

CROSSPOINT (WESTBURY)

England & Wales · Charity number 1149257

Details

Status Registered

Legal form CIO

Registered 2012-10-09

Register [View on the Charity Commission register](#)

Contact

Address Crosspoint
Market Place
Westbury
BA13 3DE

Phone 01373865557

Email info@crosspoint-westbury.co.uk

Website www.crosspoint-westbury.co.uk

Activities

Objects: A LOCAL CHARITY, FOUNDED ON CHRISTIAN VALUES, TO RELIEVE THE POVERTY, SICKNESS AND DISTRESS AMONGST THE INHABITANTS OF WESTBURY AND THE SURROUNDING AREA BY THE PROVISION OF SUCH SERVICES AND FACILITIES AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT, IRRESPECTIVE OF AGE, GENDER, SEXUAL ORIENTATION, DISABILITY, RACE OR RELIGION.

Activities: Crosspoint (Westbury) operates in the geographical area of Westbury, Wiltshire. A Welcome Centre offers information, a listening ear, signposting to other agencies, an outlet for the local Foodbank, internet and telephone access. Crosspoint funds and provides a counselling service.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-11-30	£36,966	£44,912	-	-
2024-11-30	£38,585	£45,765	-	-
2023-11-30	£49,427	£39,235	-	-
2022-11-30	£39,636	£29,296	-	-
2021-11-30	£30,325	£27,211	-	-

Trustees

Name	Role	Appointed
Andrew John McNeilis	Chair	2025-12-10
Catherine Lisa Rose		2025-10-20
Julie Vince		2021-07-01
Kevin John McNeil		2026-03-16
Nina Louise Fairman		2024-12-14
Sheila Ann Kimmins		2025-12-10

CROSSPOINT (WESTBURY)

England & Wales - Charity number 1149257

Accounts

Crosspoint (Westbury)

Annual Report

December 2024 – November 2025

Crosspoint (Westbury)
Albion House, Market Place, Westbury BA13 3DE

Charity Number 1149257
(Company Registration CE018437)

Crosspoint (Westbury) is a Foundation Charitable Incorporated Organisation (CIO)

1. Objectives and activities

The charity is founded on Christian values, set up to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

2. Structure, governance and management

The trustees who served during the year were:

Mr K Fairman
Ms H Fairfield
Mrs J Vince
Mrs N Fairman
Ms C Rose

Recruitment and training of trustees and volunteers

Crosspoint has no paid employees; it is run entirely by volunteers. There are currently 20 volunteers, including the trustees.

Recruitment of Trustees

The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years. Trustees may be reappointed for a further three years but, after serving a total of nine years, are required to stand down for a minimum of a year.

Recruitment of Volunteers

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and, if considered suitable, several shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions and allows the volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful, the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

Volunteer training is mostly 'on the job' with new volunteers being paired with a more experienced volunteer for drop-in sessions. There were no volunteer lunch/training sessions held during 2025 however it is planned that they will resume on a half yearly or quarterly basis during 2026.

History

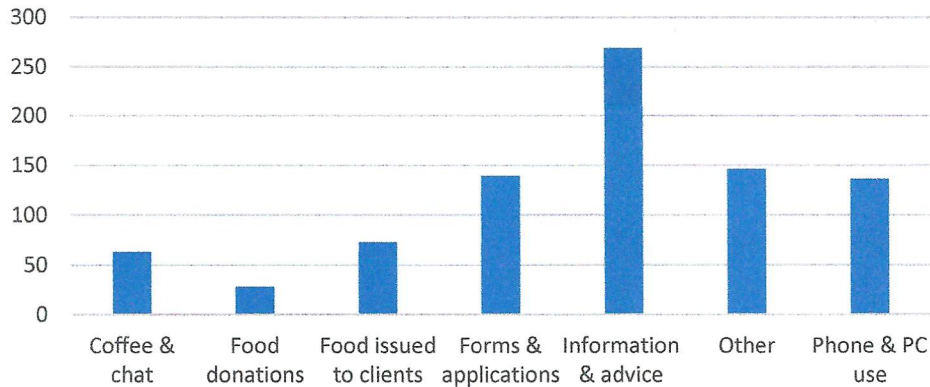
Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the company being wound up members were required to contribute an amount not exceeding £10. On the 6 Aug 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

3. Overview of the Year

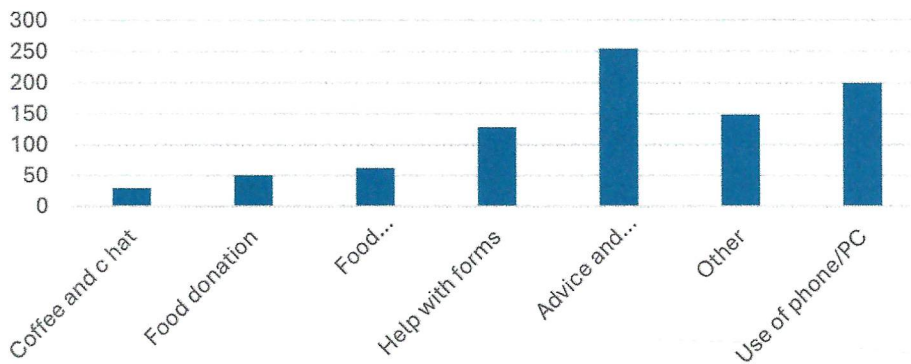
The Welcome Centre had over 850 clients visit Crosspoint in the last 12 months this year which remains very high. The nature of help that clients visiting Crosspoint tend to need is with Homelessness, Universal Credit, Personal Independence Payments, Blue Badge applications, getting on the housing register (Homes4Wiltshire) and advice on a myriad of issues.

Most food donations continue to be delivered directly to Westbury Area Network (the food bank), although Crosspoint will not turn away donations that are brought into the centre.

Welcome Centre Visits December 2024 - November 2025



Drop-in Centre Usage December 2023 - November 2024



Awareness of Crosspoint and the service offered is by regular publicity in the local free newspaper, an electronic window display, the website, and the printing of publicity leaflets.

During the year we have welcomed a number of new volunteers who have been added to the monthly rota.

4. Projects

Housekeeping

The Landlord agreed to cover the cost of treating the damp issue on the external walls of the building on Maristow Street. This affected both the area where clients wait and also one of the counselling rooms.

We have decorated this area during the course of this year.

The front window to the left of the door has been enhanced by the use of window transfers depicting the Tree of Life. The lower part of the window also has an opaque transfer obscuring the view into the centre.

Hardship Fund

Crosspoint was pleased to be asked, for the second year running, to apply for funds from the Food, Energy and Community Support Fund. This funding allowed Crosspoint to once again start distributing funds to people suffering hardship within the area, following referrals from other agencies and organisations.

5. Income and Expenditure

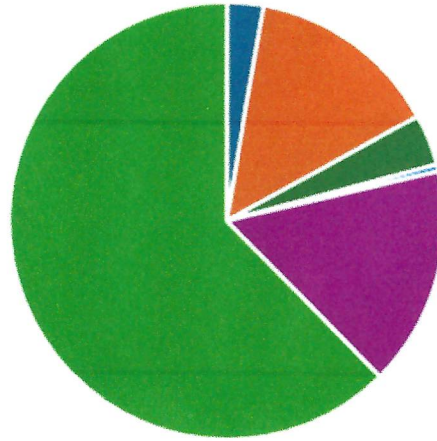
The work of Crosspoint continues to be supported by grants, donations from local organisations and by giving from individuals. The Trustees are most grateful for this support, without which our work in Westbury would not be possible.

A summary of our supporters is shown below; fuller details are in our statutory accounts, which are attached.

