Selma James, Sylvia Salley.

### **Cost-of-living crisis – the cost of survival**

As the cost of food and fuel increased dramatically during this year, like many other organisations, we had to work hard to help women who are struggling the most, including women with disabilities and elderly women facing life threatening cold and/or lack of food.

The toll of price inflation on top of the ongoing impact of the covid pandemic on disadvantaged women continued to mount in terms of physical and mental health. As with the years of austerity, the impact of this latest additional crisis falls heaviest on women, especially women of colour and

single mothers – job losses, loss of public and health services, loss of income, applying for and surviving on Universal Credit; increased caring work for family, friends and local community, school closures, bearing the brunt of others' anxieties, young and old; trying to maintain health whilst overstretched, trying to meet others' care needs and make ends meet.

The local newspaper, Camden New Journal, (CNJ) published a special edition on 22 September themed "The cost of survival" in which the Women's Centre featured prominently including with this case study on the right.

In the summer we put out a leaflet for local festivals on how to access energy subsidies, usually paid as a discount on council tax bill, or claimed online, if not computer savvy and/or exempted from paying council tax. Following an article also in the CNJ in December about challenging pre-payment meters based on the Centre's experience, we got many requests for help.

### Access to self-help resources and information was vital

- We kept an up-to-date list of survival resources on our website covering a range of emergency help and advice, hardship grants, dealing with threats to cut energy supply, etc.
- Self-help rights guides in relation to benefit claims, breastfeeding, rape/other violence, fuel poverty, the family courts, asylum/immigration can be downloaded, and were distributed at events. These are invaluable as it is ever harder to find advice and support, and the few independent advice services that remain are very over-subscribed and rarely available in person.
- Referrals were made to local food-banks and food-box schemes, and we participated in information exchanges on how to grow fruit and vegetables at home, etc.

LIVING HISTORY AT CROSSROADS WOMEN'S CENTRE, ROB LOGAN 2014



TO mark 10 years of campaigning, Crossroads made a film charting its history – including the beginnings in squatted buildings in King's Cross and Euston, pictured above. See <http://crossroadswomen.net/our-story-our-film>

## What do you say to your children when they tell you they are cold and hungry?

THE CROSSROADS Women's Centre has been helping people who have been struggling financially for over a decade.

Centre worker Anne Neale has seen first hand the effect of frozen incomes set against rocketing costs. She said: "Women who come to our centre have been struggling for years to make ends meet and care for their families. Single mothers, women with disabilities, families with disabled children, women of colour, asylum seekers, and claimants who borne the brunt of the previous cuts to incomes, benefits and services, now face huge rises in the cost of food, energy, transport, housing."

Ms Neale added: "As the main carers in every community, women are worried sick about making ends meet, the worsening climate crisis, the terrible state of the health service, the increased risk of deportation and about children being taken into care because their mothers are poor."

One volunteer, Faith, had spent 10 years homeless but now lives in a council flat, albeit with the constant fear that she may not be able to make ends meet for herself and her five children – and may be evicted from their home.

Faith's children are aged between 13 and 26, and her oldest has recently been forced to return. He had been working in Brighton but his full-time job did not bring in enough to pay rent. She said: "My children live with me as getting a place of their own is impossible."

Faith said she finds help and solidarity at Crossroads – and can in turn campaign to raise awareness of the poverty so many face.

Service-users include people seeking a safe haven in the UK from troubles abroad. Unable to work or claim benefits while their right to stay is processed, many are forced into poverty by strict and punitive policies.

She said: "You cry when you hear what is going on. Some are destitute, homeless, with no food, no clothes. Most are mothers. They are told they all must live on £35 a week. They are not allowed to find jobs while seeking asylum. Think about the impact this has."

At home, Faith and her family face difficult choices. "I cannot afford to heat our home," she said. "It is impossible. I had to switch to a pay-as-you-go electricity meter as the bills were too much. But it's more expensive this way and can be as much as £4,000 a year."

"I used to be able to buy a large bag of rice for £5 that would help us eke out meals. The same bag has doubled in price in a few months. I have to think each day whether it is heating on or put food on the table. It is difficult to hear your children say they are cold and hungry."

## PEER SUPPORT AND SELF-HELP

Our collective self-help and peer support approach helps reduce the fear, lack of control, despair and isolation which is continuing post pandemic in the face of care responsibilities, falling incomes and other stresses. Mothers and carers are relied on to get families through the hardest times. This is often socially invisible and taken for granted, but recognition and support from one's peers are vital.

Ms M, a Muslim woman of colour, first came for help in relation to her difficulties maintaining contact with her children (who live with their father) because her ill-health makes travelling difficult. She started attending the self-help group for mothers separated from their children, and later became an active member of the Disabled Mothers' Rights Campaign. She now volunteers regularly to help other women and is involved in a number of the Centre's activities. She wrote in a thank you email *"I am struck with how well Crossroads is doing in comparison to other organisations unfortunately struggling since the pandemic. In contrast I found you and received all the support shortly post lockdown [yet] you're so busy with caseload. You are heart-led, formidable and resilient"*.

Our network of reliable pro bono professionals – legal people, doctors, psychotherapists, social workers, children's guardians – were also available to help when needed.

## Self-Help Groups

### Asylum Seekers and Refugees

The All African Women's Group of asylum-seeking women have resumed in person meetings and casework sessions. They offer each other mutual support and advice, assist with summarising cases, prepare for appeals and look out for those facing particular difficulty with soaring food costs and accessing survival resources.

## Mothers' Group – Support not Separation

This group met monthly throughout the year both in person and online, and continued to be a vital source of support to mothers involved in family court proceedings and meetings with social workers, some of which still take place online post pandemic. Mothers and grandmothers who face unwarranted separation from their children/grandchildren exchanged experiences, advice, support and encouragement.

## Women with disabilities

WinVisible (WV) -- women with visible and invisible disabilities group, continued to hold weekly self-help sessions on zoom and in person. They provided vital support for disabled women who again found themselves in life-endangering situations because of the overwhelming increases in the cost of gas and electricity.

In addition disabled mothers (those with mental health problems, learning disabilities and physical disabilities, met monthly as part of WV's **Disabled Mothers Rights Campaign** launched in 2021 to discuss their specific needs. The women also work closely with Support Not Separation.

## COMMUNITY EVENTS & INITIATIVES

On **International Women's Day** volunteers at the Centre took to Kentish Town High Road with Centre information and the *What Do Mothers and Carers Want?* Survey. They had conversations with local women who are caring for children, people with disabilities, elders, and other loved ones at home, and in many cases juggling this with their paid employment.



Our **coffee morning** in December drew in local mothers and other carers, who could fill in the survey over a hot drink.



In July **Camden Local Studies and Archives Centre** invited the Centre to give an online illustrated talk about its history. Founding member Solveig Francis, told the story of the Crossroads Women's Centre, one of the oldest women's centres in the country, from its origins as a squat in Drummond Street in 1975 up to the present day. Shoda Rackal, a worker at the Centre, spoke about its current activities.

The first six years of the Women's Centre from 1975 are featured in the newly launched archives of the Wages for Housework Campaign which celebrated its golden anniversary this year. The archives can be viewed at the Bishopsgate Institute located near to Liverpool Street Station.



This longevity is reflected in how many other groups, students and researchers nationally and internationally have heard of us and want to visit the Centre to find out more and to tell their stories. Visitors this year included members of No Births Behind Bars, Brazilian mothers from the favelas I Rio de Janeiro fighting for justice for their children killed by police.

### **ACTION FOR THE ENVIRONMENT**

As members of Camden Climate Change Alliance, we calculate our annual carbon footprint contributing to estimating a borough wide footprint. Our solar panels produce about a third of our electricity needs – for free, helping us withstand increasing energy prices. We provided information to help people better understand climate change – and their own bills, and access government subsidies.

### **COMMUNITY RELATIONSHIPS**

In addition to the groups based at the Women's Centre, which also provide vital support and advocacy to women coming for help including survivors of rape and domestic violence, we work with a range of community groups outside the centre including Food for All, Fuel Poverty Action, Basket Brigade, Camden Law Centre, Camden Association of Street Properties, Camden Carers, Disability in Camden (DISC), Elfrida Rathbone Camden, and. We are one of three local charities that receive funds raised by Rock 'n Roll Music Shop. Ladies of the Lock (Women's Institute) meet at our centre, and we work ongoingly with local schools, nurseries, mum's groups and the local library.

### **APPEALS and IN-KIND SUPPORT**

Our fundraising continues to be focussed on those with no income such as asylum seekers and immigrant women with "no recourse to public funds". As usual with Legal Action for Women we ran the annual Christmas Appeal providing a one-off bonus to 35 women and their children over the holiday period.

At Christmas we were able to provide referrals for 45 food hampers, containing everything to make a delicious Christmas dinner, to destitute and low-income women and children who participate in the Centre's collective self-help services. The food for the hampers was donated by Carmel Charity Foundation, founded by a fashion supplier company based in Kentish Town.

The London Basket Brigade made the hampers up and delivered them to women's homes, mostly asylum seekers, on 23 December. And our generous friends at Food For All donated 40 children's presents, all wrapped up and ready for Christmas.

## **THANK-YOU**

We greatly appreciate the financial support of the Persula Foundation, Rock 'n Roll Rescue, Roughley Trust (AW60 Fund), ACTS, and our generous regular donors.

Our deepest thanks to everyone who contributed over this difficult year: our stalwart volunteers, women and men, who are the backbone of our Centre; local organisations who fundraised for us; friends and supporters in the local community and beyond whose warm words and deeds encourage us daily; the technical support people who hosted webinars, provide training in zoom and other social media; therapists in Vital Forces who provided free or low-cost healing therapies; and local journalists always ready to report on our activities.

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*Registered charity no. 1134495*

*Company limited by guarantee no. 7087291*

Charity number: 1134495  
Company number: 07087291  
(England and Wales)

**CROSSROADS WOMEN**

**Report of the Trustees and Unaudited Financial Statements**

**For the year ended 31 December 2022**

**CROSSROADS WOMEN**  
**Contents Page**  
**For the year ended 31 December 2022**

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**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2022**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2022. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

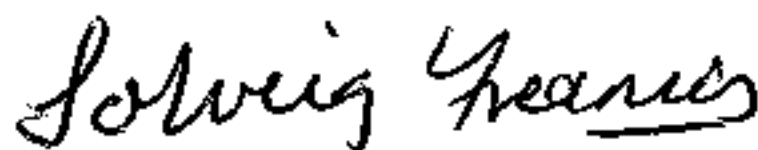
The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

**Independent examiner** Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

**Bankers** Lloyds Bank plc  
Kilburn Branch  
PO Box 1000  
BX1 1LT

Approved by the Board of Trustees and signed on its behalf by



.....  
Solveig Marie Francis Trustee

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2022**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



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Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 28 Sep 2023

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2022**

|                                    | <b>Notes</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Restricted<br/>funds<br/>£</b> | <b>2022<br/>£</b> | <b>2021<br/>£</b> |
|------------------------------------|--------------|-------------------------------------|-----------------------------------|-------------------|-------------------|
| <b>Income and endowments from:</b> |              |                                     |                                   |                   |                   |
| Donations and legacies             | 2            | 16,921                              | 46,150                            | 63,071            | 75,120            |
| Charitable activities              | 3            | 2,953                               | 67,773                            | 70,726            | 53,301            |
| Investments                        | 4            | 331                                 | -                                 | 331               | 71                |
| Other income                       | 5            | 1,949                               | -                                 | 1,949             | -                 |
| <b>Total</b>                       |              | <b>22,154</b>                       | <b>113,923</b>                    | <b>136,077</b>    | <b>128,492</b>    |
| <b>Expenditure on:</b>             |              |                                     |                                   |                   |                   |
| Charitable activities              | 6/7          | (16,718)                            | (113,953)                         | (130,671)         | (104,571)         |
| Other expenditure                  |              | -                                   | -                                 | -                 | (3,121)           |
| <b>Total</b>                       |              | <b>(16,718)</b>                     | <b>(113,953)</b>                  | <b>(130,671)</b>  | <b>(107,692)</b>  |
| <b>Net income/expenditure</b>      |              | <b>5,436</b>                        | <b>(30)</b>                       | <b>5,406</b>      | <b>20,800</b>     |
| <b>Reconciliation of funds</b>     |              |                                     |                                   |                   |                   |
| Total funds brought forward        |              | 80,558                              | 1,188,995                         | 1,269,553         | 1,248,753         |
| <b>Total funds carried forward</b> |              | <b>85,994</b>                       | <b>1,188,965</b>                  | <b>1,274,959</b>  | <b>1,269,553</b>  |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2022**

|                                                       | Notes | 2022<br>£        | 2021<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 11    | 1,026,173        | 1,026,173        |
|                                                       |       | <b>1,026,173</b> | <b>1,026,173</b> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors: amounts falling due within one year          | 12    | 18,633           | 5,136            |
| Debtors: amounts falling due after more than one year | 12    | -                | 998              |
| Cash at bank and in hand                              |       | 277,226          | 289,272          |
|                                                       |       | <b>295,859</b>   | <b>295,406</b>   |
| <b>Creditors: amounts falling due within one year</b> | 13    | (47,073)         | (52,026)         |
| <b>Net current assets</b>                             |       | <b>248,786</b>   | <b>243,380</b>   |
| <b>Total assets less current liabilities</b>          |       | <b>1,274,959</b> | <b>1,269,553</b> |
| <b>Net assets</b>                                     |       | <b>1,274,959</b> | <b>1,269,553</b> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 14    | 1,188,965        | 1,188,995        |
| Unrestricted income funds                             | 14    | 85,994           | 80,558           |
| <b>Total funds</b>                                    |       | <b>1,274,959</b> | <b>1,269,553</b> |

For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

*Solveig Francis*

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2022</b>   | <b>2021</b>   |
|--------------------|-------------------------------|-----------------------------|---------------|---------------|
|                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>      | <b>£</b>      |
| Donations received | 16,921                        | 9,150                       | 26,071        | 12,470        |
| Grants received    | -                             | 37,000                      | 37,000        | 62,650        |
|                    | <b>16,921</b>                 | <b>46,150</b>               | <b>63,071</b> | <b>75,120</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2022**

