

Crossroads Women

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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, 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 (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 25th 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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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

Name of Charity	CROSSROADS WOMEN
Charity registration number	1134495
Company registration number	07087291
Principal address	25 Wolsey Mews London 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

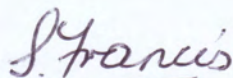
Independent examiner

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: 22nd October 2021

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

	Notes	Unrestricted funds £	Restricted funds £	2020 £	2019 £
Income and endowments from:					
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
Total		25,702	173,662	199,364	223,442
Expenditure on:					
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)
Total		(24,183)	(192,287)	(216,470)	(164,263)
Net income/expenditure		1,519	(18,625)	(17,106)	59,179
Reconciliation of funds					
Total funds brought forward		82,869	1,182,990	1,265,859	1,206,680
Total funds carried forward		84,388	1,164,365	1,248,753	1,265,859

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2020

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

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

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

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

3. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2020 £	2019 £
<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 £	2019 £
Unrestricted funds		
Fund raising events	360	-
	<u>360</u>	<u>-</u>

5. Investment income

	2020 £	2019 £
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
	£	£
Unrestricted funds		
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
	£	£
Unrestricted funds		
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
	£	£	£	£	£
Support costs					
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
	1,378	21,429	22,807	22,941

11. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2019
	£	£	£
Income and endowments from:			
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
Total	22,964	200,478	223,442
Expenditure on:			
Raising funds	(3,896)	-	(3,896)
Charitable activities	(19,445)	(138,800)	(158,245)
Other expenditure	(2,122)	-	(2,122)
Total	(25,463)	(138,800)	(164,263)
Net income/expenditure	(2,499)	61,678	59,179
Reconciliation of funds			
Total funds brought forward	85,368	1,121,312	1,206,680
Total funds carried forward	82,869	1,182,990	1,265,859

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 £
At 01 January 2020	1,026,173
At 31 December 2020	<u>1,026,173</u>
Net book values	
At 31 December 2020	<u>1,026,173</u>
At 31 December 2019	<u>1,026,173</u>

13. Debtors

	2020 £	2019 £
Amounts due within one year:		
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 £	2019 £
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 01/01/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2020 £
<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 01/01/2019 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2019 £
<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 01/01/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2020 £
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 01/01/2019 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2019 £
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 fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	-	(2,064)	(2,064)
Restricted funds			
Restricted Funds	1,026,173	224,644	1,250,817
	1,026,173	222,580	1,248,753

Previous year

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

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

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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

Name of Charity	CROSSROADS WOMEN
Charity registration number	1134495
Company registration number	07087291
Principal address	25 Wolsey Mews London 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

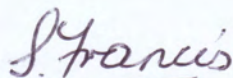
Independent examiner

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: 22nd October 2021

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

	Notes	Unrestricted funds £	Restricted funds £	2020 £	2019 £
Income and endowments from:					
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
Total		25,702	173,662	199,364	223,442
Expenditure on:					
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)
Total		(24,183)	(192,287)	(216,470)	(164,263)
Net income/expenditure		1,519	(18,625)	(17,106)	59,179
Reconciliation of funds					
Total funds brought forward		82,869	1,182,990	1,265,859	1,206,680
Total funds carried forward		84,388	1,164,365	1,248,753	1,265,859

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2020

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

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

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

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

3. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2020 £	2019 £
<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 £	2019 £
Unrestricted funds		
Fund raising events	360	-
	<u>360</u>	<u>-</u>

5. Investment income

	2020 £	2019 £
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
	£	£
Unrestricted funds		
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
	£	£
Unrestricted funds		
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
	£	£	£	£	£
Support costs					
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
	1,378	21,429	22,807	22,941

11. Comparative for the Statement of Financial Activities

	Unrestricted funds	Restricted funds	2019
	£	£	£
Income and endowments from:			
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
Total	22,964	200,478	223,442
Expenditure on:			
Raising funds	(3,896)	-	(3,896)
Charitable activities	(19,445)	(138,800)	(158,245)
Other expenditure	(2,122)	-	(2,122)
Total	(25,463)	(138,800)	(164,263)
Net income/expenditure	(2,499)	61,678	59,179
Reconciliation of funds			
Total funds brought forward	85,368	1,121,312	1,206,680
Total funds carried forward	82,869	1,182,990	1,265,859

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 £
At 01 January 2020	1,026,173
At 31 December 2020	<u>1,026,173</u>
Net book values	
At 31 December 2020	<u>1,026,173</u>
At 31 December 2019	<u>1,026,173</u>

13. Debtors

	2020 £	2019 £
Amounts due within one year:		
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 £	2019 £
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 01/01/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2020 £
<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 01/01/2019 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2019 £
<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 01/01/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2020 £
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 01/01/2019 £	Incoming resources £	Outgoing resources £	Balance at 31/12/2019 £
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 fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	-	(2,064)	(2,064)
Restricted funds			
Restricted Funds	1,026,173	224,644	1,250,817
	1,026,173	222,580	1,248,753

Previous year

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