Donations and grants were received from:

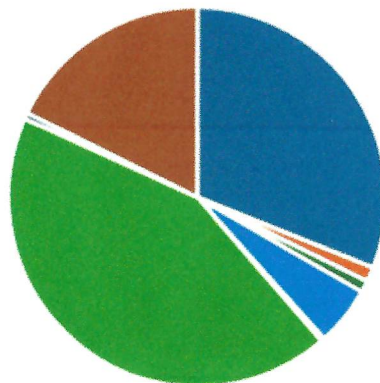
Bratton PCC
Edington Station Yard Ltd
Redfish Events
Westbury Leigh and Claverton Fund
Westbury Town Council
Wiltshire Community Foundation
Wiltshire Council

Income 2024-2025



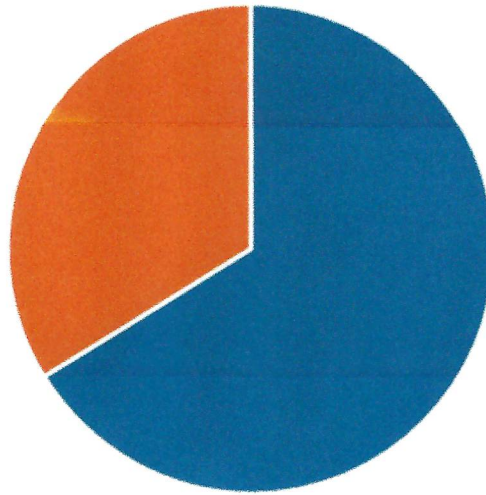
- Gift aid
- General donations
- Counselling donation
- Room hire
- Unrestricted grants
- Restricted grants

Expenditure 2024-25



- Rent
- Phone
- Accountancy
- Office costs
- Sundry
- Counselling
- Older People's Project
- Food/Community support

Designation of income 2024-25



■ Restricted income ■ Unrestricted income

Charity registration number 1149257 (England and Wales)

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2025

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr K Fairman Ms H Fairfield Mrs J Vince Mrs N L Fairman Ms C Rose	(Appointed 14 December 2024) (Appointed 20 October 2025)
Charity registration	England and Wales	1149257
Independent examiner	Chappell Associates Limited Westfield House Bratton Road Westbury Wiltshire BA13 3EP	

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 November 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

The Welcome Centre at Crosspoint is open for four half-day sessions each week and the number of clients visiting the Welcome Centre remains high. The demand for the counselling service has been maintained throughout the year.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to *twelve months' expenditure, taking into account the lease on the premises*. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Securing grant funding for the counselling service has proved increasingly challenging and posed a financial risk to the organisation. As a result, the trustees decided to temporarily scale down this valuable service at the end of the financial year pending more funds being secured.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

There were five trustees during the year who oversaw the governance and strategic decision making. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for two further three year periods. In light of the inability to recruit more trustees during the year, an extra-ordinary decision by the trustees allowed for an extension to the appointment of one of the trustees who had already served nine years, until further recruitment was successful. There is no formal training for new trustees, but this is under review.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees who served during the year financial statements were:

Mr K Fairman

Ms H Fairfield

Mrs J Vince

Mrs N L Fairman

Ms C Rose

There is no formal Annual General Meeting.

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.



Mr K Fairman

Trustee

16 January 2026

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Chappell Associates Limited

Chartered Accountants

Westfield House

Bratton Road

Westbury

Wiltshire

BA13 3EP

16 January 2026

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	11,263	24,382	35,645	21,321	15,356	36,677
Investments	4	127	-	127	568	-	568
Other income	5	1,194	-	1,194	1,340	-	1,340
Total income		<u>12,584</u>	<u>24,382</u>	<u>36,966</u>	<u>23,229</u>	<u>15,356</u>	<u>38,585</u>
Charitable activities	6	17,350	27,562	44,912	16,378	29,387	45,765
Net expenditure		<u>(4,766)</u>	<u>(3,180)</u>	<u>(7,946)</u>	<u>6,851</u>	<u>(14,031)</u>	<u>(7,180)</u>
Transfers between funds		-	-	-	(10,000)	10,000	-
Net movement in funds	8	<u>(4,766)</u>	<u>(3,180)</u>	<u>(7,946)</u>	<u>(3,149)</u>	<u>(4,031)</u>	<u>(7,180)</u>
Reconciliation of funds:							
Fund balances at 1 December 2024		25,612	12,787	38,399	28,761	16,818	45,579
Fund balances at 30 November 2025		<u>20,845</u>	<u>9,608</u>	<u>30,453</u>	<u>25,612</u>	<u>12,787</u>	<u>38,399</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	12	206		1,465	
Cash at bank and in hand		42,715		50,637	
		<u>42,921</u>		<u>52,102</u>	
Creditors: amounts falling due within one year	13	<u>(12,468)</u>		<u>(13,703)</u>	
Net current assets			30,453		38,399
Income funds					
Restricted funds	14		9,608		12,787
Unrestricted funds			20,845		25,612
			<u>30,453</u>		<u>38,399</u>

The financial statements were approved by the Trustees on 16 January 2026



Mr K Fairman
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

Charity information

Crosspoint (Westbury) is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The Trustees are mindful of the long-term liabilities of the organisation in making their decisions, particularly in respect of the property lease for which the liability is £12,000.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	5,263	1,382	6,645	5,593	1,856	7,449
Grants	6,000	23,000	29,000	15,728	13,500	29,228
	<u>11,263</u>	<u>24,382</u>	<u>35,645</u>	<u>21,321</u>	<u>15,356</u>	<u>36,677</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	127	568

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	1,194	1,340

6 Expenditure on charitable activities

	Expenditure 2025 £	Expenditure 2024 £
Direct costs	-	1
Share of support and governance costs (see note 7)		
Support	44,912	45,764
Analysis by fund		
Unrestricted funds	17,350	16,378
Restricted funds	27,562	29,387
	44,912	45,765

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

7 Support costs

	Support costs	Governance costs	2025 Support costs	Governance costs	2024
	£	£	£	£	£
Depreciation	-	-	-	31	31
Rent and premises costs	13,897	-	13,897	12,963	12,963
Counsellors fees	27,562	-	27,562	27,640	27,640
Accountancy	468	-	468	444	444
Office costs	2,420	-	2,420	4,125	4,125
Telephone	565	-	565	562	562
	<u>44,912</u>	<u>-</u>	<u>44,912</u>	<u>45,765</u>	<u>45,765</u>
Analysed between charitable activities	<u>44,912</u>	<u>-</u>	<u>44,912</u>	<u>45,765</u>	<u>45,765</u>

8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	468	444
Depreciation of owned tangible fixed assets	-	31
	<u>468</u>	<u>475</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

11 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2024	1,985	1,978	3,963
At 30 November 2025	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2024	1,985	1,978	3,963
At 30 November 2025	1,985	1,978	3,963
Carrying amount			

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	-	(1)
Prepayments and accrued income	206	1,465
	<u>206</u>	<u>1,464</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	12,468	13,703
	<u>12,468</u>	<u>13,703</u>

The future long term liability for the property lease at the year end is £12,000. Accountancy accrual is £468.

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

Restricted funds contains a designated reserve for counselling.

At 1 December 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 30 November 2025 £
12,787	24,382	(27,562)	-	1	9,608
<u>12,787</u>	<u>24,382</u>	<u>(27,562)</u>	<u>-</u>	<u>1</u>	<u>9,608</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

14 Restricted funds (Continued)

Previous year:	At 1 December 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 30 November 2024
	£	£	£	£	£	£
	16,818	15,356	(29,387)	10,000	-	12,787

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 30 November 2025
	£	£	£	£	£	£
General funds	25,612	12,584	(17,350)	-	(1)	20,845
Previous year:	At 1 December 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 30 November 2024
	£	£	£	£	£	£
General funds	28,761	23,229	(16,378)	(10,000)	-	25,612

16 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 30 November 2025:			
Current assets/(liabilities)	20,845	9,608	30,453
	20,845	9,608	30,453
	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 30 November 2024:			
Current assets/(liabilities)	25,612	12,787	38,399
	25,612	12,787	38,399

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

17 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

CROSSPOINT (WESTBURY)

England & Wales - Charity number 1149257

Accounts

Crosspoint (Westbury)

Annual Report

December 2023 – November 2024

Crosspoint (Westbury)

Albion House, Market Place, Westbury BA13 3DE

Charity Number 1149257

(Company Registration CE018437)

Crosspoint (Westbury) is a Foundation Charitable Incorporated Organisation (CIO)

1. Objectives and activities

The charity is founded on Christian values, set up to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

2. Structure, governance and management

The trustees who served during the year were:

Mr K Fairman

Ms H Fairfield

Mrs J Vince

Mr M Brown

Recruitment and training of trustees and volunteers

Crosspoint has no paid employees; it is run entirely by volunteers. There are currently 20 volunteers, including the trustees.

Recruitment of Trustees

The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years. Trustees may be reappointed for a further three years but, after serving a total of nine years, are required to stand down for a minimum of a year.

Recruitment of Volunteers

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and, if considered suitable, several shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions and allows the volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful, the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

Volunteer training is mostly 'on the job' with new volunteers being paired with a more experienced volunteer for drop-in sessions. The volunteer lunch/training sessions were halted during 2024 however it is planned that they will resume on a quarterly basis during 2025.

