

Crossroads Women

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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.

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

Report of the Trustees	1
Independent Examiner's Report to the Trustees	2
Statement of Financial Activities	3
Statement of Financial Position	4
Notes to the Financial Statements	5 to 11
Detailed Statement of Financial Activities	12 to 14

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

Name of Charity	CROSSROADS WOMEN
Charity registration number	1134495
Company registration number	07087291
Principal address	25 Wolsey Mews London NW5 2DX

Trustees

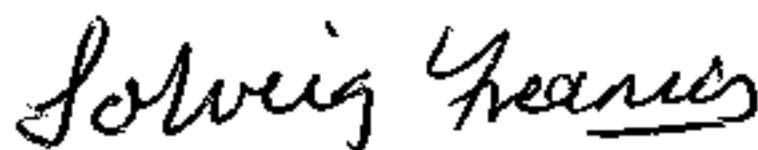
The trustees and officers serving during the year and since the year end were as follows:

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 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 funds £	Restricted funds £	2022 £	2021 £
Income and endowments from:					
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	-
Total		22,154	113,923	136,077	128,492
Expenditure on:					
Charitable activities	6/7	(16,718)	(113,953)	(130,671)	(104,571)
Other expenditure		-	-	-	(3,121)
Total		(16,718)	(113,953)	(130,671)	(107,692)
Net income/expenditure		5,436	(30)	5,406	20,800
Reconciliation of funds					
Total funds brought forward		80,558	1,188,995	1,269,553	1,248,753
Total funds carried forward		85,994	1,188,965	1,274,959	1,269,553

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	11	1,026,173	1,026,173
		1,026,173	1,026,173
Current assets			
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
		295,859	295,406
Creditors: amounts falling due within one year	13	(47,073)	(52,026)
Net current assets		248,786	243,380
Total assets less current liabilities		1,274,959	1,269,553
Net assets		1,274,959	1,269,553
The funds of the charity			
Restricted income funds	14	1,188,965	1,188,995
Unrestricted income funds	14	85,994	80,558
Total funds		1,274,959	1,269,553

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

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

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

3. Income from charitable activities

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

6. Costs of charitable activities by fund type

	Unrestricted funds	Restricted 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
	16,718	113,953	130,671	104,571

7. Costs of charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	2022	2021
	£	£	£	£	£
Support costs					
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
	104,133	9,820	16,718	130,671	104,571

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

8. Analysis of support costs

	2022	2021
	£	£
Women's Centre for All		
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 & Water	1,143	1,496
Business Rates	5,023	4,197
Governance costs	1,333	1,224
	16,718	14,687

9. Particulars of employees

	2022	2021
	£	£
Support Staff	3	3
	3	3

10. Comparative for the Statement of Financial Activities

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

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

11. Tangible fixed assets

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

12. Debtors

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

13. Creditors: amounts falling due within one year

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

14. Movement in funds

Unrestricted Funds

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

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

Unrestricted Funds - Previous year

	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>

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 01/01/2022	Incoming resources	Outgoing resources	Balance at 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 01/01/2021	Incoming resources	Outgoing resources	Balance at 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 fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	-	(1,320)	(1,320)
Restricted funds			
Restricted Funds	1,026,173	250,106	1,276,279
	1,026,173	248,786	1,274,959
Previous year			
	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
Detailed Statement of Financial Activities
For the year ended 31 December 2022

	2022	2021
	£	£
INCOME AND ENDOWMENT		
Donations and legacies		
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	-
	63,071	75,120
Charitable activities		
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	-
	70,726	53,301
Investments		
Bank interest receivable	331	71
	331	71
Other income		
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	-
Total incoming resources	136,077	128,492
EXPENDITURE		
Charitable activities		
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)	-
	(113,953)	(89,884)
Other		
Other Expenses (BWRAP - Overpayment Refund)	-	(2,870)
Other resources expended	-	(251)
	-	(3,121)
SUPPORT COSTS		
Management		
Health and safety	(1,299)	(1,887)
Bank charges	(124)	(86)
	(1,423)	(1,973)
Finance & Bookkeeping		
Finance & Bookkeeping (Women's Centre for All)	-	(1,215)
	-	(1,215)
Insurance		
Insurance	(1,920)	(1,696)
	(1,920)	(1,696)

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

Maintenance & repairs		
Maintenance & repairs (Women's Centre for All)	(5,429)	(2,467)
	<u>(5,429)</u>	<u>(2,467)</u>
Postage		
Postage (Women's Centre for All)	(447)	(419)
	<u>(447)</u>	<u>(419)</u>
Utilities: Electricity, Gas & Water		
Utilities: Electricity, Gas & Water (Women's Centre for All)	(1,143)	(1,496)
	<u>(1,143)</u>	<u>(1,496)</u>
Business Rates		
Business Rates (Women's Centre for All)	(5,023)	(4,197)
	<u>(5,023)</u>	<u>(4,197)</u>
Governance costs		
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>
Total resources expended	<u>(130,671)</u>	<u>(107,692)</u>
Net Income	<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
Contents Page
For the year ended 31 December 2022

