

Crossroads Women

25 Wolsey Mews, Kentish Town, London NW5 2DX

Tel: 020 7482 2496 Fax: 020 7267 7297

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Report of activities January – December 2023

ABOUT CROSSROADS WOMEN

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

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

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



OBJECTIVES

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

TRUSTEES

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

COST-OF-LIVING CRISIS

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

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

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

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



Access to self-help resources and information was vital

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

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

PEER SUPPORT AND SELF-HELP

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

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

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

SELF-HELP GROUPS

Asylum Seekers and Refugees

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

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

Mothers' Group – Support not Separation

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

Women with disabilities

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

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

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

Survivors of rape and domestic abuse

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

COMMUNITY EVENTS & INITIATIVES

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

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



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

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

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

Learn, share skills, unwind!

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

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

wheelchair accessible Refreshments

A joint project of WinVisible & Crossroads Women...

If interested get in touch:

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

0207 482 2496

contact@crossroadswomen.net

www.crossroadswomen.net, www.winvisible.org

Thanks to Camden Giving

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



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

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

ACTION FOR THE ENVIRONMENT

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

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

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



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



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

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

INTERNATIONAL VISITORS

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

ASYLUM CHRISTMAS APPEAL

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

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

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

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

THANK YOU

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

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

Charity number: 1134495

Company number: 07087291

(England and Wales)

CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2023

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

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

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

REFERENCE AND ADMINISTRATIVE INFORMATION

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 2023

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

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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

Date: 6 Sep 2024

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

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

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2023

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

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

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

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

Solveig Marie Francis

.....
 Solveig Marie Francis
 Trustee

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

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations and legacies

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

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

3. Income from charitable activities

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

4. Investment income

	2023 £	2022 £
Unrestricted funds		
Bank interest receivable	2,396	331
	2,396	331

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

5. Other income

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

6. Costs of charitable activities by fund type

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

7. Costs of charitable activities by activity type

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

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

9. Analysis of support costs

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

10. Particulars of employees

	2023	2022
Support Staff	3	3
	3	3

11. Comparative for the Statement of Financial Activities

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

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

12. Tangible fixed assets

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

13. Debtors

	2023 £	2022 £
Amounts due within one year:		
Other debtors	29,500	18,633
	29,500	18,633

14. Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	9,532	10,753
Accruals and deferred income	16,470	36,320
	26,002	47,073

15. Movement in funds

Unrestricted Funds

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

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

Unrestricted Funds - Previous year

	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
	80,558	22,154	(16,718)	85,994

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

Restricted Funds - Previous year

	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

Purpose of restricted funds

Restricted Funds

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

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

16. Analysis of net assets between funds

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

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

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

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

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

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

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

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Charity number: 1134495

Company number: 07087291

(England and Wales)

CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2023

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

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

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

REFERENCE AND ADMINISTRATIVE INFORMATION

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 2023

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

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiners statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



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

Date: 6 Sep 2024

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

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

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2023

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

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

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

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

Solveig Marie Francis

.....
 Solveig Marie Francis
 Trustee

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

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Companies Act 2006.

CROSSROADS WOMEN meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations and legacies

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

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

3. Income from charitable activities

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

4. Investment income

	2023 £	2022 £
Unrestricted funds		
Bank interest receivable	2,396	331
	2,396	331

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

5. Other income

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

6. Costs of charitable activities by fund type

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

7. Costs of charitable activities by activity type

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

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

9. Analysis of support costs

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

10. Particulars of employees

	2023	2022
Support Staff	3	3
	3	3

11. Comparative for the Statement of Financial Activities

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

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

12. Tangible fixed assets

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

13. Debtors

	2023 £	2022 £
Amounts due within one year:		
Other debtors	29,500	18,633
	29,500	18,633

14. Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	9,532	10,753
Accruals and deferred income	16,470	36,320
	26,002	47,073

15. Movement in funds

Unrestricted Funds

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

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

Unrestricted Funds - Previous year

	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
	80,558	22,154	(16,718)	85,994

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

Restricted Funds - Previous year

	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

Purpose of restricted funds

Restricted Funds

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

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

16. Analysis of net assets between funds

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

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

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

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

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

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

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

5