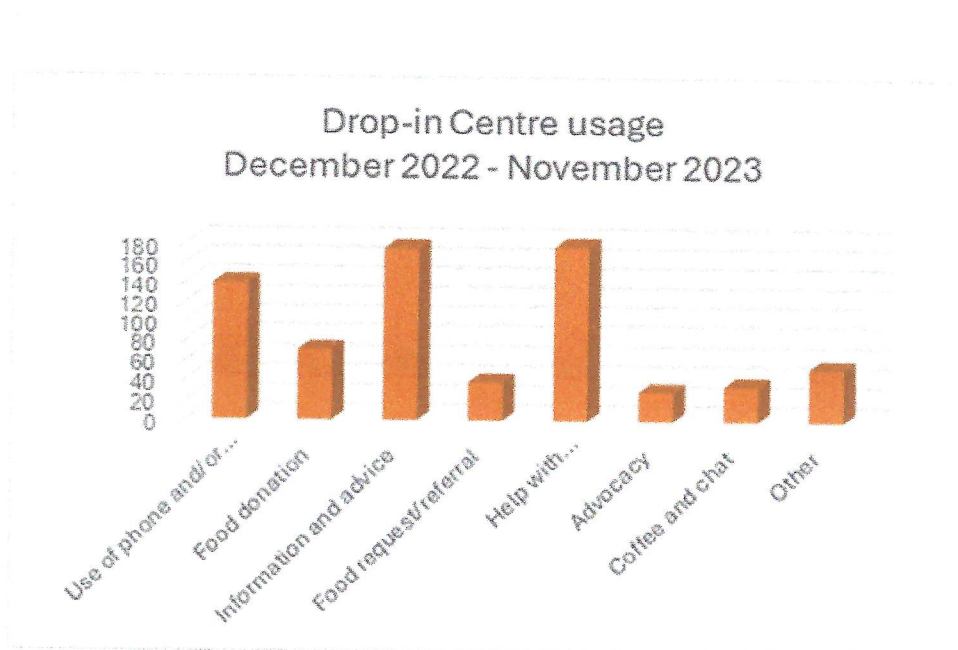
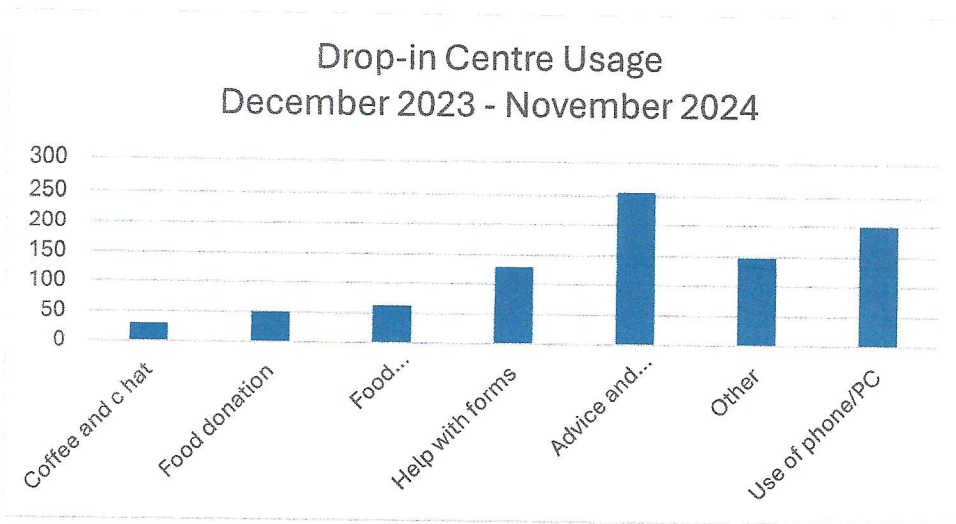
History

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the company being wound up members were required to contribute an amount not exceeding £10. On the 6 Aug 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

3. Overview of the Year

This year has seen a 15% increase in the number of clients seen compared with the previous year.

The nature of help that clients visiting Crosspoint tend to need is with Universal Credit, Personal Independent Payments, Blue Badge applications, getting on the housing register (Homes4Wiltshire) and advice on a myriad of issues. Most food donations continue to be delivered directly to Westbury Area Network (the food bank), although Crosspoint will not turn away donations that are brought into the centre. These donations are then transferred to the food bank by volunteers.



Awareness of Crosspoint and the service offered has been enhanced by regular publicity in the local free newspaper, an electronic window display, a new website, and the printing of publicity leaflets.

During the year we have recruited seven new volunteers who have been added to the rota.

4. Projects

Housekeeping

We have successfully renegotiated and signed a further twelve-year lease (with break points every three years) at a significantly reduced rent.

We have also greatly improved the appearance of the area to the left of the front door, previously used by the Community Fridge, with two colourful pictures and improved seating, including cushioned window seats. There is also a table that is ideal for working with clients on paper forms. A volunteer has also donated some local photos to enhance the walls behind the reception desk and in the client computer area.

Counselling

In the last 12 months, we have experienced a further increase in demand for our adults' and young people's counselling service.

Through recruiting new counsellors to the existing team, we have been able to reduce average waiting times before people can see a counsellor and we are now supporting more people in the local community than we have in our history to date.

As well as our qualified counsellors, we are very pleased to be able to give students, training in counselling at Wiltshire College, the opportunity to gain practical experience alongside gaining their qualifications. This is an opportunity that we plan to continue in the years ahead.

We gain regular positive feedback from clients about the difference to their lives seeing a counsellor has made.

Debt Advice

A decision was taken in early 2024 to discontinue as a Community Money Advice (CMA) Connect Centre. This was because, despite every effort, the hoped for footfall didn't transpire. There is a long-established debt advice centre in Trowbridge, and it seems that there is some reluctance on the part of Westbury residents to pursue this type of help on their doorstep. This could be because of a feeling of embarrassment or shame.

The costs involved in running as a CMA Connect Centre made it unviable to continue with the low numbers of users of the service.

Hardship Fund

Crosspoint was pleased to be asked to apply for funds from the Food, Energy and Community Support Fund. This funding, granted in autumn 2023, allowed Crosspoint to start distributing funds to people suffering hardship within the area, following referrals from other agencies and organisations.

5. Income and Expenditure

The work of Crosspoint continues to be supported by grants, donations from local organisations and by giving from individuals. The Trustees are most grateful for this support, without which our work in Westbury would not be possible.

A summary of our supporters is shown below; fuller details are in our statutory accounts, which are attached.

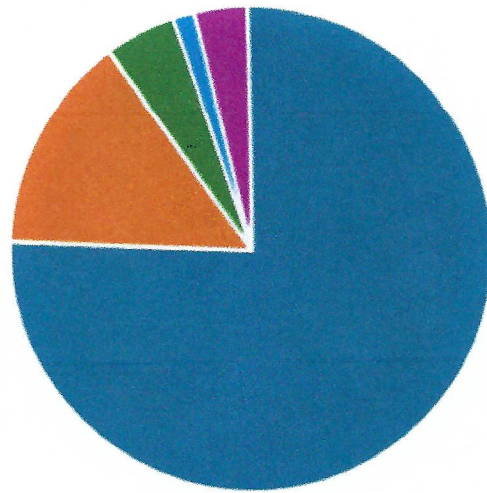
Donations were received from:

Bratton PCC
Edington Station Road Ltd
Edington PCC
RUHX
Westbury Leigh and Laverton Fund
Westbury Skittles League
Westbury Town Council
Wiltshire Community Foundation
Wiltshire Council (via Westbury Area Board)

Grants were received from:

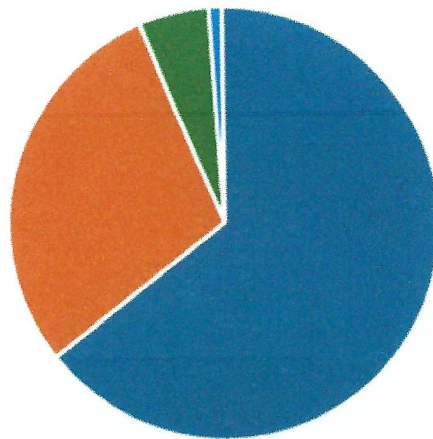
RUHX
Westbury Area Board
Wiltshire County Council
Wiltshire Community Foundation
Westbury Town Council

Income 2023 - 24



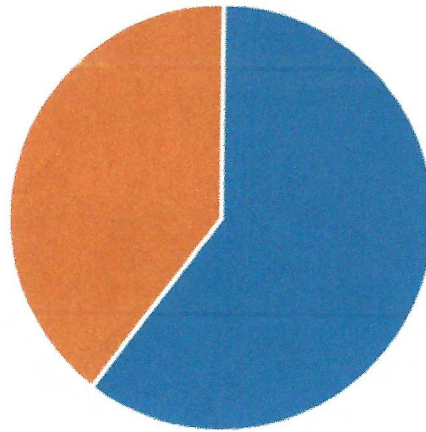
■ Grants ■ Unrestricted donations ■ Counselling donations ■ Investments ■ Other

Expenditure 2023 - 24



■ Projects (from restricted income) ■ Rent and premises
■ Office, admin and sundries ■ Business costs

Designation of income
1 December 2023 - 30 November 2024



■ Unrestricted funds ■ Restricted funds

Charity registration number 1149257 (England and Wales)

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SCANNED

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2024

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number (England and Wales)

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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Balance sheet	5
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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2024

The trustees present their annual report and financial statements for the year ended 30 November 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Crosspoint is now open for four half-day sessions each week. The number of clients seen at drop-in sessions continues to increase, as do the variety and complexity of the issues they bring. The demand for the counselling service also increases, as do the number of sessions offered each week.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three- and six-month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

There were four trustees during the year who oversaw the governance and strategic decision making. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

CROSSPOINT (WESTBURY)

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

The trustees who served during the financial year were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions, and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all satisfactory the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees' report was approved by the Board of Trustees.



