

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

CROSSROADS WOMEN

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 December 2024

CROSSROADS WOMEN
Contents Page
For the year ended 31 December 2024

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 2024

The Trustees, who are also directors for the purposes of company law, have pleasure in presenting their report and the financial statements for the charitable company for the year ended 31 December 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

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

REFERENCE AND ADMINISTRATIVE INFORMATION

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

Trustees

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

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

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

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

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

.....
Solveig Marie Francis

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

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

Responsibilities and basis of report

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

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

Independent examiners statement

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

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

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



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

Date: 17/09/2025

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

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

CROSSROADS WOMEN
Statement of Financial Position
As at 31 December 2024

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

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

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

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

.....
 Solveig Marie Francis
 Trustee

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

1. Accounting Policies

Basis of accounting

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

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

2. Income from donations and legacies

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

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

3. Income from charitable activities

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

4. Investment income

	2024	2023
	£	£
Unrestricted funds		
Bank interest receivable	5,344	2,396
	5,344	2,396

5. Other income

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

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

6. Costs of charitable activities by fund type

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

7. Costs of charitable activities by activity type

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

9. Analysis of support costs

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

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

10. Particulars of employees

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

11. Comparative for the Statement of Financial Activities

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

12. Tangible fixed assets

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

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

13. Debtors

	2024	2023
	£	£
Amounts due within one year:		
Other debtors	31,293	29,500
	31,293	29,500

14. Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	9,709	9,532
Accruals and deferred income	15,380	16,470
	25,089	26,002

15. Movement in funds

Unrestricted Funds

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

Unrestricted Funds - Previous year

	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

Purpose of unrestricted Funds

General

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

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

Restricted Funds

	Balance at 01/01/2024	Incoming resources	Outgoing resources	Balance at 31/12/2024
	£	£	£	£
Restricted Funds	1,196,016	137,471	(121,471)	1,212,016
	1,196,016	137,471	(121,471)	1,212,016

Restricted Funds - Previous year

	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

Purpose of restricted funds

Restricted Funds

For Restricted Activities

16. Analysis of net assets between funds

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

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

Previous year

	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

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

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

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

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

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

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