**3. Income from charitable activities**

|                                                 | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2022<br>£     | 2021<br>£     |
|-------------------------------------------------|----------------------------|--------------------------|---------------|---------------|
| <i>Women's Centre for All</i>                   |                            |                          |               |               |
| Use of Premises / Room Hire                     | -                          | 20,460                   | 20,460        | 18,690        |
| Use of Other Services & Clinic                  | 2,048                      | 3,214                    | 5,262         | 1,500         |
|                                                 | <u>2,048</u>               | <u>23,674</u>            | <u>25,722</u> | <u>20,190</u> |
| <i>Repayments for use of Services</i>           |                            |                          |               |               |
| Asylum Fares                                    | -                          | 4,956                    | 4,956         | 237           |
| Copying & Printing and Postage & Stationery     | 905                        | 3,150                    | 4,055         | 3,933         |
| Lunches/refreshments                            | -                          | 8,861                    | 8,861         | 3,012         |
| Phone/broadband                                 | -                          | 2,850                    | 2,850         | 3,580         |
| International Travel                            | -                          | 3,501                    | 3,501         | -             |
|                                                 | <u>905</u>                 | <u>23,318</u>            | <u>24,223</u> | <u>10,762</u> |
| <i>Appeals In/Out</i>                           |                            |                          |               |               |
| Persula for Xmas Appeal                         | -                          | -                        | -             | 2,000         |
| Xmas Appeal - PayPal                            | -                          | 6,506                    | 6,506         | 1,894         |
| Xmas Appeal - Stripe                            | -                          | 1,775                    | 1,775         | 5,955         |
|                                                 | <u>-</u>                   | <u>8,281</u>             | <u>8,281</u>  | <u>9,849</u>  |
| <i>AAWG</i>                                     |                            |                          |               |               |
| Blue Thread (All African Women's Group)         | -                          | -                        | -             | 5,000         |
| Sainsburys (All African Women's Group)          | -                          | 7,500                    | 7,500         | 7,500         |
| JJ Charitable Trust (All African Women's Group) | -                          | 5,000                    | 5,000         | -             |
|                                                 | <u>-</u>                   | <u>12,500</u>            | <u>12,500</u> | <u>12,500</u> |
|                                                 | <u>2,953</u>               | <u>67,773</u>            | <u>70,726</u> | <u>53,301</u> |

**4. Investment income**

|                           | 2022<br>£  | 2021<br>£ |
|---------------------------|------------|-----------|
| <b>Unrestricted funds</b> |            |           |
| Bank interest receivable  | 331        | 71        |
|                           | <u>331</u> | <u>71</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**5. Other income**

|                                        | 2022         | 2021     |
|----------------------------------------|--------------|----------|
|                                        | £            | £        |
| <b>Unrestricted funds</b>              |              |          |
| Donations and Grants - Held            | 25           | -        |
| Other Income - (Prior Year Adjustment) | 1,580        | -        |
| Other Income - (Floats in)             | 344          | -        |
|                                        | <b>1,949</b> | <b>-</b> |

**6. Costs of charitable activities by fund type**

|                        | Unrestricted<br>funds | Restricted<br>funds | 2022           | 2021           |
|------------------------|-----------------------|---------------------|----------------|----------------|
|                        | £                     | £                   | £              | £              |
| Women's Centre for All | -                     | 83,284              | 83,284         | 73,035         |
| Appeals In/Out         | -                     | 9,820               | 9,820          | 11,587         |
| AAWG                   | -                     | 20,849              | 20,849         | 5,262          |
| Support costs          | 16,718                | -                   | 16,718         | 14,687         |
|                        | <b>16,718</b>         | <b>113,953</b>      | <b>130,671</b> | <b>104,571</b> |

**7. Costs of charitable activities by activity type**

|                        | Activities<br>undertaken<br>directly | Grant<br>funding of<br>activities | Support<br>costs | 2022           | 2021           |
|------------------------|--------------------------------------|-----------------------------------|------------------|----------------|----------------|
|                        | £                                    | £                                 | £                | £              | £              |
| <b>Support costs</b>   |                                      |                                   |                  |                |                |
| Women's Centre for All | 83,284                               | -                                 | 16,718           | 100,002        | 87,722         |
| Appeals In/Out         | -                                    | 9,820                             | -                | 9,820          | 11,587         |
| AAWG                   | 20,849                               | -                                 | -                | 20,849         | 5,262          |
|                        | <b>104,133</b>                       | <b>9,820</b>                      | <b>16,718</b>    | <b>130,671</b> | <b>104,571</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**8. Analysis of support costs**

|                                        | 2022          | 2021          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| <b>Women's Centre for All</b>          |               |               |
| Management                             | 1,423         | 1,973         |
| Finance & Bookkeeping                  | -             | 1,215         |
| Insurance                              | 1,920         | 1,696         |
| Maintenance & repairs                  | 5,429         | 2,467         |
| Postage                                | 447           | 419           |
| Utilities: Electricity, Gas<br>& Water | 1,143         | 1,496         |
| Business Rates                         | 5,023         | 4,197         |
| Governance costs                       | 1,333         | 1,224         |
|                                        | <u>16,718</u> | <u>14,687</u> |

**9. Particulars of employees**

|               | 2022     | 2021     |
|---------------|----------|----------|
|               | £        | £        |
| Support Staff | 3        | 3        |
|               | <u>3</u> | <u>3</u> |

**10. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2021<br>£        |
|------------------------------------|----------------------------|--------------------------|------------------|
| <b>Income and endowments from:</b> |                            |                          |                  |
| Donations and legacies             | 12,170                     | 62,950                   | 75,120           |
| Charitable activities              | 1,737                      | 51,564                   | 53,301           |
| Investments                        | 71                         | -                        | 71               |
| <b>Total</b>                       | <u>13,978</u>              | <u>114,514</u>           | <u>128,492</u>   |
| <b>Expenditure on:</b>             |                            |                          |                  |
| Charitable activities              | (14,687)                   | (89,884)                 | (104,571)        |
| Other expenditure                  | (3,121)                    | -                        | (3,121)          |
| <b>Total</b>                       | <u>(17,808)</u>            | <u>(89,884)</u>          | <u>(107,692)</u> |
| <b>Net income/expenditure</b>      | <u>(3,830)</u>             | <u>24,630</u>            | <u>20,800</u>    |
| <b>Reconciliation of funds</b>     |                            |                          |                  |
| Total funds brought forward        | 84,388                     | 1,164,365                | 1,248,753        |
| <b>Total funds carried forward</b> | <u>80,558</u>              | <u>1,188,995</u>         | <u>1,269,553</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**11. Tangible fixed assets**

| Cost or valuation      | Office<br>Building-25<br>Wolsey Mew<br>£ |
|------------------------|------------------------------------------|
| At 01 January 2022     | 1,026,173                                |
| At 31 December 2022    | <u>1,026,173</u>                         |
| <b>Net book values</b> |                                          |
| At 31 December 2022    | <u><b>1,026,173</b></u>                  |
| At 31 December 2021    | <u><b>1,026,173</b></u>                  |

**12. Debtors**

|                                              | 2022<br>£            | 2021<br>£           |
|----------------------------------------------|----------------------|---------------------|
| <b>Amounts due within one year:</b>          |                      |                     |
| Other debtors                                | 18,633               | 5,136               |
|                                              | <u><b>18,633</b></u> | <u><b>5,136</b></u> |
| <b>Amounts due after more than one year:</b> |                      |                     |
| Other debtors                                | -                    | 998                 |
|                                              | <u><b>-</b></u>      | <u><b>998</b></u>   |

**13. Creditors: amounts falling due within one year**

|                              | 2022<br>£            | 2021<br>£            |
|------------------------------|----------------------|----------------------|
| Other creditors              | 10,753               | 13,802               |
| Accruals and deferred income | 36,320               | 38,224               |
|                              | <u><b>47,073</b></u> | <u><b>52,026</b></u> |

**14. Movement in funds**

**Unrestricted Funds**

|                | Balance at<br>01/01/2022<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2022<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 80,558                        | 22,154                     | (16,718)                   | 85,994                        |
|                | <u><b>80,558</b></u>          | <u><b>22,154</b></u>       | <u><b>(16,718)</b></u>     | <u><b>85,994</b></u>          |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2021 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2021 |
|----------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                | £                        | £                     | £                     | £                        |
| <i>General</i> |                          |                       |                       |                          |
| General        | 84,388                   | 13,978                | (17,808)              | 80,558                   |
|                | <u>84,388</u>            | <u>13,978</u>         | <u>(17,808)</u>       | <u>80,558</u>            |

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2022 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2022 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,995                | 113,923               | (113,953)             | 1,188,965                |
|                  | <u>1,188,995</u>         | <u>113,923</u>        | <u>(113,953)</u>      | <u>1,188,965</u>         |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2021 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2021 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,164,365                | 114,514               | (89,884)              | 1,188,995                |
|                  | <u>1,164,365</u>         | <u>114,514</u>        | <u>(89,884)</u>       | <u>1,188,995</u>         |

**Purpose of restricted funds**

Restricted Funds

For Restricted Activities

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**15. Analysis of net assets between funds**

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,320)                                  | (1,320)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 250,106                                  | 1,276,279        |
|                           | <b>1,026,173</b>         | <b>248,786</b>                           | <b>1,274,959</b> |
| <b>Previous year</b>      |                          |                                          |                  |
|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (942)                                    | (942)            |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 244,322                                  | 1,270,495        |
|                           | <b>1,026,173</b>         | <b>243,380</b>                           | <b>1,269,553</b> |

**CROSSROADS WOMEN**  
Detailed Statement of Financial Activities  
For the year ended 31 December 2022

|                                                           | 2022          | 2021          |
|-----------------------------------------------------------|---------------|---------------|
|                                                           | £             | £             |
| <b>INCOME AND ENDOWMENT</b>                               |               |               |
| <b>Donations and legacies</b>                             |               |               |
| Donations from GYE                                        | 7,173         | 1,196         |
| Donations from individuals                                | 4,050         | 4,682         |
| Gift Aided Donations & Claims                             | 1,902         | 1,083         |
| ACTS                                                      | 150           | 300           |
| Donations - Rock 'n Roll Rescue                           | 9,000         | 4,000         |
| Donations - Other                                         | 3,796         | 1,209         |
| Big Lottery Fund                                          | -             | 62,650        |
| Grants - Persula                                          | 33,000        | -             |
| Grants - Roughley Trust                                   | 4,000         | -             |
|                                                           | <b>63,071</b> | <b>75,120</b> |
| <b>Charitable activities</b>                              |               |               |
| Use of Premises / Room Hire                               | 20,460        | 18,690        |
| Financial Services                                        | 1,960         | 1,500         |
| Complementary Clinic                                      | 3,214         | -             |
| Media & Speaking Fees                                     | 60            | -             |
| Books and Accessories                                     | 28            | -             |
| Asylum fares                                              | 4,956         | -             |
| Postage                                                   | -             | 237           |
| Copying & printing                                        | 3,150         | 3,933         |
| Postage & Stationery                                      | 905           | -             |
| Lunches/refreshments                                      | 8,861         | 3,012         |
| Phone/broadband                                           | 2,850         | 3,580         |
| International Travel                                      | 3,501         | -             |
| Persula for Xmas Appeal                                   | -             | 2,000         |
| Xmas Appeal - PayPal                                      | 6,506         | 1,894         |
| Xmas Appeal - Stripe                                      | 1,775         | 5,955         |
| Blue Thread (All African Women's Group)<br>(AAWG)         | -             | 5,000         |
| Sainsburys (All African Women's Group)<br>(AAWG)          | 7,500         | 7,500         |
| JJ Charitable Trust (All African Women's Group)<br>(AAWG) | 5,000         | -             |
|                                                           | <b>70,726</b> | <b>53,301</b> |
| <b>Investments</b>                                        |               |               |
| Bank interest receivable                                  | 331           | 71            |
|                                                           | <b>331</b>    | <b>71</b>     |
| <b>Other income</b>                                       |               |               |
| Petty Cash Refund                                         | 25            | -             |
| Other Income - (Prior Year Adjustment)                    | 1,580         | -             |
| Other Income - (Floats in)                                | 344           | -             |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2022**

|                                                |                  |                 |
|------------------------------------------------|------------------|-----------------|
|                                                | 1,949            | -               |
| <b>Total incoming resources</b>                | <b>136,077</b>   | <b>128,492</b>  |
| <b>EXPENDITURE</b>                             |                  |                 |
| <b>Charitable activities</b>                   |                  |                 |
| Childcare and Playgroup costs                  | (335)            | -               |
| Equipment: Computer, Furniture                 | (103)            | (2,219)         |
| Complementary Health Clinic                    | (1,974)          | (619)           |
| Information and Research                       | (228)            | (643)           |
| International fares                            | (3,501)          | -               |
| Lunch and Refreshments                         | (7,568)          | (2,108)         |
| Print and Copying                              | (6,855)          | (6,498)         |
| Stationery & Computer supplies                 | (2,090)          | (1,027)         |
| Training                                       | -                | (400)           |
| Travel: Volunteers                             | (2,606)          | (456)           |
| Telephone and Broadband                        | (7,935)          | (7,137)         |
| Payroll costs                                  | (49,200)         | (50,513)        |
| Oral History Project                           | -                | (1,415)         |
| Floats Out                                     | (344)            | -               |
| Website Fees                                   | (293)            | -               |
| Payroll Process Fees                           | (252)            | -               |
| Appeals & Donations - Out                      | (9,820)          | (11,587)        |
| Cost of direct charitable activity (AAWG)      | (7,329)          | (5,262)         |
| Self-Help Group Fares (AAWG)                   | (3,946)          | -               |
| Phone (AAWG)                                   | (1,720)          | -               |
| Travelcards (AAWG)                             | (7,854)          | -               |
|                                                | <b>(113,953)</b> | <b>(89,884)</b> |
| <b>Other</b>                                   |                  |                 |
| Other Expenses (BWRAP - Overpayment Refund)    | -                | (2,870)         |
| Other resources expended                       | -                | (251)           |
|                                                | <b>-</b>         | <b>(3,121)</b>  |
| <b>SUPPORT COSTS</b>                           |                  |                 |
| <b>Management</b>                              |                  |                 |
| Health and safety                              | (1,299)          | (1,887)         |
| Bank charges                                   | (124)            | (86)            |
|                                                | <b>(1,423)</b>   | <b>(1,973)</b>  |
| <b>Finance &amp; Bookkeeping</b>               |                  |                 |
| Finance & Bookkeeping (Women's Centre for All) | -                | (1,215)         |
|                                                | <b>-</b>         | <b>(1,215)</b>  |
| <b>Insurance</b>                               |                  |                 |
| Insurance                                      | (1,920)          | (1,696)         |
|                                                | <b>(1,920)</b>   | <b>(1,696)</b>  |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2022**

|                                                              |                  |                  |
|--------------------------------------------------------------|------------------|------------------|
| <b>Maintenance &amp; repairs</b>                             |                  |                  |
| Maintenance & repairs (Women's Centre for All)               | (5,429)          | (2,467)          |
|                                                              | <u>(5,429)</u>   | <u>(2,467)</u>   |
| <b>Postage</b>                                               |                  |                  |
| Postage (Women's Centre for All)                             | (447)            | (419)            |
|                                                              | <u>(447)</u>     | <u>(419)</u>     |
| <b>Utilities: Electricity, Gas &amp; Water</b>               |                  |                  |
| Utilities: Electricity, Gas & Water (Women's Centre for All) | (1,143)          | (1,496)          |
|                                                              | <u>(1,143)</u>   | <u>(1,496)</u>   |
| <b>Business Rates</b>                                        |                  |                  |
| Business Rates (Women's Centre for All)                      | (5,023)          | (4,197)          |
|                                                              | <u>(5,023)</u>   | <u>(4,197)</u>   |
| <b>Governance costs</b>                                      |                  |                  |
| Governance costs (Women's Centre for All)                    | (1,320)          | (1,224)          |
| Companies House (Women's Centre for All)                     | (13)             | -                |
|                                                              | <u>(1,333)</u>   | <u>(1,224)</u>   |
| <b>Total resources expended</b>                              | <u>(130,671)</u> | <u>(107,692)</u> |
| <b>Net Income</b>                                            | <u>5,406</u>     | <u>20,800</u>    |