Mr K Fairman

Chair

31 January 2025

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Chappell Associates Limited

Chartered Accountants

Westfield House

Bratton Road

Westbury

Wiltshire

BA13 3EP

31 January 2025

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income and endowments from:							
Donations and legacies	3	21,321	15,356	36,677	21,108	25,863	46,971
Investments	4	568	-	568	123	-	123
Other income	5	1,340	-	1,340	2,333	-	2,333
Total income		<u>23,229</u>	<u>15,356</u>	<u>38,585</u>	<u>23,564</u>	<u>25,863</u>	<u>49,427</u>
Charitable activities	6	16,378	29,387	45,765	14,560	24,675	39,235
Net income/(expenditure)		<u>6,851</u>	<u>(14,031)</u>	<u>(7,180)</u>	<u>9,004</u>	<u>1,188</u>	<u>10,192</u>
Transfers between funds		(10,000)	10,000	-	-	-	-
Net movement in funds	8	<u>(3,149)</u>	<u>(4,031)</u>	<u>(7,180)</u>	<u>9,004</u>	<u>1,188</u>	<u>10,192</u>
Reconciliation of funds:							
Fund balances at 1 December 2023		<u>28,761</u>	<u>16,818</u>	<u>45,579</u>	<u>19,757</u>	<u>15,630</u>	<u>35,387</u>
Fund balances at 30 November 2024		<u><u>25,612</u></u>	<u><u>12,787</u></u>	<u><u>38,399</u></u>	<u><u>28,761</u></u>	<u><u>16,818</u></u>	<u><u>45,579</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11		-		31
Current assets					
Debtors	12	1,465		1,465	
Cash at bank and in hand		50,637		54,836	
		<u>52,102</u>		<u>56,301</u>	
Creditors: amounts falling due within one year	13	(13,703)		(10,753)	
Net current assets			38,399		45,548
Total assets less current liabilities			<u>38,399</u>		<u>45,579</u>
Income funds					
Restricted funds	14		12,787		16,818
Unrestricted funds			25,612		28,761
			<u>38,399</u>		<u>45,579</u>

The financial statements were approved by the Trustees on 31 January 2025



Mr K Fairman
Chair

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2024

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations, but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The Trustees are mindful of the long-term liabilities of the organisation in making their decisions, particularly in respect of the property lease for which the liability is £24,000.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

(Continued)

1 Accounting policies

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	5,593	1,856	7,449	8,000	2,038	10,038
Grants	15,728	13,500	29,228	13,108	23,825	36,933
	<u>21,321</u>	<u>15,356</u>	<u>36,677</u>	<u>21,108</u>	<u>25,863</u>	<u>46,971</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	568	123

5 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	1,340	2,333

6 Expenditure on charitable activities

	Expenditure 2024 £	Expenditure 2023 £
Direct costs	1	2
Share of support and governance costs (see note 7)		
Support	45,764	39,233
Analysis by fund		
Unrestricted funds	16,378	14,560
Restricted funds	29,387	24,675
	45,765	39,235

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

7 Support costs

	Support costs	Governance costs	2024 Support costs		Governance costs	2023
	£	£	£	£	£	£
Depreciation	31	-	31	152	-	152
Rent and premises costs	12,963	-	12,963	11,999	-	11,999
Counsellors' fees	27,640	-	27,640	21,364	-	21,364
Accountancy	444	-	444	418	-	418
Office costs	4,124	-	4,124	4,734	-	4,734
Telephone	562	-	562	566	-	566
	<u>45,764</u>	<u>-</u>	<u>45,768</u>	<u>39,233</u>	<u>-</u>	<u>39,233</u>
Analysed between charitable activities	<u>45,764</u>	<u>-</u>	<u>45,764</u>	<u>39,233</u>	<u>-</u>	<u>39,233</u>

8 Net movement in funds

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements

Depreciation of owned tangible fixed assets

	2024	2023
	£	£
Fees payable for the independent examination of the charity's financial statements	-	-
Depreciation of owned tangible fixed assets	31	152
	<u>31</u>	<u>152</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

11 Tangible fixed assets

	Leasehold land and buildings	Fixtures and fittings	Total
	£	£	£
At 1 December 2023	1,985	1,978	3,963
At 30 November 2024	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2023	1,985	1,947	3,932
Depreciation charged in the year	-	31	31
At 30 November 2024	1,985	1,978	3,963
Carrying amount			
At 30 November 2023	-	31	31

12 Debtors

Amounts falling due within one year:	2024	2023
	£	£
Prepayments and accrued income	1,465	1,465

13 Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	13,703	10,753

The future long-term liability for the property lease at the year end is £24,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

Restricted funds contains a designated reserve for counselling. During financial year £5,000 was allocated to this reserve from unrestricted funds.

On 30 November 2024 a further £5,000 was allocated to this reserve.

	At 1 December 2023	Incoming resources	Resources expended	Transfers	At 30 November 2024
	£	£	£	£	£
	16,818	15,356	(29,387)	10,000	12,787
	<u>16,818</u>	<u>15,356</u>	<u>(29,387)</u>	<u>10,000</u>	<u>12,787</u>
Previous year:					
	At 1 December 2022	Incoming resources	Resources expended	Transfers	At 30 November 2023
	£	£	£	£	£
	15,630	25,863	(24,675)	-	16,818
	<u>15,630</u>	<u>25,863</u>	<u>(24,675)</u>	<u>-</u>	<u>16,818</u>

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2023	Incoming resources	Resources expended	Transfers	At 30 November 2024
	£	£	£	£	£
General funds	28,761	23,229	(16,378)	(10,000)	25,612
	<u>28,761</u>	<u>23,229</u>	<u>(16,378)</u>	<u>(10,000)</u>	<u>25,612</u>
Previous year:					
	At 1 December 2022	Incoming resources	Resources expended	Transfers	At 30 November 2023
	£	£	£	£	£
General funds	19,757	23,564	(14,560)	-	28,761
	<u>19,757</u>	<u>23,564</u>	<u>(14,560)</u>	<u>-</u>	<u>28,761</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 30 November 2024:			
Current assets/(liabilities)	25,612	12,787	38,399
	<u>25,612</u>	<u>12,787</u>	<u>38,399</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 30 November 2023:			
Tangible assets	31		31
Current assets/(liabilities)	28,730	16,818	45,548
	<u>28,761</u>	<u>16,818</u>	<u>45,579</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

CROSSPOINT (WESTBURY)

England & Wales - Charity number 1149257

Accounts

Crosspoint (Westbury)

Annual Report

December 2022 – November 2023

Crosspoint (Westbury)

Albion House, Market Place, Westbury BA13 3DE

Charity Number 1149257

(Company Registration CE018437)

Crosspoint (Westbury) is a Foundation Charitable Incorporated Organisation (CIO)

1. Objectives and activities

The charity is founded on Christian values, set up to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

2. Structure, governance and management

The trustees who served during the year were:

Mr K Fairman

Ms H Fairfield

Mrs J Vince

Mr M Brown

Recruitment and training of trustees and volunteers

Crosspoint has no paid employees; it is run entirely by volunteers. There are currently sixteen volunteers, including the trustees.

Recruitment of Trustees

The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years. Trustees may be reappointed for a further three years but after serving a total of nine years are required to stand down for a minimum of a year. There is no formal training for new trustees, but this is under review.

Recruitment of Volunteers

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions and allows the volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful, the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

Volunteer training is mostly 'on the job' with new volunteers being paired with a more experienced volunteer for drop-in sessions. In addition we are planning four quarterly volunteer lunch/training sessions, which will commence early in 2023.

