

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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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

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



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

	Notes	Unrestricted funds £	Restricted funds £	2021 £	2020 £
Income and endowments from:					
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
Total		13,978	114,514	128,492	199,364
Expenditure on:					
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)
Total		(17,808)	(89,884)	(107,692)	(216,470)
Net income/expenditure		(3,830)	24,630	20,800	(17,106)
Reconciliation of funds					
Total funds brought forward		84,388	1,164,365	1,248,753	1,265,859
Total funds carried forward		80,558	1,188,995	1,269,553	1,248,753

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	13	1,026,173	1,026,173
		1,026,173	1,026,173
Current assets			
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
		295,406	245,304
Creditors: amounts falling due within one year	15	(52,026)	(22,724)
Net current assets		243,380	222,580
Total assets less current liabilities		1,269,553	1,248,753
Net assets		1,269,553	1,248,753
The funds of the charity			
Restricted income funds	16	1,188,995	1,164,365
Unrestricted income funds	16	80,558	84,388
Total funds		1,269,553	1,248,753

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

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

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

3. Income from charitable activities

	Unrestricted funds £	Restricted funds £	2021 £	2020 £
<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
	1,500	18,690	20,190	21,262
<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
	237	10,525	10,762	18,595
<i>Grants In/Out - Other Groups</i>				
Persula Foundation	-	-	-	33,000
Roughley Trust	-	-	-	5,000
Donation	-	-	-	17,355
	-	-	-	55,355
<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
	-	9,849	9,849	10,672
<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	-
	-	12,500	12,500	-
	1,737	51,564	53,301	105,884

4. Income earned from other activities

	2021 £	2020 £
Fund raising events	-	360
	-	360

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

5. Investment income

	2021	2020
	£	£
Unrestricted funds		
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 funds	Restricted 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 undertaken directly	Grant funding of activities	Support costs	2021	2020
	£	£	£	£	£
Support costs					
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	-
	78,297	11,587	14,687	104,571	210,102

10. Analysis of support costs

	2021	2020
	£	£
Women's Centre for All		
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 & Water	1,496	3,414
Business Rates	4,197	3,314
Building Capacity	-	1,378
Governance costs	1,224	2,064
	14,687	22,807

11. Particulars of employees

	2021	2020
Support Staff	3	3
	3	3

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

12. Comparative for the Statement of Financial Activities

	Unrestricted funds £	Restricted funds £	2020 £
Income and endowments from:			
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
Total	25,702	173,662	199,364
Expenditure on:			
Raising funds	(1,378)	-	(1,378)
Charitable activities	(21,429)	(188,673)	(210,102)
Other expenditure	(1,376)	(3,614)	(4,990)
Total	(24,183)	(192,287)	(216,470)
Net income/expenditure	1,519	(18,625)	(17,106)
Reconciliation of funds			
Total funds brought forward	82,869	1,182,990	1,265,859
Total funds carried forward	84,388	1,164,365	1,248,753

13. Tangible fixed assets

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

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

14. Debtors

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

15. Creditors: amounts falling due within one year

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

16. Movement in funds

Unrestricted Funds

	Balance at 01/01/2021 £	Incoming resources £	Outgoing resources £	Balance at 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>

Unrestricted Funds - Previous year

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

Restricted Funds - Previous year

	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
	1,182,990	173,662	(192,287)	1,164,365

Purpose of restricted funds

Restricted Funds

For Restricted Activities

17. Analysis of net assets between funds

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

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

Previous year

	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

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

	2021	2020
	£	£
INCOME AND ENDOWMENT		
Donations and legacies		
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
	75,120	90,553
Charitable activities		
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	-
	53,301	105,884
Other trading activities		
Fund raising events	-	360
	-	360
Investments		
Bank interest receivable	71	-
	71	-
Other income		
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/>
	-	2,567
Total incoming resources	<hr/>	<hr/>
	128,492	199,364
EXPENDITURE		
Charitable activities		
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/>
	(89,884)	(188,673)
Other		
Loan (to Petty Cash)	-	(100)
Other resources expended	-	(1,276)
Other Expenses (BWRAP - Overpayment Refund)	(2,870)	(3,614)
Other expenses	(251)	-
	<hr/>	<hr/>
	(3,121)	(4,990)
SUPPORT COSTS		
Management		
Health and safety	(1,887)	(1,366)
Bank charges	(86)	(136)
	<hr/>	<hr/>
	(1,973)	(1,502)
Finance & Bookkeeping		
Finance & Bookkeeping	(1,215)	(1,588)
	<hr/>	<hr/>
	(1,215)	(1,588)
Insurance		

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

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