Charity number: 1134495  
Company number: 07087291  
(England and Wales)

**CROSSROADS WOMEN**

**Report of the Trustees and Unaudited Financial Statements**

**For the year ended 31 December 2022**

**CROSSROADS WOMEN**  
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**For the year ended 31 December 2022**

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| <b>Statement of Financial Activities</b>             | <b>3</b>        |
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| <b>Notes to the Financial Statements</b>             | <b>5 to 11</b>  |
| <b>Detailed Statement of Financial Activities</b>    | <b>12 to 14</b> |

**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2022**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2022. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

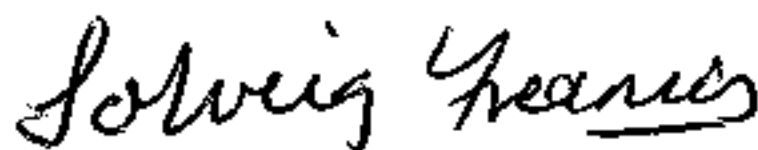
The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

|                             |                                                                                                           |
|-----------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Independent examiner</b> | Emmanuel Mensah FMAAT<br>Ground Floor West Office 10<br>Nicholas House, River Front<br>Enfield<br>EN1 3TF |
|-----------------------------|-----------------------------------------------------------------------------------------------------------|

|                |                                                             |
|----------------|-------------------------------------------------------------|
| <b>Bankers</b> | Lloyds Bank plc<br>Kilburn Branch<br>PO Box 1000<br>BX1 1LT |
|----------------|-------------------------------------------------------------|

Approved by the Board of Trustees and signed on its behalf by



.....  
Solveig Marie Francis Trustee

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2022**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2022.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



---

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 28 Sep 2023

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2022**

|                                    | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2022<br>£        | 2021<br>£        |
|------------------------------------|-------|----------------------------|--------------------------|------------------|------------------|
| <b>Income and endowments from:</b> |       |                            |                          |                  |                  |
| Donations and legacies             | 2     | 16,921                     | 46,150                   | 63,071           | 75,120           |
| Charitable activities              | 3     | 2,953                      | 67,773                   | 70,726           | 53,301           |
| Investments                        | 4     | 331                        | -                        | 331              | 71               |
| Other income                       | 5     | 1,949                      | -                        | 1,949            | -                |
| <b>Total</b>                       |       | <b>22,154</b>              | <b>113,923</b>           | <b>136,077</b>   | <b>128,492</b>   |
| <b>Expenditure on:</b>             |       |                            |                          |                  |                  |
| Charitable activities              | 6/7   | (16,718)                   | (113,953)                | (130,671)        | (104,571)        |
| Other expenditure                  |       | -                          | -                        | -                | (3,121)          |
| <b>Total</b>                       |       | <b>(16,718)</b>            | <b>(113,953)</b>         | <b>(130,671)</b> | <b>(107,692)</b> |
| <b>Net income/expenditure</b>      |       | <b>5,436</b>               | <b>(30)</b>              | <b>5,406</b>     | <b>20,800</b>    |
| <b>Reconciliation of funds</b>     |       |                            |                          |                  |                  |
| Total funds brought forward        |       | 80,558                     | 1,188,995                | 1,269,553        | 1,248,753        |
| <b>Total funds carried forward</b> |       | <b>85,994</b>              | <b>1,188,965</b>         | <b>1,274,959</b> | <b>1,269,553</b> |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2022**

|                                                       | Notes | 2022<br>£        | 2021<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 11    | 1,026,173        | 1,026,173        |
|                                                       |       | <b>1,026,173</b> | <b>1,026,173</b> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors: amounts falling due within one year          | 12    | 18,633           | 5,136            |
| Debtors: amounts falling due after more than one year | 12    | -                | 998              |
| Cash at bank and in hand                              |       | 277,226          | 289,272          |
|                                                       |       | <b>295,859</b>   | <b>295,406</b>   |
| <b>Creditors: amounts falling due within one year</b> | 13    | (47,073)         | (52,026)         |
| <b>Net current assets</b>                             |       | <b>248,786</b>   | <b>243,380</b>   |
| <b>Total assets less current liabilities</b>          |       | <b>1,274,959</b> | <b>1,269,553</b> |
| <b>Net assets</b>                                     |       | <b>1,274,959</b> | <b>1,269,553</b> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 14    | 1,188,965        | 1,188,995        |
| Unrestricted income funds                             | 14    | 85,994           | 80,558           |
| <b>Total funds</b>                                    |       | <b>1,274,959</b> | <b>1,269,553</b> |

For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

*Solveig Francis*

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2022**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2022</b>   | <b>2021</b>   |
|--------------------|-------------------------------|-----------------------------|---------------|---------------|
|                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>      | <b>£</b>      |
| Donations received | 16,921                        | 9,150                       | 26,071        | 12,470        |
| Grants received    | -                             | 37,000                      | 37,000        | 62,650        |
|                    | <b>16,921</b>                 | <b>46,150</b>               | <b>63,071</b> | <b>75,120</b> |

**CROSSROADS WOMEN**  
**Notes to the Financial Statements Continued**  
**For the year ended 31 December 2022**

**3. Income from charitable activities**

|                                                 | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2022<br>£     | 2021<br>£     |
|-------------------------------------------------|----------------------------|--------------------------|---------------|---------------|
| <i>Women's Centre for All</i>                   |                            |                          |               |               |
| Use of Premises / Room Hire                     | -                          | 20,460                   | 20,460        | 18,690        |
| Use of Other Services & Clinic                  | 2,048                      | 3,214                    | 5,262         | 1,500         |
|                                                 | <u>2,048</u>               | <u>23,674</u>            | <u>25,722</u> | <u>20,190</u> |
| <i>Repayments for use of Services</i>           |                            |                          |               |               |
| Asylum Fares                                    | -                          | 4,956                    | 4,956         | 237           |
| Copying & Printing and Postage & Stationery     | 905                        | 3,150                    | 4,055         | 3,933         |
| Lunches/refreshments                            | -                          | 8,861                    | 8,861         | 3,012         |
| Phone/broadband                                 | -                          | 2,850                    | 2,850         | 3,580         |
| International Travel                            | -                          | 3,501                    | 3,501         | -             |
|                                                 | <u>905</u>                 | <u>23,318</u>            | <u>24,223</u> | <u>10,762</u> |
| <i>Appeals In/Out</i>                           |                            |                          |               |               |
| Persula for Xmas Appeal                         | -                          | -                        | -             | 2,000         |
| Xmas Appeal - PayPal                            | -                          | 6,506                    | 6,506         | 1,894         |
| Xmas Appeal - Stripe                            | -                          | 1,775                    | 1,775         | 5,955         |
|                                                 | <u>-</u>                   | <u>8,281</u>             | <u>8,281</u>  | <u>9,849</u>  |
| <i>AAWG</i>                                     |                            |                          |               |               |
| Blue Thread (All African Women's Group)         | -                          | -                        | -             | 5,000         |
| Sainsburys (All African Women's Group)          | -                          | 7,500                    | 7,500         | 7,500         |
| JJ Charitable Trust (All African Women's Group) | -                          | 5,000                    | 5,000         | -             |
|                                                 | <u>-</u>                   | <u>12,500</u>            | <u>12,500</u> | <u>12,500</u> |
|                                                 | <u>2,953</u>               | <u>67,773</u>            | <u>70,726</u> | <u>53,301</u> |

**4. Investment income**

|                           | 2022<br>£  | 2021<br>£ |
|---------------------------|------------|-----------|
| <b>Unrestricted funds</b> |            |           |
| Bank interest receivable  | 331        | 71        |
|                           | <u>331</u> | <u>71</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**5. Other income**

|                                        | 2022         | 2021     |
|----------------------------------------|--------------|----------|
|                                        | £            | £        |
| <b>Unrestricted funds</b>              |              |          |
| Donations and Grants - Held            | 25           | -        |
| Other Income - (Prior Year Adjustment) | 1,580        | -        |
| Other Income - (Floats in)             | 344          | -        |
|                                        | <b>1,949</b> | <b>-</b> |

**6. Costs of charitable activities by fund type**

|                        | Unrestricted<br>funds | Restricted<br>funds | 2022           | 2021           |
|------------------------|-----------------------|---------------------|----------------|----------------|
|                        | £                     | £                   | £              | £              |
| Women's Centre for All | -                     | 83,284              | 83,284         | 73,035         |
| Appeals In/Out         | -                     | 9,820               | 9,820          | 11,587         |
| AAWG                   | -                     | 20,849              | 20,849         | 5,262          |
| Support costs          | 16,718                | -                   | 16,718         | 14,687         |
|                        | <b>16,718</b>         | <b>113,953</b>      | <b>130,671</b> | <b>104,571</b> |

**7. Costs of charitable activities by activity type**

|                        | Activities<br>undertaken<br>directly | Grant<br>funding of<br>activities | Support<br>costs | 2022           | 2021           |
|------------------------|--------------------------------------|-----------------------------------|------------------|----------------|----------------|
|                        | £                                    | £                                 | £                | £              | £              |
| <b>Support costs</b>   |                                      |                                   |                  |                |                |
| Women's Centre for All | 83,284                               | -                                 | 16,718           | 100,002        | 87,722         |
| Appeals In/Out         | -                                    | 9,820                             | -                | 9,820          | 11,587         |
| AAWG                   | 20,849                               | -                                 | -                | 20,849         | 5,262          |
|                        | <b>104,133</b>                       | <b>9,820</b>                      | <b>16,718</b>    | <b>130,671</b> | <b>104,571</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**8. Analysis of support costs**

|                                        | 2022          | 2021          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| <b>Women's Centre for All</b>          |               |               |
| Management                             | 1,423         | 1,973         |
| Finance & Bookkeeping                  | -             | 1,215         |
| Insurance                              | 1,920         | 1,696         |
| Maintenance & repairs                  | 5,429         | 2,467         |
| Postage                                | 447           | 419           |
| Utilities: Electricity, Gas<br>& Water | 1,143         | 1,496         |
| Business Rates                         | 5,023         | 4,197         |
| Governance costs                       | 1,333         | 1,224         |
|                                        | <u>16,718</u> | <u>14,687</u> |

**9. Particulars of employees**

|               | 2022     | 2021     |
|---------------|----------|----------|
|               | £        | £        |
| Support Staff | 3        | 3        |
|               | <u>3</u> | <u>3</u> |

**10. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2021<br>£        |
|------------------------------------|----------------------------|--------------------------|------------------|
| <b>Income and endowments from:</b> |                            |                          |                  |
| Donations and legacies             | 12,170                     | 62,950                   | 75,120           |
| Charitable activities              | 1,737                      | 51,564                   | 53,301           |
| Investments                        | 71                         | -                        | 71               |
| <b>Total</b>                       | <u>13,978</u>              | <u>114,514</u>           | <u>128,492</u>   |
| <b>Expenditure on:</b>             |                            |                          |                  |
| Charitable activities              | (14,687)                   | (89,884)                 | (104,571)        |
| Other expenditure                  | (3,121)                    | -                        | (3,121)          |
| <b>Total</b>                       | <u>(17,808)</u>            | <u>(89,884)</u>          | <u>(107,692)</u> |
| <b>Net income/expenditure</b>      | <u>(3,830)</u>             | <u>24,630</u>            | <u>20,800</u>    |
| <b>Reconciliation of funds</b>     |                            |                          |                  |
| Total funds brought forward        | 84,388                     | 1,164,365                | 1,248,753        |
| <b>Total funds carried forward</b> | <u>80,558</u>              | <u>1,188,995</u>         | <u>1,269,553</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**11. Tangible fixed assets**

| Cost or valuation      | Office<br>Building-25<br>Wolsey Mew<br>£ |
|------------------------|------------------------------------------|
| At 01 January 2022     | 1,026,173                                |
| At 31 December 2022    | <u>1,026,173</u>                         |
| <b>Net book values</b> |                                          |
| At 31 December 2022    | <u><b>1,026,173</b></u>                  |
| At 31 December 2021    | <u><b>1,026,173</b></u>                  |

**12. Debtors**

|                                              | 2022<br>£            | 2021<br>£           |
|----------------------------------------------|----------------------|---------------------|
| <b>Amounts due within one year:</b>          |                      |                     |
| Other debtors                                | 18,633               | 5,136               |
|                                              | <u><b>18,633</b></u> | <u><b>5,136</b></u> |
| <b>Amounts due after more than one year:</b> |                      |                     |
| Other debtors                                | -                    | 998                 |
|                                              | <u>-</u>             | <u><b>998</b></u>   |

**13. Creditors: amounts falling due within one year**

|                              | 2022<br>£            | 2021<br>£            |
|------------------------------|----------------------|----------------------|
| Other creditors              | 10,753               | 13,802               |
| Accruals and deferred income | 36,320               | 38,224               |
|                              | <u><b>47,073</b></u> | <u><b>52,026</b></u> |

**14. Movement in funds**

**Unrestricted Funds**

|                | Balance at<br>01/01/2022<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2022<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 80,558                        | 22,154                     | (16,718)                   | 85,994                        |
|                | <u><b>80,558</b></u>          | <u><b>22,154</b></u>       | <u><b>(16,718)</b></u>     | <u><b>85,994</b></u>          |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2021 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2021 |
|----------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                | £                        | £                     | £                     | £                        |
| <i>General</i> |                          |                       |                       |                          |
| General        | 84,388                   | 13,978                | (17,808)              | 80,558                   |
|                | <u>84,388</u>            | <u>13,978</u>         | <u>(17,808)</u>       | <u>80,558</u>            |