History

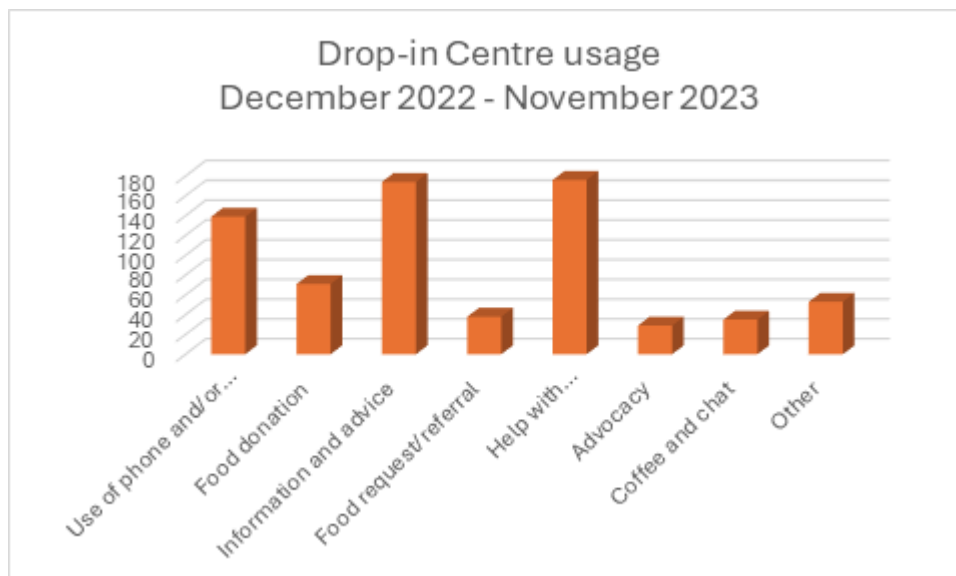
Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the company being wound up members were required to contribute an amount not exceeding £10. On the 6 Aug 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

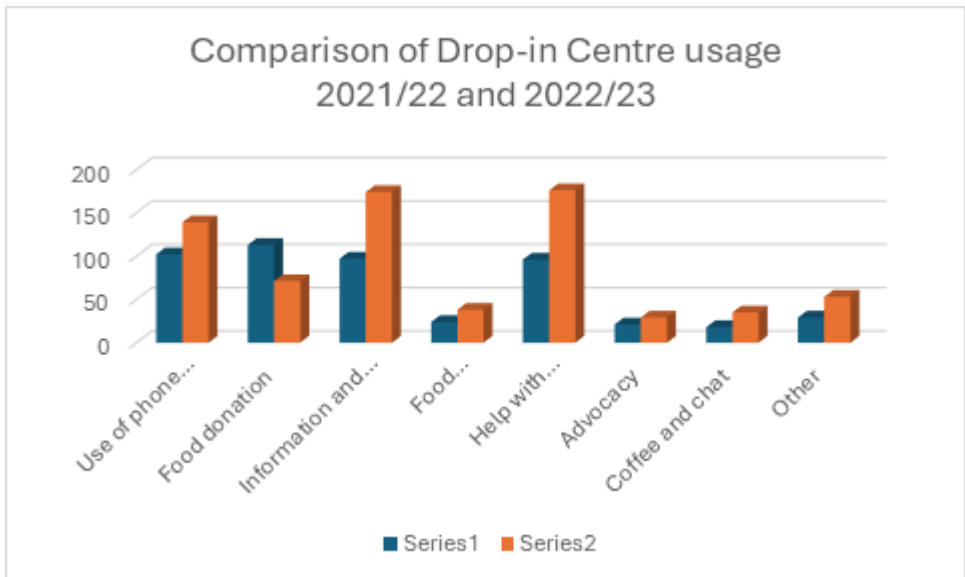
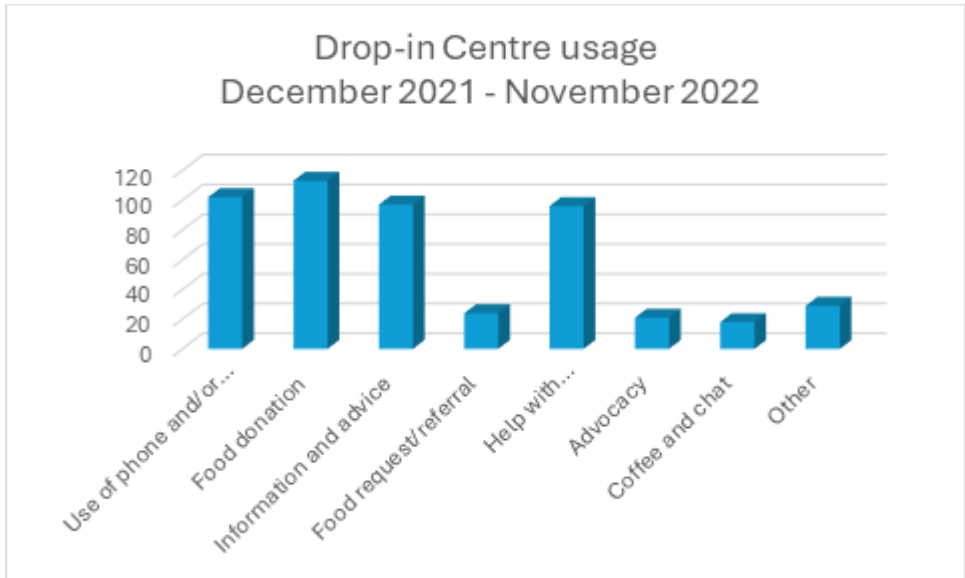
3. Overview of the Year

This is the second full year we have been open since being closed during Covid. The first year was about re-establishing ourselves in the town. As we are no longer the Westbury Food Bank (in fact we were a satellite of the Warminster Food Bank), nor do we now house the Community Fridge, our clientele has changed quite significantly. Prior to Covid we had many clients

who came for the Community Fridge and stayed for a coffee, and to use the computers for social media. These days virtually all our clients come with a very specific issue that they want help with. Uptake at the beginning of last year was quite slow, but as awareness grew that we were open for business the number of clients has increased.

There has been an increase of around 60% in the number of clients that we saw this year, as compared with last year. The notable exception, as can be seen from the bar charts below, is the number of food donations, as most food donations now go directly to the foodbank rather than via Crosspoint. It is interesting to note that otherwise the profile of usage remains similar, showing an increase in demand in all areas.





Awareness of Crosspoint and the service offered was enhanced by regular publicity in the local free newspaper, an electronic window display, a new website, and the printing of publicity leaflets.

During the year we have recruited seven new volunteers who have been added to the rota. We have also started regular Volunteer Forums, beginning at

Christamas Getogether in December, followed by sessions on Domestic Violence and Debt (Issues and Solutions).

4. Projects

Housekeeping

We have successfully renegotiated and signed a further twelve year lease (with break points every three years) at a significantly reduced rent.

We have also greatly improved the appearance of the area to the left of the front door, previously used by the Community Fridge, with two colourful pictures and improved seating, including cushioned window seats. There is also a table that is ideal for working with clients on paper forms. A volunteer has also donated some local photos to enhance the walls behind the reception desk and in the client computer area.

Counselling

In the last 12 months, we have experienced a further increase in demand for our adults' and young people's counselling service.

Through recruiting new counsellors to the existing team, we have been able to reduce average waiting times before people can see a counsellor and we are now supporting more people in the local community than we have in our history to date.

As well as our qualified counsellors, we are very pleased to be able to give students, training in counselling at Wiltshire Council, the opportunity to gain practical experience alongside gaining their qualifications. This is an opportunity that we plan to continue in the years ahead.

We gain regular positive feedback from clients about the difference to their lives seeing a counsellor has made.

Debt Advice

Three of us completed the necessary training and passed our inspection of policies and procedures in time to open at the beginning of April. The training we have received has meant we have been able to help a number of clients

with advice and support without entering in to the full debt advice process. In July a client came into the drop-in centre with an unrelated issue. Fortunately the volunteer on duty picked up that he had debts as well and referred him to one of our Money Mentors. In October he was Granted a Debt Relief Order and is now free of debt and to date managing his affairs successfully.

We are surprised that we are getting few clients in the drop-in centre that need formal debt advice so we are advertising, contacting the food bank, The White Horse Health Centre and other organisations we work alongside to seek referrals.

The Connect model means that clients will deal face to face with trained Crosspoint volunteers, known as Money Mentors. The Money Mentor will help clients look at their expenditure, ensure they are receiving all possible income, and prepare their paper work to pass on to professional debt advisors employed by CMA. The CMA advisor will identify the best debt solution for the client, and the Crosspoint Money Mentor will explain this to the client, and then support them in moving forward.