Report of the Trustees	1
Independent Examiner's Report to the Trustees	2
Statement of Financial Activities	3
Statement of Financial Position	4
Notes to the Financial Statements	5 to 11
Detailed Statement of Financial Activities	12 to 14

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

Name of Charity	CROSSROADS WOMEN
Charity registration number	1134495
Company registration number	07087291
Principal address	25 Wolsey Mews London NW5 2DX

Trustees

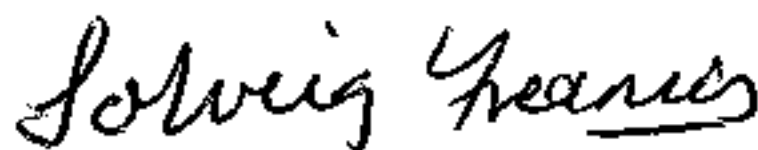
The trustees and officers serving during the year and since the year end were as follows:

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 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 funds £	Restricted funds £	2022 £	2021 £
Income and endowments from:					
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	-
Total		22,154	113,923	136,077	128,492
Expenditure on:					
Charitable activities	6/7	(16,718)	(113,953)	(130,671)	(104,571)
Other expenditure		-	-	-	(3,121)
Total		(16,718)	(113,953)	(130,671)	(107,692)
Net income/expenditure		5,436	(30)	5,406	20,800
Reconciliation of funds					
Total funds brought forward		80,558	1,188,995	1,269,553	1,248,753
Total funds carried forward		85,994	1,188,965	1,274,959	1,269,553

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	11	1,026,173	1,026,173
		<u>1,026,173</u>	<u>1,026,173</u>
Current assets			
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
		<u>295,859</u>	<u>295,406</u>
Creditors: amounts falling due within one year	13	(47,073)	(52,026)
Net current assets		<u>248,786</u>	<u>243,380</u>
Total assets less current liabilities		<u>1,274,959</u>	<u>1,269,553</u>
Net assets		<u>1,274,959</u>	<u>1,269,553</u>
The funds of the charity			
Restricted income funds	14	1,188,965	1,188,995
Unrestricted income funds	14	85,994	80,558
Total funds		<u>1,274,959</u>	<u>1,269,553</u>

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

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

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

3. Income from charitable activities

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

6. Costs of charitable activities by fund type

	Unrestricted funds	Restricted 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
	16,718	113,953	130,671	104,571

7. Costs of charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	2022	2021
	£	£	£	£	£
Support costs					
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
	104,133	9,820	16,718	130,671	104,571

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

8. Analysis of support costs

	2022	2021
	£	£
Women's Centre for All		
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 & Water	1,143	1,496
Business Rates	5,023	4,197
Governance costs	1,333	1,224
	16,718	14,687

9. Particulars of employees

	2022	2021
	£	£
Support Staff	3	3
	3	3

10. Comparative for the Statement of Financial Activities

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

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

11. Tangible fixed assets

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

12. Debtors

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

13. Creditors: amounts falling due within one year

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

14. Movement in funds

Unrestricted Funds

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

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

Unrestricted Funds - Previous year

	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
	84,388	13,978	(17,808)	80,558

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 01/01/2022	Incoming resources	Outgoing resources	Balance at 31/12/2022
	£	£	£	£
Restricted Funds	1,188,995	113,923	(113,953)	1,188,965
	1,188,995	113,923	(113,953)	1,188,965

Restricted Funds - Previous year

	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

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 fixed assets	Net current assets / (liabilities)	Net Assets
	£	£	£
Unrestricted funds			
<i>General</i>			
General	-	(1,320)	(1,320)
Restricted funds			
Restricted Funds	1,026,173	250,106	1,276,279
	1,026,173	248,786	1,274,959
Previous year			
	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
Detailed Statement of Financial Activities
For the year ended 31 December 2022

	2022	2021
	£	£
INCOME AND ENDOWMENT		
Donations and legacies		
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	-
	63,071	75,120
Charitable activities		
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	-
	70,726	53,301
Investments		
Bank interest receivable	331	71
	331	71
Other income		
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	-
Total incoming resources	136,077	128,492
EXPENDITURE		
Charitable activities		
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)	-
	(113,953)	(89,884)
Other		
Other Expenses (BWRAP - Overpayment Refund)	-	(2,870)
Other resources expended	-	(251)
	-	(3,121)
SUPPORT COSTS		
Management		
Health and safety	(1,299)	(1,887)
Bank charges	(124)	(86)
	(1,423)	(1,973)
Finance & Bookkeeping		
Finance & Bookkeeping (Women's Centre for All)	-	(1,215)
	-	(1,215)
Insurance		
Insurance	(1,920)	(1,696)
	(1,920)	(1,696)

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

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