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2022 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2022 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,188,995                | 113,923               | (113,953)             | 1,188,965                |
|                  | <u>1,188,995</u>         | <u>113,923</u>        | <u>(113,953)</u>      | <u>1,188,965</u>         |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2021 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2021 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,164,365                | 114,514               | (89,884)              | 1,188,995                |
|                  | <u>1,164,365</u>         | <u>114,514</u>        | <u>(89,884)</u>       | <u>1,188,995</u>         |

**Purpose of restricted funds**

Restricted Funds

For Restricted Activities

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2022

**15. Analysis of net assets between funds**

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (1,320)                                  | (1,320)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 250,106                                  | 1,276,279        |
|                           | <b>1,026,173</b>         | <b>248,786</b>                           | <b>1,274,959</b> |
| <b>Previous year</b>      |                          |                                          |                  |
|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (942)                                    | (942)            |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 244,322                                  | 1,270,495        |
|                           | <b>1,026,173</b>         | <b>243,380</b>                           | <b>1,269,553</b> |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities**  
**For the year ended 31 December 2022**

|                                                        | <b>2022</b>   | <b>2021</b>   |
|--------------------------------------------------------|---------------|---------------|
|                                                        | <b>£</b>      | <b>£</b>      |
| <b>INCOME AND ENDOWMENT</b>                            |               |               |
| <b>Donations and legacies</b>                          |               |               |
| Donations from GYE                                     | 7,173         | 1,196         |
| Donations from individuals                             | 4,050         | 4,682         |
| Gift Aided Donations & Claims                          | 1,902         | 1,083         |
| ACTS                                                   | 150           | 300           |
| Donations - Rock 'n Roll Rescue                        | 9,000         | 4,000         |
| Donations - Other                                      | 3,796         | 1,209         |
| Big Lottery Fund                                       | -             | 62,650        |
| Grants - Persula                                       | 33,000        | -             |
| Grants - Roughley Trust                                | 4,000         | -             |
|                                                        | <b>63,071</b> | <b>75,120</b> |
| <b>Charitable activities</b>                           |               |               |
| Use of Premises / Room Hire                            | 20,460        | 18,690        |
| Financial Services                                     | 1,960         | 1,500         |
| Complementary Clinic                                   | 3,214         | -             |
| Media & Speaking Fees                                  | 60            | -             |
| Books and Accessories                                  | 28            | -             |
| Asylum fares                                           | 4,956         | -             |
| Postage                                                | -             | 237           |
| Copying & printing                                     | 3,150         | 3,933         |
| Postage & Stationery                                   | 905           | -             |
| Lunches/refreshments                                   | 8,861         | 3,012         |
| Phone/broadband                                        | 2,850         | 3,580         |
| International Travel                                   | 3,501         | -             |
| Persula for Xmas Appeal                                | -             | 2,000         |
| Xmas Appeal - PayPal                                   | 6,506         | 1,894         |
| Xmas Appeal - Stripe                                   | 1,775         | 5,955         |
| Blue Thread (All African Women's Group) (AAWG)         | -             | 5,000         |
| Sainsburys (All African Women's Group) (AAWG)          | 7,500         | 7,500         |
| JJ Charitable Trust (All African Women's Group) (AAWG) | 5,000         | -             |
|                                                        | <b>70,726</b> | <b>53,301</b> |
| <b>Investments</b>                                     |               |               |
| Bank interest receivable                               | 331           | 71            |
|                                                        | <b>331</b>    | <b>71</b>     |
| <b>Other income</b>                                    |               |               |
| Petty Cash Refund                                      | 25            | -             |
| Other Income - (Prior Year Adjustment)                 | 1,580         | -             |
| Other Income - (Floats in)                             | 344           | -             |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2022**

|                                                |                  |                 |
|------------------------------------------------|------------------|-----------------|
|                                                | 1,949            | -               |
| <b>Total incoming resources</b>                | <b>136,077</b>   | <b>128,492</b>  |
| <b>EXPENDITURE</b>                             |                  |                 |
| <b>Charitable activities</b>                   |                  |                 |
| Childcare and Playgroup costs                  | (335)            | -               |
| Equipment: Computer, Furniture                 | (103)            | (2,219)         |
| Complementary Health Clinic                    | (1,974)          | (619)           |
| Information and Research                       | (228)            | (643)           |
| International fares                            | (3,501)          | -               |
| Lunch and Refreshments                         | (7,568)          | (2,108)         |
| Print and Copying                              | (6,855)          | (6,498)         |
| Stationery & Computer supplies                 | (2,090)          | (1,027)         |
| Training                                       | -                | (400)           |
| Travel: Volunteers                             | (2,606)          | (456)           |
| Telephone and Broadband                        | (7,935)          | (7,137)         |
| Payroll costs                                  | (49,200)         | (50,513)        |
| Oral History Project                           | -                | (1,415)         |
| Floats Out                                     | (344)            | -               |
| Website Fees                                   | (293)            | -               |
| Payroll Process Fees                           | (252)            | -               |
| Appeals & Donations - Out                      | (9,820)          | (11,587)        |
| Cost of direct charitable activity (AAWG)      | (7,329)          | (5,262)         |
| Self-Help Group Fares (AAWG)                   | (3,946)          | -               |
| Phone (AAWG)                                   | (1,720)          | -               |
| Travelcards (AAWG)                             | (7,854)          | -               |
|                                                | <b>(113,953)</b> | <b>(89,884)</b> |
| <b>Other</b>                                   |                  |                 |
| Other Expenses (BWRAP - Overpayment Refund)    | -                | (2,870)         |
| Other resources expended                       | -                | (251)           |
|                                                | <b>-</b>         | <b>(3,121)</b>  |
| <b>SUPPORT COSTS</b>                           |                  |                 |
| <b>Management</b>                              |                  |                 |
| Health and safety                              | (1,299)          | (1,887)         |
| Bank charges                                   | (124)            | (86)            |
|                                                | <b>(1,423)</b>   | <b>(1,973)</b>  |
| <b>Finance &amp; Bookkeeping</b>               |                  |                 |
| Finance & Bookkeeping (Women's Centre for All) | -                | (1,215)         |
|                                                | <b>-</b>         | <b>(1,215)</b>  |
| <b>Insurance</b>                               |                  |                 |
| Insurance                                      | (1,920)          | (1,696)         |
|                                                | <b>(1,920)</b>   | <b>(1,696)</b>  |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2022**

|                                                              |                  |                  |
|--------------------------------------------------------------|------------------|------------------|
| <b>Maintenance &amp; repairs</b>                             |                  |                  |
| Maintenance & repairs (Women's Centre for All)               | (5,429)          | (2,467)          |
|                                                              | <u>(5,429)</u>   | <u>(2,467)</u>   |
| <b>Postage</b>                                               |                  |                  |
| Postage (Women's Centre for All)                             | (447)            | (419)            |
|                                                              | <u>(447)</u>     | <u>(419)</u>     |
| <b>Utilities: Electricity, Gas &amp; Water</b>               |                  |                  |
| Utilities: Electricity, Gas & Water (Women's Centre for All) | (1,143)          | (1,496)          |
|                                                              | <u>(1,143)</u>   | <u>(1,496)</u>   |
| <b>Business Rates</b>                                        |                  |                  |
| Business Rates (Women's Centre for All)                      | (5,023)          | (4,197)          |
|                                                              | <u>(5,023)</u>   | <u>(4,197)</u>   |
| <b>Governance costs</b>                                      |                  |                  |
| Governance costs (Women's Centre for All)                    | (1,320)          | (1,224)          |
| Companies House (Women's Centre for All)                     | (13)             | -                |
|                                                              | <u>(1,333)</u>   | <u>(1,224)</u>   |
| <b>Total resources expended</b>                              | <u>(130,671)</u> | <u>(107,692)</u> |
| <b>Net Income</b>                                            | <u>5,406</u>     | <u>20,800</u>    |

**CROSSROADS WOMEN**

England & Wales - Charity number 1134495

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# Accounts

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Charity number: 1134495  
Company number: 07087291  
(England and Wales)

## CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2021

CROSSROADS WOMEN  
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For the year ended 31 December 2021

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**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2021**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2021. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

|                             |                                                                                                           |
|-----------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Independent examiner</b> | Emmanuel Mensah FMAAT<br>Ground Floor West Office 10<br>Nicholas House, River Front<br>Enfield<br>EN1 3TF |
|-----------------------------|-----------------------------------------------------------------------------------------------------------|

|                |                                                             |
|----------------|-------------------------------------------------------------|
| <b>Bankers</b> | Lloyds Bank plc<br>Kilburn Branch<br>PO Box 1000<br>BX1 1LT |
|----------------|-------------------------------------------------------------|

Approved by the Board of Trustees and signed on its behalf by

.....  
Solveig Marie Francis - Trustee

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2021**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2021.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



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Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 12 Sep 2022

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2021**

|                                    | <b>Notes</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Restricted<br/>funds<br/>£</b> | <b>2021<br/>£</b> | <b>2020<br/>£</b> |
|------------------------------------|--------------|-------------------------------------|-----------------------------------|-------------------|-------------------|
| <b>Income and endowments from:</b> |              |                                     |                                   |                   |                   |
| Donations and legacies             | 2            | 12,170                              | 62,950                            | 75,120            | 90,553            |
| Charitable activities              | 3            | 1,737                               | 51,564                            | 53,301            | 105,884           |
| Other trading activities           | 4            | -                                   | -                                 | -                 | 360               |
| Investments                        | 5            | 71                                  | -                                 | 71                | -                 |
| Other income                       | 6            | -                                   | -                                 | -                 | 2,567             |
| <b>Total</b>                       |              | <b>13,978</b>                       | <b>114,514</b>                    | <b>128,492</b>    | <b>199,364</b>    |
| <b>Expenditure on:</b>             |              |                                     |                                   |                   |                   |
| Raising funds                      | 7            | -                                   | -                                 | -                 | (1,378)           |
| Charitable activities              | 8/9          | (14,687)                            | (89,884)                          | (104,571)         | (210,102)         |
| Other expenditure                  |              | (3,121)                             | -                                 | (3,121)           | (4,990)           |
| <b>Total</b>                       |              | <b>(17,808)</b>                     | <b>(89,884)</b>                   | <b>(107,692)</b>  | <b>(216,470)</b>  |
| <b>Net income/expenditure</b>      |              | <b>(3,830)</b>                      | <b>24,630</b>                     | <b>20,800</b>     | <b>(17,106)</b>   |
| <b>Reconciliation of funds</b>     |              |                                     |                                   |                   |                   |
| Total funds brought forward        |              | 84,388                              | 1,164,365                         | 1,248,753         | 1,265,859         |
| <b>Total funds carried forward</b> |              | <b>80,558</b>                       | <b>1,188,995</b>                  | <b>1,269,553</b>  | <b>1,248,753</b>  |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2021**

|                                                       | Notes | 2021<br>£        | 2020<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 13    | 1,026,173        | 1,026,173        |
|                                                       |       | <b>1,026,173</b> | <b>1,026,173</b> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors: amounts falling due within one year          | 14    | 5,136            | 3,645            |
| Debtors: amounts falling due after more than one year | 14    | 998              | -                |
| Cash at bank and in hand                              |       | 289,272          | 241,659          |
|                                                       |       | <b>295,406</b>   | <b>245,304</b>   |
| <b>Creditors: amounts falling due within one year</b> | 15    | (52,026)         | (22,724)         |
| <b>Net current assets</b>                             |       | <b>243,380</b>   | <b>222,580</b>   |
| <b>Total assets less current liabilities</b>          |       | <b>1,269,553</b> | <b>1,248,753</b> |
| <b>Net assets</b>                                     |       | <b>1,269,553</b> | <b>1,248,753</b> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 16    | 1,188,995        | 1,164,365        |
| Unrestricted income funds                             | 16    | 80,558           | 84,388           |
| <b>Total funds</b>                                    |       | <b>1,269,553</b> | <b>1,248,753</b> |

For the year ended 31 December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2021**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2021</b>   | <b>2020</b>   |
|--------------------|-------------------------------|-----------------------------|---------------|---------------|
|                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>      | <b>£</b>      |
| Donations received | 12,170                        | 300                         | 12,470        | 19,958        |
| Grants received    | -                             | 62,650                      | 62,650        | 70,595        |
|                    | <b>12,170</b>                 | <b>62,950</b>               | <b>75,120</b> | <b>90,553</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**3. Income from charitable activities**

|                                         | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2021<br>£     | 2020<br>£      |
|-----------------------------------------|----------------------------|--------------------------|---------------|----------------|
| <i>Women's Centre for All</i>           |                            |                          |               |                |
| Use of Premises / Room Hire             | -                          | 18,690                   | 18,690        | 18,110         |
| Financial Services/Consultations        | 1,500                      | -                        | 1,500         | 3,152          |
|                                         | <b>1,500</b>               | <b>18,690</b>            | <b>20,190</b> | <b>21,262</b>  |
| <i>Repayments for use of Services</i>   |                            |                          |               |                |
| Postage                                 | 237                        | -                        | 237           | 4,039          |
| Copying & printing                      | -                          | 3,933                    | 3,933         | 4,740          |
| Lunches/refreshments                    | -                          | 3,012                    | 3,012         | 5,796          |
| Phone/broadband                         | -                          | 3,580                    | 3,580         | 4,020          |
|                                         | <b>237</b>                 | <b>10,525</b>            | <b>10,762</b> | <b>18,595</b>  |
| <i>Grants In/Out - Other Groups</i>     |                            |                          |               |                |
| Persula Foundation                      | -                          | -                        | -             | 33,000         |
| Roughley Trust                          | -                          | -                        | -             | 5,000          |
| Donation                                | -                          | -                        | -             | 17,355         |
|                                         | -                          | -                        | -             | <b>55,355</b>  |
| <i>Appeals In/Out</i>                   |                            |                          |               |                |
| Persula for Xmas Appeal                 | -                          | 2,000                    | 2,000         | 2,000          |
| Xmas Appeal donations                   | -                          | -                        | -             | 6,385          |
| Xmas Appeal - PayPal                    | -                          | 1,894                    | 1,894         | 2,078          |
| Xmas Appeal - Stripe                    | -                          | 5,955                    | 5,955         | 209            |
|                                         | -                          | <b>9,849</b>             | <b>9,849</b>  | <b>10,672</b>  |
| <i>African Women's Group (AAWG)</i>     |                            |                          |               |                |
| Blue Thread (All African Women's Group) | -                          | 5,000                    | 5,000         | -              |
| Sainsburys (All African Women's Group)  | -                          | 7,500                    | 7,500         | -              |
|                                         | -                          | <b>12,500</b>            | <b>12,500</b> | -              |
|                                         | <b>1,737</b>               | <b>51,564</b>            | <b>53,301</b> | <b>105,884</b> |