Hardship Fund

Crosspoint was pleased to be asked to apply for funds from the Food, Energy and Community Support Fund. This funding, granted in autumn 2023, allowed Crosspoint to start distributing funds to people suffering hardship within the area, following referrals from other agencies and organisations.

5. Income and Expenditure

The work of Crosspoint continues to be supported by grants, donations from local organisations and by giving from individuals. The Trustees are most grateful for this support, without which our work in Westbury would not be possible.

A summary of our supporters is shown below; fuller details are in our accounts, which are attached.

Donations were received from:

Amazon Europe

Bratton Baptist Church

Bratton PCC

Bratton WI

Edington Station Road Ltd

Edington WI

Oaktree Joinery

St Bernadettes Roman Catholic Church

St James' Church, Bratton

St John's Roman Catholic Church

Westbury Group Practice Patient Participation Group

Westbury Leigh and C.Laverton Fund

Westbury Methodist Church

Grants were received from:

RUHX

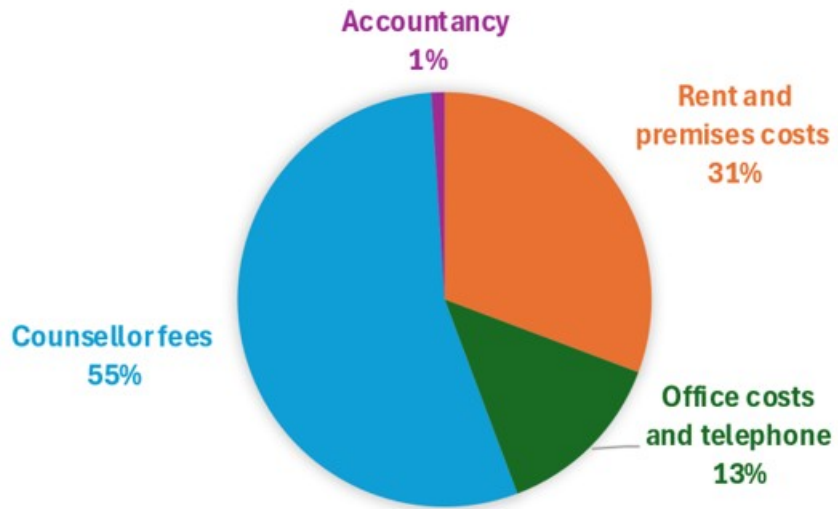
Westbury Area Board, Wiltshire County Council

Wiltshire Community Foundation

Westbury Town Council

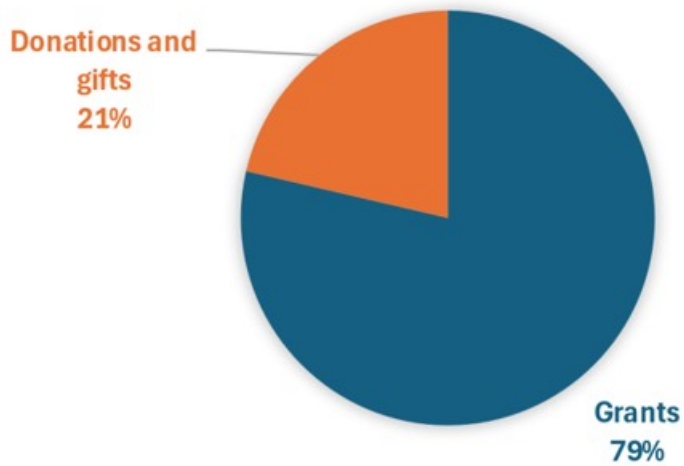
EXPENDITURE

1 DECEMBER 2022 - 30 NOVEMBER 2023



INCOME

1 DECEMBER 2022 - 30 NOVEMBER 2023



DESIGNATION OF INCOME 1 DECEMBER 2022 - 30 NOVEMBER 2023

■ Unrestricted income ■ Restricted income



Charity registration number 1149257

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2023

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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Balance sheet	5
Notes to the financial statements	6 - 13

CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2023

The trustees present their annual report and financial statements for the year ended 30 November 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Crosspoint is now open for four half-day sessions each week. The number of clients seen at drop-in sessions continues to increase each quarter, as do the variety and complexity of the issues they bring. The demand for the counselling service also increases, as do the number of sessions offered each week. Crosspoint, in partnership with Community Money Advice is now offering a debt advice service.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Crosspoint is now open for four half-day sessions each week. The number of clients seen at drop-in sessions continues to grow each quarter, as do the variety and complexity of issues they bring. The demand for counselling service also increases, as do the number of sessions offered each week. Crosspoint, in partnership with Community Money Advice is now offering a debt advice service.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

There were four trustees during the year who oversaw the governance and strategic decision making. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.

.....

Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2023

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:						
Donations and legacies 3	21,108	25,863	46,971	27,413	11,105	38,518
Investments 4	123	-	123	1	-	1
Other income 5	2,333	-	2,333	1,117	-	1,117
Total income	<u>23,564</u>	<u>25,863</u>	<u>49,427</u>	<u>28,531</u>	<u>11,105</u>	<u>39,636</u>
Charitable activities 6	14,560	24,675	39,235	18,611	10,685	29,296
Net income and movement in funds	9,004	1,188	10,192	9,920	420	10,340
Reconciliation of funds:						
Fund balances at 1 December 2022	19,757	15,630	35,387	9,837	15,210	25,047
Fund balances at 30 November 2023	<u>28,761</u>	<u>16,818</u>	<u>45,579</u>	<u>19,757</u>	<u>15,630</u>	<u>35,387</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	10		31		183
Current assets					
Debtors	11	1,465		1,465	
Cash at bank and in hand		54,836		48,089	
		<u>56,301</u>		<u>49,554</u>	
Creditors: amounts falling due within one year	12	<u>(10,753)</u>		<u>(14,350)</u>	
Net current assets			45,548		35,204
Total assets less current liabilities			<u>45,579</u>		<u>35,387</u>
Income funds					
Restricted funds	13		16,818		15,630
Unrestricted funds			28,761		19,757
			<u>45,579</u>		<u>35,387</u>

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The Trustees are mindful of the long-term liabilities of the organisation in making their decisions, particularly in respect of the property lease for which the liability is £24,000.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	8,000	2,038	10,038	11,905	1,775	13,680
Grants	13,108	23,825	36,933	15,508	9,330	24,838
	<u>21,108</u>	<u>25,863</u>	<u>46,971</u>	<u>27,413</u>	<u>11,105</u>	<u>38,518</u>

4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	<u>123</u>	<u>1</u>

5 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	<u>2,333</u>	<u>1,117</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

6 Expenditure on charitable activities

	Heading #ac982 2023 £	Heading #ac982 2022 £
Direct costs		
Charitable expenditure heading 1	2	-
Share of support and governance costs (see note 7)		
Support	39,233	29,296
	<u>39,235</u>	<u>29,296</u>
Analysis by fund		
Unrestricted funds	14,560	18,611
Restricted funds	24,675	10,685
	<u>39,235</u>	<u>29,296</u>

7 Support costs

	Support costs £	Governance costs £	2023 Support costs		Governance costs £	2022 £
	£	£	£	£	£	£
Depreciation	152	-	152	199	-	199
Rent and premises costs	11,999	-	11,999	15,268	-	15,268
Counsellors fees	21,364	-	21,364	10,595	-	10,595
Accountancy	418	-	418	364	-	364
HDAS project	-	-	-	500	-	500
Office costs	4,734	-	4,734	1,334	-	1,334
Telephone	566	-	566	1,036	-	1,036
	<u>39,233</u>	<u>-</u>	<u>39,233</u>	<u>29,296</u>	<u>-</u>	<u>29,296</u>
Analysed between charitable activities	<u>39,233</u>	<u>-</u>	<u>39,233</u>	<u>29,296</u>	<u>-</u>	<u>29,296</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2022	1,985	1,978	3,963
At 30 November 2023	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2022	1,866	1,914	3,780
Depreciation charged in the year	119	33	152
At 30 November 2023	1,985	1,947	3,932
Carrying amount			
At 30 November 2023	-	31	31
At 30 November 2022	119	64	183

11 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,465

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	10,753	14,350

The future long term liability for the property lease at the year end is £24000 (2022 - £nil).