**4. Income earned from other activities**

|                     | 2021<br>£ | 2020<br>£  |
|---------------------|-----------|------------|
| Fund raising events | -         | 360        |
|                     | -         | <b>360</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**5. Investment income**

|                           | 2021      | 2020     |
|---------------------------|-----------|----------|
|                           | £         | £        |
| <b>Unrestricted funds</b> |           |          |
| Bank interest receivable  | 71        | -        |
|                           | <u>71</u> | <u>-</u> |

**6. Other income**

|                                    | 2021     | 2020         |
|------------------------------------|----------|--------------|
|                                    | £        | £            |
| Other income - HMRC Gift aid Claim | -        | 998          |
| Other Income - Loans IN            | -        | 100          |
| Other Income - Bank Charges Refund | -        | 1,223        |
| Other Income - (Floats in & Amazon | -        | 246          |
|                                    | <u>-</u> | <u>2,567</u> |

**7. Expenditure on generating donations and legacies**

|               | 2021     | 2020         |
|---------------|----------|--------------|
|               | £        | £            |
| Support costs | -        | 1,378        |
|               | <u>-</u> | <u>1,378</u> |

**8. Costs of charitable activities by fund type**

|                              | Unrestricted<br>funds | Restricted<br>funds | 2021           | 2020           |
|------------------------------|-----------------------|---------------------|----------------|----------------|
|                              | £                     | £                   | £              | £              |
| Women's Centre for All       | -                     | 73,035              | 73,035         | 79,913         |
| Grants In/Out - Other Groups | -                     | -                   | -              | 54,000         |
| Appeals In/Out               | -                     | 11,587              | 11,587         | 54,760         |
| AAWG                         | -                     | 5,262               | 5,262          | -              |
| Support costs                | 14,687                | -                   | 14,687         | 21,429         |
|                              | <u>14,687</u>         | <u>89,884</u>       | <u>104,571</u> | <u>210,102</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**9. Costs of charitable activities by activity type**

|                              | Activities<br>undertaken<br>directly | Grant<br>funding of<br>activities | Support<br>costs | 2021           | 2020           |
|------------------------------|--------------------------------------|-----------------------------------|------------------|----------------|----------------|
|                              | £                                    | £                                 | £                | £              | £              |
| <b>Support costs</b>         |                                      |                                   |                  |                |                |
| Women's Centre for All       | 73,035                               | -                                 | 14,687           | 87,722         | 101,342        |
| Grants In/Out - Other Groups | -                                    | -                                 | -                | -              | 54,000         |
| Appeals In/Out               | -                                    | 11,587                            | -                | 11,587         | 54,760         |
| AAWG                         | 5,262                                | -                                 | -                | 5,262          | -              |
|                              | <b>78,297</b>                        | <b>11,587</b>                     | <b>14,687</b>    | <b>104,571</b> | <b>210,102</b> |

**10. Analysis of support costs**

|                                        | 2021          | 2020          |
|----------------------------------------|---------------|---------------|
|                                        | £             | £             |
| <b>Women's Centre for All</b>          |               |               |
| Management                             | 1,973         | 1,502         |
| Finance & Bookkeeping                  | 1,215         | 1,588         |
| Insurance                              | 1,696         | 1,737         |
| Maintenance & repairs                  | 2,467         | 7,617         |
| Postage                                | 419           | 193           |
| Utilities: Electricity, Gas<br>& Water | 1,496         | 3,414         |
| Business Rates                         | 4,197         | 3,314         |
| Building Capacity                      | -             | 1,378         |
| Governance costs                       | 1,224         | 2,064         |
|                                        | <b>14,687</b> | <b>22,807</b> |

**11. Particulars of employees**

|               | 2021     | 2020     |
|---------------|----------|----------|
| Support Staff | 3        | 3        |
|               | <b>3</b> | <b>3</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**12. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2020<br>£        |
|------------------------------------|----------------------------|--------------------------|------------------|
| <b>Income and endowments from:</b> |                            |                          |                  |
| Donations and legacies             | 19,623                     | 70,930                   | 90,553           |
| Charitable activities              | 3,152                      | 102,732                  | 105,884          |
| Other trading activities           | 360                        | -                        | 360              |
| Other income                       | 2,567                      | -                        | 2,567            |
| <b>Total</b>                       | <b>25,702</b>              | <b>173,662</b>           | <b>199,364</b>   |
| <b>Expenditure on:</b>             |                            |                          |                  |
| Raising funds                      | (1,378)                    | -                        | (1,378)          |
| Charitable activities              | (21,429)                   | (188,673)                | (210,102)        |
| Other expenditure                  | (1,376)                    | (3,614)                  | (4,990)          |
| <b>Total</b>                       | <b>(24,183)</b>            | <b>(192,287)</b>         | <b>(216,470)</b> |
| <b>Net income/expenditure</b>      | <b>1,519</b>               | <b>(18,625)</b>          | <b>(17,106)</b>  |
| <b>Reconciliation of funds</b>     |                            |                          |                  |
| Total funds brought forward        | 82,869                     | 1,182,990                | 1,265,859        |
| <b>Total funds carried forward</b> | <b>84,388</b>              | <b>1,164,365</b>         | <b>1,248,753</b> |

**13. Tangible fixed assets**

| Cost or valuation      | Office<br>Building-25<br>Wolsey Mew<br>£ |
|------------------------|------------------------------------------|
| At 01 January 2021     | 1,026,173                                |
| At 31 December 2021    | <b>1,026,173</b>                         |
| <b>Net book values</b> |                                          |
| At 31 December 2021    | <b>1,026,173</b>                         |
| At 31 December 2020    | <b>1,026,173</b>                         |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**14. Debtors**

|                                              | 2021<br>£    | 2020<br>£    |
|----------------------------------------------|--------------|--------------|
| <b>Amounts due within one year:</b>          |              |              |
| Other debtors                                | 5,136        | 3,645        |
|                                              | <b>5,136</b> | <b>3,645</b> |
| <b>Amounts due after more than one year:</b> |              |              |
| Other debtors                                | 998          | -            |
|                                              | <b>998</b>   | <b>-</b>     |

**15. Creditors: amounts falling due within one year**

|                              | 2021<br>£     | 2020<br>£     |
|------------------------------|---------------|---------------|
| Other creditors              | 13,802        | -             |
| Accruals and deferred income | 38,224        | 22,724        |
|                              | <b>52,026</b> | <b>22,724</b> |

**16. Movement in funds**

**Unrestricted Funds**

|                | Balance at<br>01/01/2021<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2021<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 84,388                        | 13,978                     | (17,808)                   | 80,558                        |
|                | <b>84,388</b>                 | <b>13,978</b>              | <b>(17,808)</b>            | <b>80,558</b>                 |

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2020<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2020<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 82,869                        | 25,702                     | (24,183)                   | 84,388                        |
|                | <b>82,869</b>                 | <b>25,702</b>              | <b>(24,183)</b>            | <b>84,388</b>                 |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2021 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2021 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,164,365                | 114,514               | (89,884)              | 1,188,995                |
|                  | <b>1,164,365</b>         | <b>114,514</b>        | <b>(89,884)</b>       | <b>1,188,995</b>         |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2020 | Incoming<br>resources | Outgoing<br>resources | Balance at<br>31/12/2020 |
|------------------|--------------------------|-----------------------|-----------------------|--------------------------|
|                  | £                        | £                     | £                     | £                        |
| Restricted Funds | 1,182,990                | 173,662               | (192,287)             | 1,164,365                |
|                  | <b>1,182,990</b>         | <b>173,662</b>        | <b>(192,287)</b>      | <b>1,164,365</b>         |

**Purpose of restricted funds**

Restricted Funds

For Restricted Activities

**17. Analysis of net assets between funds**

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (942)                                    | (942)            |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 244,322                                  | 1,270,495        |
|                           | <b>1,026,173</b>         | <b>243,380</b>                           | <b>1,269,553</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2021

**Previous year**

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (2,064)                                  | (2,064)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 224,644                                  | 1,250,817        |
|                           | <b>1,026,173</b>         | <b>222,580</b>                           | <b>1,248,753</b> |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities**  
**For the year ended 31 December 2021**

|                                         | <b>2021</b>   | <b>2020</b>    |
|-----------------------------------------|---------------|----------------|
|                                         | <b>£</b>      | <b>£</b>       |
| <b>INCOME AND ENDOWMENT</b>             |               |                |
| <b>Donations and legacies</b>           |               |                |
| Donations from GYE                      | 1,196         | 6,125          |
| Donations from individuals              | 4,682         | 10,218         |
| Gift Aided Donations & Claims           | 1,083         | 3,280          |
| ACTS                                    | 300           | 335            |
| Donations - Rock 'n Roll Rescue         | 4,000         | -              |
| Donations - Other                       | 1,209         | -              |
| Big Lottery Fund                        | 62,650        | 60,335         |
| Community Infrastructure Levy           | -             | 10,260         |
|                                         | <b>75,120</b> | <b>90,553</b>  |
| <b>Charitable activities</b>            |               |                |
| Use of Premises / Room Hire             | 18,690        | 18,110         |
| Financial Services/Consultations        | 1,500         | 2,000          |
| Complementary Clinic                    | -             | 1,142          |
| Information                             | -             | 10             |
| Asylum fares                            | -             | 4,039          |
| Postage                                 | 237           | -              |
| Copying & printing                      | 3,933         | 4,740          |
| Lunches/refreshments                    | 3,012         | 5,796          |
| Phone/broadband                         | 3,580         | 4,020          |
| Persula Foundation                      | -             | 33,000         |
| Roughley Trust                          | -             | 5,000          |
| NSCCT - BWRAP                           | -             | 17,000         |
| Grants & Donations - Other Groups       | -             | 355            |
| Persula for Xmas Appeal                 | 2,000         | 2,000          |
| Xmas Appeal donations                   | -             | 6,385          |
| Xmas Appeal - PayPal                    | 1,894         | 2,078          |
| Xmas Appeal - Stripe                    | 5,955         | 209            |
| Blue Thread (All African Women's Group) | 5,000         | -              |
| Sainsburys (All African Women's Group)  | 7,500         | -              |
|                                         | <b>53,301</b> | <b>105,884</b> |
| <b>Other trading activities</b>         |               |                |
| Fund raising events                     | -             | 360            |
|                                         | <b>-</b>      | <b>360</b>     |
| <b>Investments</b>                      |               |                |
| Bank interest receivable                | 71            | -              |
|                                         | <b>71</b>     | <b>-</b>       |
| <b>Other income</b>                     |               |                |
| Other income - HMRC Gift aid Claims     | -             | 998            |
| Other Income - Loans IN                 | -             | 100            |

**CROSSROADS WOMEN**  
**Detailed Statement of Financial Activities Continued**  
**For the year ended 31 December 2021**

|                                             |                 |                  |
|---------------------------------------------|-----------------|------------------|
| Other Income - Bank Charges Refunded        | -               | 1,223            |
| Other Income - (Floats in & Amazon Refund)  | -               | 246              |
|                                             | <hr/>           | <hr/>            |
|                                             | -               | <b>2,567</b>     |
| <b>Total incoming resources</b>             | <hr/>           | <hr/>            |
|                                             | <b>128,492</b>  | <b>199,364</b>   |
| <b>EXPENDITURE</b>                          |                 |                  |
| <b>Charitable activities</b>                |                 |                  |
| Childcare and Playgroup costs               | -               | (329)            |
| Equipment: Computer, Furniture              | (2,219)         | (2,159)          |
| Complementary Health Clinic                 | (619)           | (1,077)          |
| Information and Research                    | (643)           | (213)            |
| Lunch and Refreshments                      | (2,108)         | (3,991)          |
| Events & Eleanor Rathbone                   | -               | (237)            |
| Print and Copying                           | (6,498)         | (7,194)          |
| Stationery & Computer supplies              | (1,027)         | (712)            |
| Training                                    | (400)           | (710)            |
| Travel: Volunteers                          | (456)           | (2,239)          |
| Travel: Self-help asylum fares              | -               | (4,075)          |
| Telephone and Broadband                     | (7,137)         | (5,976)          |
| Payroll costs                               | (50,513)        | (51,001)         |
| Oral History Project                        | (1,415)         | -                |
| Cost of direct charitable activity          | -               | (54,000)         |
| Cost of direct charitable activity          | -               | (47,390)         |
| Appeals & Donations - Out                   | (11,587)        | (7,370)          |
| Cost of direct charitable activity (AAWG)   | (5,262)         | -                |
|                                             | <hr/>           | <hr/>            |
|                                             | <b>(89,884)</b> | <b>(188,673)</b> |
| <b>Other</b>                                |                 |                  |
| Loan (to Petty Cash)                        | -               | (100)            |
| Other resources expended                    | -               | (1,276)          |
| Other Expenses (BWRAP - Overpayment Refund) | (2,870)         | (3,614)          |
| Other expenses                              | (251)           | -                |
|                                             | <hr/>           | <hr/>            |
|                                             | <b>(3,121)</b>  | <b>(4,990)</b>   |
| <b>SUPPORT COSTS</b>                        |                 |                  |
| <b>Management</b>                           |                 |                  |
| Health and safety                           | (1,887)         | (1,366)          |
| Bank charges                                | (86)            | (136)            |
|                                             | <hr/>           | <hr/>            |
|                                             | <b>(1,973)</b>  | <b>(1,502)</b>   |
| <b>Finance &amp; Bookkeeping</b>            |                 |                  |
| Finance & Bookkeeping                       | (1,215)         | (1,588)          |
|                                             | <hr/>           | <hr/>            |
|                                             | <b>(1,215)</b>  | <b>(1,588)</b>   |
| <b>Insurance</b>                            |                 |                  |

CROSSROADS WOMEN  
Detailed Statement of Financial Activities Continued  
For the year ended 31 December 2021

|                                                |                  |                  |
|------------------------------------------------|------------------|------------------|
| Insurance                                      | (1,696)          | (1,737)          |
|                                                | <b>(1,696)</b>   | <b>(1,737)</b>   |
| <b>Maintenance &amp; repairs</b>               |                  |                  |
| Maintenance & repairs                          | (2,467)          | (7,617)          |
|                                                | <b>(2,467)</b>   | <b>(7,617)</b>   |
| <b>Postage</b>                                 |                  |                  |
| Postage                                        | (419)            | (193)            |
|                                                | <b>(419)</b>     | <b>(193)</b>     |
| <b>Utilities: Electricity, Gas &amp; Water</b> |                  |                  |
| Utilities: Electricity, Gas & Water            | (1,496)          | (3,414)          |
|                                                | <b>(1,496)</b>   | <b>(3,414)</b>   |
| <b>Business Rates</b>                          |                  |                  |
| Business Rates                                 | (4,197)          | (3,314)          |
|                                                | <b>(4,197)</b>   | <b>(3,314)</b>   |
| <b>Building Capacity</b>                       |                  |                  |
| Building Capacity                              | -                | (1,378)          |
|                                                | -                | <b>(1,378)</b>   |
| <b>Governance costs</b>                        |                  |                  |
| Governance costs                               | (1,224)          | (2,064)          |
|                                                | <b>(1,224)</b>   | <b>(2,064)</b>   |
| <b>Total resources expended</b>                | <b>(107,692)</b> | <b>(216,470)</b> |
| <b>Net Income</b>                              | <b>20,800</b>    | <b>(17,106)</b>  |

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# Accounts

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# Crossroads Women

25 Wolsey Mews, Kentish Town, London NW5 2DX

Tel: 020 7482 2496 Fax: 020 7267 7297

contact@crossroadswomen.net www.crossroadswomen.net

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## Report of activities January – December 2020

### ABOUT CROSSROADS WOMEN

Crossroads Women was formed in 2009 to renovate and run an expanded more accessible Crossroads Women's Centre in Kentish Town, north-west London. The Women's Centre has existed in different venues in the London Borough of Camden since 1976. We have been at 25 Wolsey Mews since April 2012. Through the Centre, women and their loved ones participate in self-help and peer support activities, volunteer, learn new skills, get support for community, cultural, educational, health, environmental or social projects, and access help and information about their rights including to escape racial and sexual violence.

Beneficiaries include single mothers, women with disabilities or health problems, asylum seekers, immigrant and refugee women, survivors of rape or other abuse, carers, students, grandmothers, pensioners, LGBTIQ, unemployed women, and low-waged workers.

The Centre provides a base and meeting space for women's and community groups.



### OBJECTIVES

- Advance the education of the public by study and research into race and community relations (with particular reference to women) and by the publication of the results of such research for the benefit of the public;
- Maintain and run a centre for use by women (without distinction as to political, religious or other opinions) and women's groups at which meetings, lectures, classes and other forms of recreation and leisure-time occupation may take place;
- Advance other charitable purposes, as the Trustees may from time to time decide.

### TRUSTEES

They remain: Cristel Amiss, Carolina Begue, Solveig Francis, Claire Glasman, Selma James, Sylvia Salley.

### CROSSROADS WOMEN'S CENTRE FOR ALL

2020 was the fifth year of a second five-year grant from the Big Lottery Fund to develop the community services provided at the Centre.

### The pandemic – how we adapted and responded

For most of the first three months of 2020 our work continued under the usual in-person conditions. After the first lockdown in March, we had to close the Women's Centre to the public, redirect the mail, arrange remote access to the ansafone and computers/emails. The three staff, up to 15 volunteers plus trustees met every week (on zoom) to keep in touch and

discuss how to respond to emergency and calls for help etc.

Staff and volunteers (some of whom were shielding) rose magnificently to the occasion, to work from home as we rearranged our work to happen by phone, email and Zoom. In this way we were able to continue dealing daily with queries for help, information and support. A notice on our front door informed beneficiaries who still showed up how to contact us. On account of the pandemic we had to address a higher number of urgent enquiries that required us to do more research and to be creative in our responses.

When lockdown restrictions were temporarily relaxed, people did not feel comfortable for health reasons to travel in on public transport or open up to the public. Some people worked socially distanced at the Centre for essential appointments.

It quickly became clear that the impact of the pandemic was falling disproportionately heavily on women, especially women of colour and single mothers, who were losing jobs, trying to claim and survive on Universal Credit, increasing their unwaged caring work burden for vulnerable adults, children and neighbours as statutory support services were abruptly cut. People with disabilities were left in life-threatening situations.

Women were working from home while trying to home-school; managing the brunt of others' anxieties, young and old; trying to maintain health in risky situations (overcrowded housing; front-line jobs); being bereaved; sometimes trapped with frustrated even violent partners, while experiencing anxiety about loved ones in care homes or hospital, and adjusting to the loss of family or friendship support networks. Women have expressed being at the end of their tether, but not being able to show it. This combination of factors has contributed to more mental health issues which may take years to resolve.

## Access to self-help resources and information

- We compiled and kept updated a list of survival resources on our website covering a range of emergency help from quick sources of funds and food boxes to helplines for domestic violence and eviction and where to get a Covid test quickly.
- Self-help rights guides in relation to the family courts, benefit claims, breastfeeding, rape/other violence, fuel poverty, asylum/immigration could also be downloaded.
- We applied for hardship funds and a number of beneficiaries received emergency Covid cash pay-outs.

*"Words cannot express, I am so happy to have been able to buy food, and credit to call people I care about during this lockdown which found me at my lowest."*

**Asylum seeker from Kenya.**

- Volunteers and self-help groups were provided with technical/zoom support and training to master what became the routine way of participating.
- Some volunteers were provided with help setting up laptops and internet access at home.
- Referrals were made to local shopping and food-bank or food-box schemes.

### Case-study

We referred a 37-year-old woman facing imminent eviction to a rare opportunity to apply for secure social housing (the Centre is on a list to be alerted to such openings). She had mental health issues and had lost her job due to the pandemic. She had only experienced short-lived accommodation, moving 30 times in 20 years. We encouraged her to fill in the form and helped her to prepare for the interview. She was allocated the flat and when she moved in said: *"Having my own secure home for the first time in my life gave me a huge sense of security and confidence. I have the biggest smile on my face. Thank you so much for your help."* She has since found a job, and started a course.

## Peer support and self-help

- Mothers largely from the Bengali community, supported each other against the closure of a well-loved local primary school which would affect overstretched low-income families, disrupt long-standing supportive relationships between staff, children and parents, increase travel time for mothers and children, break up friendship groups, and make the local environment less child-friendly. Parents found out that they had been bypassed in the online consultation as parents with little access to the internet, and/or without English as a first language were severely disadvantaged. Mothers including a volunteer at the Centre began their own survey – see below.



- We referred women to self-help meetings online, and informed them of other relevant online events/webinars such as those organised by Fuel Poverty Action, Association of Breastfeeding Mothers and Women in Dialogue to mark the 25<sup>th</sup> anniversary of the UN World Conference on Women in 1995, which some of our longstanding members and volunteers had attended. This communication broadened women's networks and perspective and gave

women more hope and confidence to act for themselves and each other.

Women shared information informally:

- Health information, about how to avoid infection, boost the immune system and improve general health and mental resilience.
- Mutual phone support, forming bubbles, dropping off shopping, meeting on walks/in the garden for a cuppa when allowed, etc.
- Sharing information about lockdown regulations, obligations for social care and rules on hospital and care home visits.
- Mutual support for bereavement and attending on-line funerals in the community.

## SELF-HELP GROUPS

### Asylum Seekers and Refugees

The All African Women's Group of asylum-seeking women includes women from Eastern Europe, Iran, Latin America and other countries. Up to 90 women participated in monthly on-line self-help meetings, weekly training workshops and volunteering sessions to discuss their cases, offer mutual support and advice, learn how to help others, prepare for appeals, etc.

### Mothers' Group – Support not Separation

This group met monthly on-line throughout the year. Many mothers had to attend family court proceedings and meetings with social workers and lawyers on-line. Some mothers and/or their children were shielding and could not use public transport. Mothers, grandmothers as well as supportive fathers who face unwarranted separation from their children/grandchildren were able to continue to exchange experiences, advice, support and encouragement with each other, more needed than ever.

### Women with disabilities

WinVisible -- women with visible and invisible disabilities group, continued to hold regular self-help sessions on-line, which became central to crisis support for disabled women

who suddenly found themselves in life-endangering situations because of the suspension and interruption of social care.

## COMMUNITY EVENTS & INITIATIVES

On 8 March, International Women's Day, we held an open day with panels, films, open mic, delicious home-cooked food, 'count your work' survey and info stalls.



Local papers featured our call for “people to be able to find out more about what the centre does.” A young woman of Indian descent who attended the day said “Incredible to see so many issues from lived realities.” And another woman said “Local connection, real news, feel refreshed. This is where I needed to be today.”

## Eleanor Rathbone project

The Remembering Eleanor Rathbone – Mother of Child Benefit project progressed. We completed editing the 150 interviews with mothers aged up to 95 years, plus a few husbands, daughters and sons. Interviews had been carried out by volunteers including students from the local Parliament Hill School for Girls.



## ACTION FOR THE ENVIRONMENT

• This year as part of ongoing work to measure and reduce our carbon footprint we had more solar panels installed on the roof of the Centre, after securing funding from Camden Council. We worked with Power Up North London green energy group, and local women architects who donated their services for the planning application.



The south-side of the Centre's roof is now covered with solar panels.

• We had input into a proposed inner city food-growing pilot project addressing food poverty issues and

• Towards the end of the year volunteers met together on Zoom to brainstorm their views for a wrap-around special by the local Camden New Journal on what Camden could be like in a green future. The piece came out early in the new year, headlined “Women lead the charge for ‘caring Camden’”.



## COMMUNITY USE OF THE CENTRE

We continue to work in partnership with the groups based at the Women's Centre, which also provide resources to our beneficiaries including survivors of rape and domestic violence.

Other groups we worked with include Tufnell Park Parents Support Group, Food for All, Camden Law Centre, Think & Do Community space, Transition Kentish Town, Clean Break, Home Start, Remembering Eleanor Rathbone Group, Elfrida Rathbone Society, Law for Life, Mutual Aid societies, North Camden Housing Co-operative, Kentish Town Community Centre, Power Up North London, St Luke's Church Safe Haven, local schools, nurseries and mum's groups, students (SOAS, UCL).

## INTERNATIONAL CONNECTIONS

Throughout the year, we stayed in touch with women groups in India, Malaysia, Peru, Tanzania, Thailand and the USA and exchanged information on what is happening in their countries. At the start of the pandemic, this was a lifeline for us, as we were able to compare how people were protecting themselves and their loved ones in different countries, and share experiences, including all those who had completely lost their income, often overnight, including shopworkers, sex-workers, asylum-seekers, and those who suddenly found themselves on the frontline of the pandemic, working in dangerous and exhausting circumstances. They were all calling upon local and national governments for emergency resources to feed themselves and their families, but it was also useful to hear about how local communities were sharing resources.

## APPEALS

Our fundraising during this first year of the pandemic was focused on emergency relief for the sectors of women who suddenly lost their income, like asylum seekers and any immigrant women who are forced to not have "recourse to public funds". We were moved by how new and regular donors came forward with additional funds without us asking, understanding that women in our network are deeply impacted by the pandemic. Donations to the annual Christmas asylum appeal increased substantially from the year before.

## THANK-YOU

We greatly appreciate the financial support of The Big Lottery Fund, Persula Foundation, Rock 'n Roll Rescue, Roughly Trust (AW60 Fund), ACTS, and our generous regular donors. Their grants and donations helped make possible our activities.

Our deepest thanks to everyone who contributed over this difficult year: our stalwart volunteers, women and men, who are the backbone of our Centre; the local organisations who fundraised for us; friends and supporters in the local community and beyond whose warm words and deeds (often via phone and zoom, but also in the food-shops and on the street), encourage us daily; the speakers on zoom who encouraged and urged us to keep going, and the technical support people who enabled us to get into our zoom meetings, and gave us training in zoom and other social media; therapists in Vital Forces who provided free or low-cost healing therapies; and local journalists always ready to report on our activities.

*Registered charity no. 1134495*

*Company limited by guarantee no. 7087291*



\*As members of Camden Climate Change Alliance, we calculate our annual carbon footprint contributing to the production of a borough wide footprint. Our current solar panels produce a third of our electricity needs. We have received a Going Green Mark of Achievement from CCCA.

Charity number: 1134495  
Company number: 07087291  
(England and Wales)

CROSSROADS WOMEN

Report of the Trustees and Financial Statements

For the year ended 31 December 2020

CROSSROADS WOMEN  
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For the year ended 31 December 2020

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**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2020**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2020. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

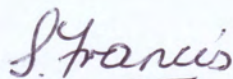
**Independent examiner**

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

**Bankers**

Lloyds Bank plc  
Kilburn Branch  
PO Box 1000  
BX1 1LT

Approved by the Board of Trustees and signed on its behalf by



.....  
Solveig Marie Francis

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2020**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2020.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 22<sup>nd</sup> October 2021

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2020**

|                                    | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2020<br>£        | 2019<br>£        |
|------------------------------------|-------|----------------------------|--------------------------|------------------|------------------|
| <b>Income and endowments from:</b> |       |                            |                          |                  |                  |
| Donations and legacies             | 2     | 19,623                     | 70,930                   | 90,553           | 113,201          |
| Charitable activities              | 3     | 3,152                      | 102,732                  | 105,884          | 108,388          |
| Other trading activities           | 4     | 360                        | -                        | 360              | -                |
| Investments                        | 5     | -                          | -                        | -                | 12               |
| Other income                       | 6     | 2,567                      | -                        | 2,567            | 1,841            |
| <b>Total</b>                       |       | <b>25,702</b>              | <b>173,662</b>           | <b>199,364</b>   | <b>223,442</b>   |
| <b>Expenditure on:</b>             |       |                            |                          |                  |                  |
| Raising funds                      | 7     | (1,378)                    | -                        | (1,378)          | (3,896)          |
| Charitable activities              | 8/9   | (21,429)                   | (188,673)                | (210,102)        | (158,245)        |
| Other expenditure                  |       | (1,376)                    | (3,614)                  | (4,990)          | (2,122)          |
| <b>Total</b>                       |       | <b>(24,183)</b>            | <b>(192,287)</b>         | <b>(216,470)</b> | <b>(164,263)</b> |
| <b>Net income/expenditure</b>      |       | <b>1,519</b>               | <b>(18,625)</b>          | <b>(17,106)</b>  | <b>59,179</b>    |
| <b>Reconciliation of funds</b>     |       |                            |                          |                  |                  |
| Total funds brought forward        |       | 82,869                     | 1,182,990                | 1,265,859        | 1,206,680        |
| <b>Total funds carried forward</b> |       | <b>84,388</b>              | <b>1,164,365</b>         | <b>1,248,753</b> | <b>1,265,859</b> |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2020**

|                                                       | Notes | 2020<br>£        | 2019<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 12    | 1,026,173        | 1,026,173        |
|                                                       |       | <b>1,026,173</b> | <b>1,026,173</b> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors                                               | 13    | 3,645            | 7,692            |
| Cash at bank and in hand                              |       | 241,659          | 264,691          |
|                                                       |       | <b>245,304</b>   | <b>272,383</b>   |
| <b>Creditors: amounts falling due within one year</b> | 14    | (22,724)         | (32,697)         |
| <b>Net current assets</b>                             |       | <b>222,580</b>   | <b>239,686</b>   |
| <b>Total assets less current liabilities</b>          |       | <b>1,248,753</b> | <b>1,265,859</b> |
| <b>Net assets</b>                                     |       | <b>1,248,753</b> | <b>1,265,859</b> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 15    | 1,164,365        | 1,182,990        |
| Unrestricted income funds                             | 15    | 84,388           | 82,869           |
| <b>Total funds</b>                                    |       | <b>1,248,753</b> | <b>1,265,859</b> |