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

At 1 December 2022 £	Incoming resources £	Resources expended £	At 30 November 2023 £
15,630	25,863	(24,675)	16,818

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

13 Restricted funds (Continued)

Previous year:	At 1 December 2021	Incoming resources	Resources expended	At 30 November 2022
	£	£	£	£
	15,210	11,105	(10,685)	15,630
	<u>15,210</u>	<u>11,105</u>	<u>(10,685)</u>	<u>15,630</u>

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2022	Incoming resources	Resources expended	At 30 November 2023
	£	£	£	£
General funds	19,757	23,564	(14,560)	28,761
	<u>19,757</u>	<u>23,564</u>	<u>(14,560)</u>	<u>28,761</u>

Previous year:	At 1 December 2021	Incoming resources	Resources expended	At 30 November 2022
	£	£	£	£
General funds	9,837	28,531	(18,611)	19,757
	<u>9,837</u>	<u>28,531</u>	<u>(18,611)</u>	<u>19,757</u>

15 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
Fund balances at 30 November 2023 are represented by:			
Tangible assets	31	-	31
Current assets/(liabilities)	45,548	-	45,548
	<u>45,579</u>	<u>-</u>	<u>45,579</u>
Per balance sheet	28,761	16,818	45,579
Balance to allocate	(16,818)	16,818	-

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

15 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 30 November 2022 are represented by:			
Tangible assets	183	-	183
Current assets/(liabilities)	35,204	-	35,204
	<u>35,387</u>	<u>-</u>	<u>35,387</u>
<i>Per balance sheet</i>	19,757	15,630	35,387
<i>Balance to allocate</i>	(15,630)	15,630	-

16 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Charity registration number 1149257

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2023

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2023

The trustees present their annual report and financial statements for the year ended 30 November 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Crosspoint is now open for four half-day sessions each week. The number of clients seen at drop-in sessions continues to increase each quarter, as do the variety and complexity of the issues they bring. The demand for the counselling service also increases, as do the number of sessions offered each week. Crosspoint, in partnership with Community Money Advice is now offering a debt advice service.

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Crosspoint is now open for four half-day sessions each week. The number of clients seen at drop-in sessions continues to grow each quarter, as do the variety and complexity of issues they bring. The demand for counselling service also increases, as do the number of sessions offered each week. Crosspoint, in partnership with Community Money Advice is now offering a debt advice service.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

There were four trustees during the year who oversaw the governance and strategic decision making. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.

.....

Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2023

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	
Notes							
Income and endowments from:							
Donations and legacies	3	21,108	25,863	46,971	27,413	11,105	38,518
Investments	4	123	-	123	1	-	1
Other income	5	2,333	-	2,333	1,117	-	1,117
Total income		<u>23,564</u>	<u>25,863</u>	<u>49,427</u>	<u>28,531</u>	<u>11,105</u>	<u>39,636</u>
Charitable activities	6	14,560	24,675	39,235	18,611	10,685	29,296
Net income and movement in funds		<u>9,004</u>	<u>1,188</u>	<u>10,192</u>	<u>9,920</u>	<u>420</u>	<u>10,340</u>
Reconciliation of funds:							
Fund balances at 1 December 2022		<u>19,757</u>	<u>15,630</u>	<u>35,387</u>	<u>9,837</u>	<u>15,210</u>	<u>25,047</u>
Fund balances at 30 November 2023		<u><u>28,761</u></u>	<u><u>16,818</u></u>	<u><u>45,579</u></u>	<u><u>19,757</u></u>	<u><u>15,630</u></u>	<u><u>35,387</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	10		31		183
Current assets					
Debtors	11	1,465		1,465	
Cash at bank and in hand		54,836		48,089	
		<u>56,301</u>		<u>49,554</u>	
Creditors: amounts falling due within one year	12	<u>(10,753)</u>		<u>(14,350)</u>	
Net current assets			45,548		35,204
Total assets less current liabilities			<u>45,579</u>		<u>35,387</u>
Income funds					
Restricted funds	13		16,818		15,630
Unrestricted funds			28,761		19,757
			<u>45,579</u>		<u>35,387</u>

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2023

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

The Trustees are mindful of the long-term liabilities of the organisation in making their decisions, particularly in respect of the property lease for which the liability is £24,000.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	8,000	2,038	10,038	11,905	1,775	13,680
Grants	13,108	23,825	36,933	15,508	9,330	24,838
	<u>21,108</u>	<u>25,863</u>	<u>46,971</u>	<u>27,413</u>	<u>11,105</u>	<u>38,518</u>

4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	<u>123</u>	<u>1</u>

5 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	<u>2,333</u>	<u>1,117</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

6 Expenditure on charitable activities

	Heading #ac982 2023 £	Heading #ac982 2022 £
Direct costs		
Charitable expenditure heading 1	2	-
Share of support and governance costs (see note 7)		
Support	39,233	29,296
	<u>39,235</u>	<u>29,296</u>
Analysis by fund		
Unrestricted funds	14,560	18,611
Restricted funds	24,675	10,685
	<u>39,235</u>	<u>29,296</u>

7 Support costs

	Support costs £	Governance costs £	2023 Support costs		Governance costs £	2022 £
	£	£	£	£	£	£
Depreciation	152	-	152	199	-	199
Rent and premises costs	11,999	-	11,999	15,268	-	15,268
Counsellors fees	21,364	-	21,364	10,595	-	10,595
Accountancy	418	-	418	364	-	364
HDAS project	-	-	-	500	-	500
Office costs	4,734	-	4,734	1,334	-	1,334
Telephone	566	-	566	1,036	-	1,036
	<u>39,233</u>	<u>-</u>	<u>39,233</u>	<u>29,296</u>	<u>-</u>	<u>29,296</u>
Analysed between charitable activities	<u>39,233</u>	<u>-</u>	<u>39,233</u>	<u>29,296</u>	<u>-</u>	<u>29,296</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2022	1,985	1,978	3,963
At 30 November 2023	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2022	1,866	1,914	3,780
Depreciation charged in the year	119	33	152
At 30 November 2023	1,985	1,947	3,932
Carrying amount			
At 30 November 2023	-	31	31
At 30 November 2022	119	64	183

11 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,465

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	10,753	14,350

The future long term liability for the property lease at the year end is £24000 (2022 - £nil).

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

At 1 December 2022 £	Incoming resources £	Resources expended £	At 30 November 2023 £
15,630	25,863	(24,675)	16,818

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2023

13 Restricted funds (Continued)

Previous year:	At 1 December 2021	Incoming resources	Resources expended	At 30 November 2022
	£	£	£	£
	15,210	11,105	(10,685)	15,630
	<u>15,210</u>	<u>11,105</u>	<u>(10,685)</u>	<u>15,630</u>

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2022	Incoming resources	Resources expended	At 30 November 2023
	£	£	£	£
General funds	19,757	23,564	(14,560)	28,761
	<u>19,757</u>	<u>23,564</u>	<u>(14,560)</u>	<u>28,761</u>
Previous year:	At 1 December 2021	Incoming resources	Resources expended	At 30 November 2022
	£	£	£	£
General funds	9,837	28,531	(18,611)	19,757
	<u>9,837</u>	<u>28,531</u>	<u>(18,611)</u>	<u>19,757</u>

15 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
Fund balances at 30 November 2023 are represented by:			
Tangible assets	31	-	31
Current assets/(liabilities)	45,548	-	45,548
	<u>45,579</u>	<u>-</u>	<u>45,579</u>
Per balance sheet	28,761	16,818	45,579
Balance to allocate	(16,818)	16,818	-

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2023

15 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 30 November 2022 are represented by:			
Tangible assets	183	-	183
Current assets/(liabilities)	35,204	-	35,204
	<u>35,387</u>	<u>-</u>	<u>35,387</u>
<i>Per balance sheet</i>	19,757	15,630	35,387
<i>Balance to allocate</i>	(15,630)	15,630	-

16 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

CROSSPOINT (WESTBURY)

England & Wales - Charity number 1149257

Accounts

Crosspoint (Westbury)

Annual Report

December 2021 - November 2022

Crosspoint (Westbury)

Albion House, Market Place, Westbury BA13 3DE

Charity Number 1149257

(Company Registration CE018437)

Crosspoint (Westbury) is a Foundation Charitable Incorporated Organisation (CIO)

1. Objectives and activities

The charity is founded on Christian values, set up to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

2. Structure, governance and management

The trustees who served during the year were:

Mr K Fairman
Ms H Fairfield
Mrs J Vince
Mr M Brown

Recruitment and training of trustees and volunteers

Crosspoint has no paid employees; it is run entirely by volunteers. There are currently sixteen volunteers, including the trustees.

Recruitment of Trustees

The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years. Trustees may be reappointed for a further three years but after serving a total of nine years are required to stand down for a minimum of a year. There is no formal training for new trustees, but this is under review.

Recruitment of Volunteers

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions and allows the volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful, the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

Volunteer training is mostly 'on the job' with new volunteers being paired with a more experienced volunteer for drop-in sessions. In addition we are planning four quarterly volunteer lunch/training sessions, which will commence early in 2023.