For the year ended 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

*S. Francis*

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2020</b>   | <b>2019</b>    |
|--------------------|-------------------------------|-----------------------------|---------------|----------------|
|                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>      | <b>£</b>       |
| Donations received | 19,623                        | 335                         | 19,958        | 17,677         |
| Legacies received  | -                             | -                           | -             | 32,859         |
| Grants received    | -                             | 70,595                      | 70,595        | 62,665         |
|                    | <b>19,623</b>                 | <b>70,930</b>               | <b>90,553</b> | <b>113,201</b> |

**CROSSROADS WOMEN**  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

**3. Income from charitable activities**

|                                       | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2020<br>£      | 2019<br>£      |
|---------------------------------------|----------------------------|--------------------------|----------------|----------------|
| <i>Women's Centre for All</i>         |                            |                          |                |                |
| Use of Premises / Room Hire           | -                          | 18,110                   | 18,110         | 23,768         |
| Books and Accessories                 | 3,152                      | -                        | 3,152          | 3,434          |
|                                       | <u>3,152</u>               | <u>18,110</u>            | <u>21,262</u>  | <u>27,202</u>  |
| <i>Repayments for use of Services</i> |                            |                          |                |                |
| Asylum fares                          | -                          | 4,039                    | 4,039          | 10,946         |
| Copying & printing                    | -                          | 4,740                    | 4,740          | 4,147          |
| Lunches/refreshments                  | -                          | 5,796                    | 5,796          | 9,723          |
| Phone/broadband                       | -                          | 4,020                    | 4,020          | 3,930          |
|                                       | <u>-</u>                   | <u>18,595</u>            | <u>18,595</u>  | <u>28,746</u>  |
| <i>Grants In/Out - Other Groups</i>   |                            |                          |                |                |
| Persula Foundation                    | -                          | 33,000                   | 33,000         | 38,000         |
| Roughley Trust                        | -                          | 5,000                    | 5,000          | 5,000          |
| Donations                             | -                          | 17,355                   | 17,355         | 5,050          |
|                                       | <u>-</u>                   | <u>55,355</u>            | <u>55,355</u>  | <u>48,050</u>  |
| <i>Appeals In/Out</i>                 |                            |                          |                |                |
| Persula for Xmas Appeal               | -                          | 2,000                    | 2,000          | 2,000          |
| Xmas Appeal donations                 | -                          | 6,385                    | 6,385          | 2,390          |
| Xmas Appeal - PayPal                  | -                          | 2,078                    | 2,078          | -              |
| Xmas Appeal - Stripe                  | -                          | 209                      | 209            | -              |
|                                       | <u>-</u>                   | <u>10,672</u>            | <u>10,672</u>  | <u>4,390</u>   |
|                                       | <u>3,152</u>               | <u>102,732</u>           | <u>105,884</u> | <u>108,388</u> |

**4. Income earned from other activities**

|                           | 2020<br>£  | 2019<br>£ |
|---------------------------|------------|-----------|
| <b>Unrestricted funds</b> |            |           |
| Fund raising events       | 360        | -         |
|                           | <u>360</u> | <u>-</u>  |

**5. Investment income**

|                          | 2020<br>£ | 2019<br>£ |
|--------------------------|-----------|-----------|
| Bank interest receivable | -         | 12        |
|                          | <u>-</u>  | <u>12</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

6. Other income

|                                          | 2020         | 2019         |
|------------------------------------------|--------------|--------------|
|                                          | £            | £            |
| <b>Unrestricted funds</b>                |              |              |
| Other income - HMRC Gift aid Claim       | 998          | 106          |
| Other Income - Loans IN                  | 100          | 690          |
| Other Income Bank Charges Refund         | 1,223        | 5            |
| Other Income (Floats in & Amazon Refund) | 246          | 1,040        |
|                                          | <u>2,567</u> | <u>1,841</u> |

7. Expenditure on generating donations and legacies

|                           | 2020         | 2019         |
|---------------------------|--------------|--------------|
|                           | £            | £            |
| <b>Unrestricted funds</b> |              |              |
| Support costs             | 1,378        | 3,896        |
|                           | <u>1,378</u> | <u>3,896</u> |

8. Costs of charitable activities by fund type

|                              | Unrestricted funds | Restricted funds | 2020           | 2019           |
|------------------------------|--------------------|------------------|----------------|----------------|
|                              | £                  | £                | £              | £              |
| Women's Centre for All       | -                  | 79,913           | 79,913         | 101,291        |
| Grants In/Out - Other Groups | -                  | 54,000           | 54,000         | 37,909         |
| Appeals In/Out               | -                  | 54,760           | 54,760         | -              |
| Support costs                | 21,429             | -                | 21,429         | 19,045         |
|                              | <u>21,429</u>      | <u>188,673</u>   | <u>210,102</u> | <u>158,245</u> |

9. Costs of charitable activities by activity type

|                              | Activities undertaken directly | Grant funding of activities | Support costs | 2020           | 2019           |
|------------------------------|--------------------------------|-----------------------------|---------------|----------------|----------------|
|                              | £                              | £                           | £             | £              | £              |
| <b>Support costs</b>         |                                |                             |               |                |                |
| Women's Centre for All       | 79,913                         | -                           | 21,429        | 101,342        | 120,336        |
| Grants In/Out - Other Groups | 54,000                         | -                           | -             | 54,000         | 37,909         |
| Grants/Appeals               | 47,390                         | 7,370                       | -             | 54,760         | -              |
|                              | <u>181,303</u>                 | <u>7,370</u>                | <u>21,429</u> | <u>210,102</u> | <u>158,245</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

**10. Analysis of support costs**

|                                     | Raising funds | Women's Centre for All | 2020          | 2019          |
|-------------------------------------|---------------|------------------------|---------------|---------------|
|                                     | £             | £                      | £             | £             |
| Management                          | -             | 1,502                  | 1,502         | 944           |
| Finance                             | -             | 1,588                  | 1,588         | 1,430         |
| Insurance                           | -             | 1,737                  | 1,737         | 1,241         |
| Maintenance & repairs               | -             | 7,617                  | 7,617         | 5,895         |
| Postage                             | -             | 193                    | 193           | 326           |
| Utilities: Electricity, Gas & Water | -             | 3,414                  | 3,414         | 4,093         |
| Business Rates                      | -             | 3,314                  | 3,314         | 3,682         |
| Building Capacity                   | 1,378         | -                      | 1,378         | 3,896         |
| Governance costs (IE Fees)          | -             | 2,064                  | 2,064         | 1,434         |
|                                     | <b>1,378</b>  | <b>21,429</b>          | <b>22,807</b> | <b>22,941</b> |

**11. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted funds | Restricted funds | 2019             |
|------------------------------------|--------------------|------------------|------------------|
|                                    | £                  | £                | £                |
| <b>Income and endowments from:</b> |                    |                  |                  |
| Donations and legacies             | 17,677             | 95,524           | 113,201          |
| Charitable activities              | 3,434              | 104,954          | 108,388          |
| Investments                        | 12                 | -                | 12               |
| Other income                       | 1,841              | -                | 1,841            |
| <b>Total</b>                       | <b>22,964</b>      | <b>200,478</b>   | <b>223,442</b>   |
| <b>Expenditure on:</b>             |                    |                  |                  |
| Raising funds                      | (3,896)            | -                | (3,896)          |
| Charitable activities              | (19,445)           | (138,800)        | (158,245)        |
| Other expenditure                  | (2,122)            | -                | (2,122)          |
| <b>Total</b>                       | <b>(25,463)</b>    | <b>(138,800)</b> | <b>(164,263)</b> |
| <b>Net income/expenditure</b>      | <b>(2,499)</b>     | <b>61,678</b>    | <b>59,179</b>    |
| <b>Reconciliation of funds</b>     |                    |                  |                  |
| Total funds brought forward        | 85,368             | 1,121,312        | 1,206,680        |
| <b>Total funds carried forward</b> | <b>82,869</b>      | <b>1,182,990</b> | <b>1,265,859</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

12. Tangible fixed assets

| Cost or valuation      | Office Building-25 Wolsey Mew<br>£ |
|------------------------|------------------------------------|
| At 01 January 2020     | 1,026,173                          |
| At 31 December 2020    | <u>1,026,173</u>                   |
| <b>Net book values</b> |                                    |
| At 31 December 2020    | <u>1,026,173</u>                   |
| At 31 December 2019    | <u>1,026,173</u>                   |

13. Debtors

|                                     | 2020<br>£    | 2019<br>£    |
|-------------------------------------|--------------|--------------|
| <b>Amounts due within one year:</b> |              |              |
| Prepayments and accrued income      | -            | 5,302        |
| Other debtors                       | 3,645        | 2,390        |
|                                     | <u>3,645</u> | <u>7,692</u> |

14. Creditors: amounts falling due within one year

|                              | 2020<br>£     | 2019<br>£     |
|------------------------------|---------------|---------------|
| Other creditors              | -             | 1,096         |
| Accruals and deferred income | 22,724        | 31,601        |
|                              | <u>22,724</u> | <u>32,697</u> |

15. Movement in funds

Unrestricted Funds

|                | Balance at<br>01/01/2020<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2020<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 82,869                        | 25,702                     | (24,183)                   | 84,388                        |
|                | <u>82,869</u>                 | <u>25,702</u>              | <u>(24,183)</u>            | <u>84,388</u>                 |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2019<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2019<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 85,368                        | 22,964                     | (25,463)                   | 82,869                        |
|                | <u>85,368</u>                 | <u>22,964</u>              | <u>(25,463)</u>            | <u>82,869</u>                 |

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2020<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2020<br>£ |
|------------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| Restricted Funds | 1,182,990                     | 173,662                    | (192,287)                  | 1,164,365                     |
|                  | <u>1,182,990</u>              | <u>173,662</u>             | <u>(192,287)</u>           | <u>1,164,365</u>              |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2019<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2019<br>£ |
|------------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| Restricted Funds | 1,121,312                     | 200,478                    | (138,800)                  | 1,182,990                     |
|                  | <u>1,121,312</u>              | <u>200,478</u>             | <u>(138,800)</u>           | <u>1,182,990</u>              |

**Purpose of restricted funds**

Restricted Funds

For Restricted Activities

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

16. Analysis of net assets between funds

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (2,064)                                  | (2,064)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 224,644                                  | 1,250,817        |
|                           | <b>1,026,173</b>         | <b>222,580</b>                           | <b>1,248,753</b> |

Previous year

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (2,530)                                  | (2,530)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 242,216                                  | 1,268,389        |
|                           | <b>1,026,173</b>         | <b>239,686</b>                           | <b>1,265,859</b> |

Charity number: 1134495  
Company number: 07087291  
(England and Wales)

CROSSROADS WOMEN

Report of the Trustees and Financial Statements

For the year ended 31 December 2020

CROSSROADS WOMEN  
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For the year ended 31 December 2020

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| Statement of Financial Activities             | 3        |
| Statement of Financial Position               | 4        |
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| Detailed Statement of Financial Activities    | 12 to 14 |

**CROSSROADS WOMEN**  
**Report of the Trustees**  
**For the year ended 31 December 2020**

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2020. 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 the Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

The trustees have considered the Charity Commission's guidance on public benefit, including the guidance 'public benefit: running a charity (PB2)'.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

|                                    |                                     |
|------------------------------------|-------------------------------------|
| <b>Name of Charity</b>             | CROSSROADS WOMEN                    |
| <b>Charity registration number</b> | 1134495                             |
| <b>Company registration number</b> | 07087291                            |
| <b>Principal address</b>           | 25 Wolsey Mews<br>London<br>NW5 2DX |

**Trustees**

The trustees and officers serving during the year and since the year end were as follows:

Selma James  
Caroline Begue  
Solveig Marie Francis  
Claire Rachel Glasman  
Cristel Amiss  
Sylvia Carrie Salley

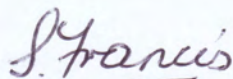
**Independent examiner**

Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

**Bankers**

Lloyds Bank plc  
Kilburn Branch  
PO Box 1000  
BX1 1LT

Approved by the Board of Trustees and signed on its behalf by



.....  
Solveig Marie Francis

**CROSSROADS WOMEN**  
**Independent Examiners Report to the Trustees**  
**For the year ended 31 December 2020**

I report to the trustees on my examination of the accounts of the charitable company for the year ended 31 December 2020.

**Responsibilities and basis of report**

As the charity Trustees, who are also directors for the purposes of company law, 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 Company 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 your 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 examiners 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 that in any material respect:

1. accounting records were not kept in respect of the Company 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 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.



Emmanuel Mensah FMAAT  
Ground Floor West Office 10  
Nicholas House, River Front  
Enfield  
EN1 3TF

Date: 22<sup>nd</sup> October 2021

**CROSSROADS WOMEN**  
**Statement of Financial Activities (including Income and Expenditure Account)**  
**For the year ended 31 December 2020**

|                                    | Notes | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2020<br>£        | 2019<br>£        |
|------------------------------------|-------|----------------------------|--------------------------|------------------|------------------|
| <b>Income and endowments from:</b> |       |                            |                          |                  |                  |
| Donations and legacies             | 2     | 19,623                     | 70,930                   | 90,553           | 113,201          |
| Charitable activities              | 3     | 3,152                      | 102,732                  | 105,884          | 108,388          |
| Other trading activities           | 4     | 360                        | -                        | 360              | -                |
| Investments                        | 5     | -                          | -                        | -                | 12               |
| Other income                       | 6     | 2,567                      | -                        | 2,567            | 1,841            |
| <b>Total</b>                       |       | <b>25,702</b>              | <b>173,662</b>           | <b>199,364</b>   | <b>223,442</b>   |
| <b>Expenditure on:</b>             |       |                            |                          |                  |                  |
| Raising funds                      | 7     | (1,378)                    | -                        | (1,378)          | (3,896)          |
| Charitable activities              | 8/9   | (21,429)                   | (188,673)                | (210,102)        | (158,245)        |
| Other expenditure                  |       | (1,376)                    | (3,614)                  | (4,990)          | (2,122)          |
| <b>Total</b>                       |       | <b>(24,183)</b>            | <b>(192,287)</b>         | <b>(216,470)</b> | <b>(164,263)</b> |
| <b>Net income/expenditure</b>      |       | <b>1,519</b>               | <b>(18,625)</b>          | <b>(17,106)</b>  | <b>59,179</b>    |
| <b>Reconciliation of funds</b>     |       |                            |                          |                  |                  |
| Total funds brought forward        |       | 82,869                     | 1,182,990                | 1,265,859        | 1,206,680        |
| <b>Total funds carried forward</b> |       | <b>84,388</b>              | <b>1,164,365</b>         | <b>1,248,753</b> | <b>1,265,859</b> |

**CROSSROADS WOMEN**  
**Statement of Financial Position**  
**As at 31 December 2020**

|                                                       | Notes | 2020<br>£        | 2019<br>£        |
|-------------------------------------------------------|-------|------------------|------------------|
| <b>Fixed assets</b>                                   |       |                  |                  |
| Tangible assets                                       | 12    | 1,026,173        | 1,026,173        |
|                                                       |       | <b>1,026,173</b> | <b>1,026,173</b> |
| <b>Current assets</b>                                 |       |                  |                  |
| Debtors                                               | 13    | 3,645            | 7,692            |
| Cash at bank and in hand                              |       | 241,659          | 264,691          |
|                                                       |       | <b>245,304</b>   | <b>272,383</b>   |
| <b>Creditors: amounts falling due within one year</b> | 14    | (22,724)         | (32,697)         |
| <b>Net current assets</b>                             |       | <b>222,580</b>   | <b>239,686</b>   |
| <b>Total assets less current liabilities</b>          |       | <b>1,248,753</b> | <b>1,265,859</b> |
| <b>Net assets</b>                                     |       | <b>1,248,753</b> | <b>1,265,859</b> |
| <b>The funds of the charity</b>                       |       |                  |                  |
| Restricted income funds                               | 15    | 1,164,365        | 1,182,990        |
| Unrestricted income funds                             | 15    | 84,388           | 82,869           |
| <b>Total funds</b>                                    |       | <b>1,248,753</b> | <b>1,265,859</b> |

For the year ended 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved and authorised for issue by the Board and signed on its behalf by:

*S. Francis*

.....  
 Solveig Marie Francis  
 Trustee

**CROSSROADS WOMEN**  
**Notes to the Financial Statements**  
**For the year ended 31 December 2020**

**1. Accounting Policies**

**Basis of accounting**

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and 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 (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN 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 note(s).

**2. Income from donations and legacies**

|                    | <b>Unrestricted<br/>funds</b> | <b>Restricted<br/>funds</b> | <b>2020</b>   | <b>2019</b>    |
|--------------------|-------------------------------|-----------------------------|---------------|----------------|
|                    | <b>£</b>                      | <b>£</b>                    | <b>£</b>      | <b>£</b>       |
| Donations received | 19,623                        | 335                         | 19,958        | 17,677         |
| Legacies received  | -                             | -                           | -             | 32,859         |
| Grants received    | -                             | 70,595                      | 70,595        | 62,665         |
|                    | <b>19,623</b>                 | <b>70,930</b>               | <b>90,553</b> | <b>113,201</b> |

**CROSSROADS WOMEN**  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

**3. Income from charitable activities**

|                                       | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2020<br>£      | 2019<br>£      |
|---------------------------------------|----------------------------|--------------------------|----------------|----------------|
| <i>Women's Centre for All</i>         |                            |                          |                |                |
| Use of Premises / Room Hire           | -                          | 18,110                   | 18,110         | 23,768         |
| Books and Accessories                 | 3,152                      | -                        | 3,152          | 3,434          |
|                                       | <u>3,152</u>               | <u>18,110</u>            | <u>21,262</u>  | <u>27,202</u>  |
| <i>Repayments for use of Services</i> |                            |                          |                |                |
| Asylum fares                          | -                          | 4,039                    | 4,039          | 10,946         |
| Copying & printing                    | -                          | 4,740                    | 4,740          | 4,147          |
| Lunches/refreshments                  | -                          | 5,796                    | 5,796          | 9,723          |
| Phone/broadband                       | -                          | 4,020                    | 4,020          | 3,930          |
|                                       | <u>-</u>                   | <u>18,595</u>            | <u>18,595</u>  | <u>28,746</u>  |
| <i>Grants In/Out - Other Groups</i>   |                            |                          |                |                |
| Persula Foundation                    | -                          | 33,000                   | 33,000         | 38,000         |
| Roughley Trust                        | -                          | 5,000                    | 5,000          | 5,000          |
| Donations                             | -                          | 17,355                   | 17,355         | 5,050          |
|                                       | <u>-</u>                   | <u>55,355</u>            | <u>55,355</u>  | <u>48,050</u>  |
| <i>Appeals In/Out</i>                 |                            |                          |                |                |
| Persula for Xmas Appeal               | -                          | 2,000                    | 2,000          | 2,000          |
| Xmas Appeal donations                 | -                          | 6,385                    | 6,385          | 2,390          |
| Xmas Appeal - PayPal                  | -                          | 2,078                    | 2,078          | -              |
| Xmas Appeal - Stripe                  | -                          | 209                      | 209            | -              |
|                                       | <u>-</u>                   | <u>10,672</u>            | <u>10,672</u>  | <u>4,390</u>   |
|                                       | <u>3,152</u>               | <u>102,732</u>           | <u>105,884</u> | <u>108,388</u> |

**4. Income earned from other activities**

|                           | 2020<br>£  | 2019<br>£ |
|---------------------------|------------|-----------|
| <b>Unrestricted funds</b> |            |           |
| Fund raising events       | 360        | -         |
|                           | <u>360</u> | <u>-</u>  |

**5. Investment income**

|                          | 2020<br>£ | 2019<br>£ |
|--------------------------|-----------|-----------|
| Bank interest receivable | -         | 12        |
|                          | <u>-</u>  | <u>12</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

6. Other income

|                                          | 2020         | 2019         |
|------------------------------------------|--------------|--------------|
|                                          | £            | £            |
| <b>Unrestricted funds</b>                |              |              |
| Other income - HMRC Gift aid Claim       | 998          | 106          |
| Other Income - Loans IN                  | 100          | 690          |
| Other Income Bank Charges Refund         | 1,223        | 5            |
| Other Income (Floats in & Amazon Refund) | 246          | 1,040        |
|                                          | <u>2,567</u> | <u>1,841</u> |

7. Expenditure on generating donations and legacies

|                           | 2020         | 2019         |
|---------------------------|--------------|--------------|
|                           | £            | £            |
| <b>Unrestricted funds</b> |              |              |
| Support costs             | 1,378        | 3,896        |
|                           | <u>1,378</u> | <u>3,896</u> |

8. Costs of charitable activities by fund type

|                              | Unrestricted funds | Restricted funds | 2020           | 2019           |
|------------------------------|--------------------|------------------|----------------|----------------|
|                              | £                  | £                | £              | £              |
| Women's Centre for All       | -                  | 79,913           | 79,913         | 101,291        |
| Grants In/Out - Other Groups | -                  | 54,000           | 54,000         | 37,909         |
| Appeals In/Out               | -                  | 54,760           | 54,760         | -              |
| Support costs                | 21,429             | -                | 21,429         | 19,045         |
|                              | <u>21,429</u>      | <u>188,673</u>   | <u>210,102</u> | <u>158,245</u> |

9. Costs of charitable activities by activity type

|                              | Activities undertaken directly | Grant funding of activities | Support costs | 2020           | 2019           |
|------------------------------|--------------------------------|-----------------------------|---------------|----------------|----------------|
|                              | £                              | £                           | £             | £              | £              |
| <b>Support costs</b>         |                                |                             |               |                |                |
| Women's Centre for All       | 79,913                         | -                           | 21,429        | 101,342        | 120,336        |
| Grants In/Out - Other Groups | 54,000                         | -                           | -             | 54,000         | 37,909         |
| Grants/Appeals               | 47,390                         | 7,370                       | -             | 54,760         | -              |
|                              | <u>181,303</u>                 | <u>7,370</u>                | <u>21,429</u> | <u>210,102</u> | <u>158,245</u> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

**10. Analysis of support costs**

|                                     | Raising funds | Women's Centre for All | 2020          | 2019          |
|-------------------------------------|---------------|------------------------|---------------|---------------|
|                                     | £             | £                      | £             | £             |
| Management                          | -             | 1,502                  | 1,502         | 944           |
| Finance                             | -             | 1,588                  | 1,588         | 1,430         |
| Insurance                           | -             | 1,737                  | 1,737         | 1,241         |
| Maintenance & repairs               | -             | 7,617                  | 7,617         | 5,895         |
| Postage                             | -             | 193                    | 193           | 326           |
| Utilities: Electricity, Gas & Water | -             | 3,414                  | 3,414         | 4,093         |
| Business Rates                      | -             | 3,314                  | 3,314         | 3,682         |
| Building Capacity                   | 1,378         | -                      | 1,378         | 3,896         |
| Governance costs (IE Fees)          | -             | 2,064                  | 2,064         | 1,434         |
|                                     | <b>1,378</b>  | <b>21,429</b>          | <b>22,807</b> | <b>22,941</b> |

**11. Comparative for the Statement of Financial Activities**

|                                    | Unrestricted funds | Restricted funds | 2019             |
|------------------------------------|--------------------|------------------|------------------|
|                                    | £                  | £                | £                |
| <b>Income and endowments from:</b> |                    |                  |                  |
| Donations and legacies             | 17,677             | 95,524           | 113,201          |
| Charitable activities              | 3,434              | 104,954          | 108,388          |
| Investments                        | 12                 | -                | 12               |
| Other income                       | 1,841              | -                | 1,841            |
| <b>Total</b>                       | <b>22,964</b>      | <b>200,478</b>   | <b>223,442</b>   |
| <b>Expenditure on:</b>             |                    |                  |                  |
| Raising funds                      | (3,896)            | -                | (3,896)          |
| Charitable activities              | (19,445)           | (138,800)        | (158,245)        |
| Other expenditure                  | (2,122)            | -                | (2,122)          |
| <b>Total</b>                       | <b>(25,463)</b>    | <b>(138,800)</b> | <b>(164,263)</b> |
| <b>Net income/expenditure</b>      | <b>(2,499)</b>     | <b>61,678</b>    | <b>59,179</b>    |
| <b>Reconciliation of funds</b>     |                    |                  |                  |
| Total funds brought forward        | 85,368             | 1,121,312        | 1,206,680        |
| <b>Total funds carried forward</b> | <b>82,869</b>      | <b>1,182,990</b> | <b>1,265,859</b> |

CROSSROADS WOMEN  
Notes to the Financial Statements Continued  
For the year ended 31 December 2020

12. Tangible fixed assets

| Cost or valuation      | Office Building-25 Wolsey Mew<br>£ |
|------------------------|------------------------------------|
| At 01 January 2020     | 1,026,173                          |
| At 31 December 2020    | <u>1,026,173</u>                   |
| <b>Net book values</b> |                                    |
| At 31 December 2020    | <u>1,026,173</u>                   |
| At 31 December 2019    | <u>1,026,173</u>                   |

13. Debtors

|                                     | 2020<br>£    | 2019<br>£    |
|-------------------------------------|--------------|--------------|
| <b>Amounts due within one year:</b> |              |              |
| Prepayments and accrued income      | -            | 5,302        |
| Other debtors                       | 3,645        | 2,390        |
|                                     | <u>3,645</u> | <u>7,692</u> |

14. Creditors: amounts falling due within one year

|                              | 2020<br>£     | 2019<br>£     |
|------------------------------|---------------|---------------|
| Other creditors              | -             | 1,096         |
| Accruals and deferred income | 22,724        | 31,601        |
|                              | <u>22,724</u> | <u>32,697</u> |

15. Movement in funds

Unrestricted Funds

|                | Balance at<br>01/01/2020<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2020<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 82,869                        | 25,702                     | (24,183)                   | 84,388                        |
|                | <u>82,869</u>                 | <u>25,702</u>              | <u>(24,183)</u>            | <u>84,388</u>                 |

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**Unrestricted Funds - Previous year**

|                | Balance at<br>01/01/2019<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2019<br>£ |
|----------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| <i>General</i> |                               |                            |                            |                               |
| General        | 85,368                        | 22,964                     | (25,463)                   | 82,869                        |
|                | <u>85,368</u>                 | <u>22,964</u>              | <u>(25,463)</u>            | <u>82,869</u>                 |

**Purpose of unrestricted Funds**

General

These are unrestricted funds to be applied at the discretion of the trustee board and within the context of the objects of the charity.

**Restricted Funds**

|                  | Balance at<br>01/01/2020<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2020<br>£ |
|------------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| Restricted Funds | 1,182,990                     | 173,662                    | (192,287)                  | 1,164,365                     |
|                  | <u>1,182,990</u>              | <u>173,662</u>             | <u>(192,287)</u>           | <u>1,164,365</u>              |

**Restricted Funds - Previous year**

|                  | Balance at<br>01/01/2019<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Balance at<br>31/12/2019<br>£ |
|------------------|-------------------------------|----------------------------|----------------------------|-------------------------------|
| Restricted Funds | 1,121,312                     | 200,478                    | (138,800)                  | 1,182,990                     |
|                  | <u>1,121,312</u>              | <u>200,478</u>             | <u>(138,800)</u>           | <u>1,182,990</u>              |

**Purpose of restricted funds**

Restricted Funds

For Restricted Activities

CROSSROADS WOMEN  
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16. Analysis of net assets between funds

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (2,064)                                  | (2,064)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 224,644                                  | 1,250,817        |
|                           | <b>1,026,173</b>         | <b>222,580</b>                           | <b>1,248,753</b> |

Previous year

|                           | Tangible<br>fixed assets | Net current<br>assets /<br>(liabilities) | Net Assets       |
|---------------------------|--------------------------|------------------------------------------|------------------|
|                           | £                        | £                                        | £                |
| <b>Unrestricted funds</b> |                          |                                          |                  |
| <i>General</i>            |                          |                                          |                  |
| General                   | -                        | (2,530)                                  | (2,530)          |
| <b>Restricted funds</b>   |                          |                                          |                  |
| Restricted Funds          | 1,026,173                | 242,216                                  | 1,268,389        |
|                           | <b>1,026,173</b>         | <b>239,686</b>                           | <b>1,265,859</b> |