History

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the company being wound up members were required to contribute an amount not exceeding £10. On the 6 Aug 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

3. Overview of the Year

This is the first full year that we have been open since our operations were severely curtailed by Covid. There have been significant changes in that time that have impacted on Crosspoint and the services we offer.

Until we closed in 2020, we had operated co-operatively with the Warminster Foodbank and had, in all but name, been the Westbury Foodbank. During the Covid lockdowns Westbury Area Network (WAN) took on that role, and they continue to operate as the Westbury Foodbank. As a consequence Crosspoint now issues very little food support, although we do work with WAN by assessing client needs and signing off referral forms. We also continue to collect a significant number of donations on behalf of WAN, but that number has gone down as donors can now easily go directly to WAN.

As a result of these changes, and the relocation of the Community Fridge, the number of clients visiting Crosspoint on food related issues has dropped from over 500 in 2018/19 to under 150 this year.

Another area where Covid has affected people's behaviour, which has had a corresponding impact on Crosspoint, is through the befriending support we have traditionally offered. This is described in our Drop-in usage chart as 'coffee and chat'. In 2018/19 we had 564 clients who dropped in for no other reason than a coffee and chat; in 2021/22 that number dropped to 17! Covid has had a significant impact on people's willingness to mix and socialise without a specific reason.

As a result, the whole feel of the Crosspoint Drop-in sessions has changed. In the past there were almost always people chatting and drinking coffee, checking emails or browsing websites. These days we have fewer people coming through the door but the majority (approximately 80% or more) are looking for help either with benefits (we have helped more than 70 clients to complete PIP and Attendance Allowance forms this year), or other issues that take an hour or more with a volunteer to resolve.

As can be seen from the bar charts below, not only are the issues raised during drop-in sessions becoming more challenging, but as the year progressed the number of clients

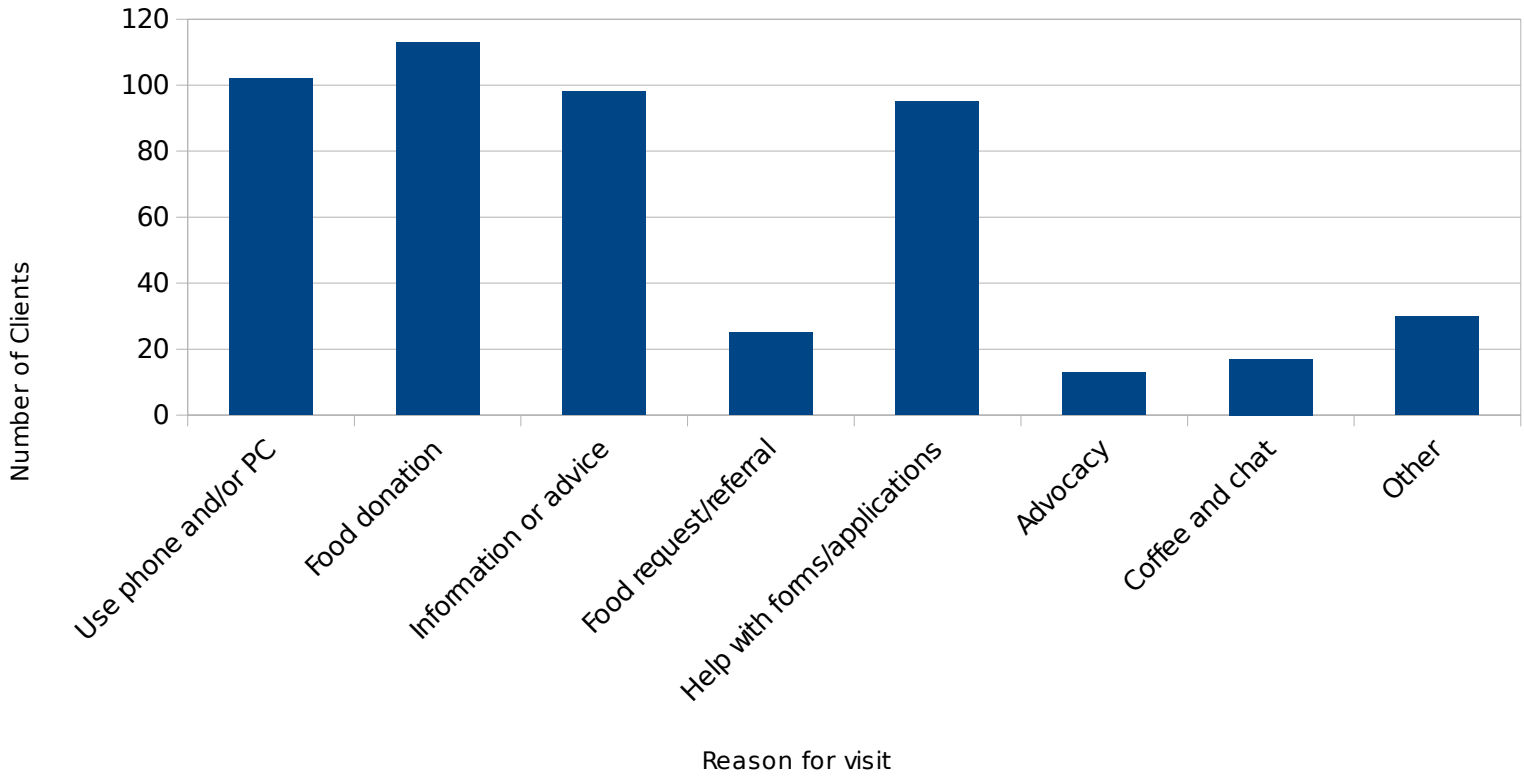
attending drop-in sessions has increased (this trend has continued beyond the end of our reporting year).

In addition to the many clients helped with benefit forms during drop-in sessions, a further 15 have been supported with home visits. This is a service only offered to those who have mobility or other medical issues, but we are seeing an increasing demand for this service.

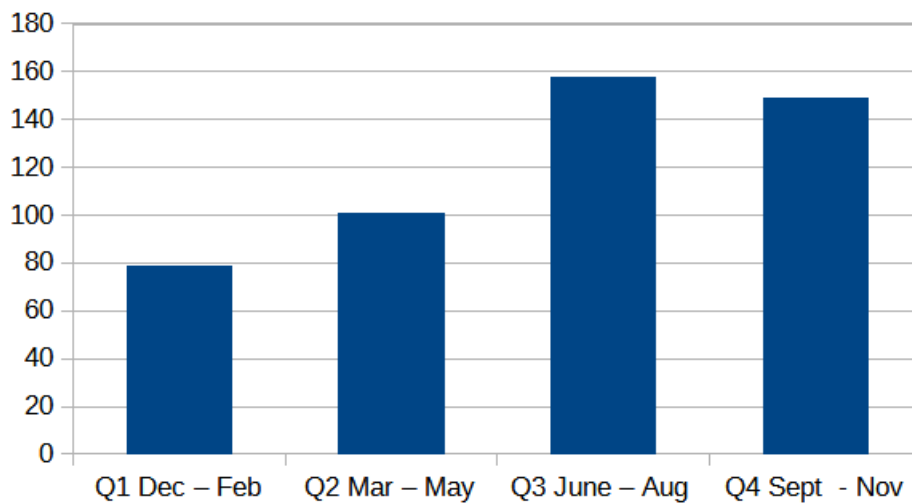
We have established an arrangement with the White Horse Health Centre so that a Social Prescriber is based at Crosspoint for one afternoon a month. This is very useful for those clients who wish to meet with a Social Prescriber and who live nearer to Crosspoint than to the Surgery. On occasions it has also been possible for the Social Prescriber to help Crosspoint clients directly.

The charts below show the issues that drop-in clients asked for help with, and the number of clients who were seen in each quarter of our reporting year. It shows a trend of an increase in the number of clients using Crosspoint and, relative to pre-Covid times, an increasing number of clients seeking help with more complex and serious issues.

Drop-in usage Dec 2021 - Nov 2022



Number of clients by Quarter Dec 2021 - Nov 2022



4. Projects

For a number of years Crosspoint has struggled with issues relating to the website. It was decided this year to start from scratch and employ a local company to design and build a new website for us. Many thanks to Andrew from Brighter Side of Bradford on Avon for his excellent work; the new website can be found at

www.crosspoint-westbury.co.uk

We are also working on the Crosspoint Facebook page.

Housekeeping

Our 12 year lease came to an end this year; we have successfully renegotiated a further twelve years (with break points every three years) at a significantly reduced rent.

We have also greatly improved the appearance of the area to the left of the door, previously used by the Community Fridge, with two colourful pictures and improved seating. There is also a table that is ideal for working with clients on paper forms.

Counselling

In the last year, we experienced significantly increased demand for our adults' and young people's Counselling service. The capacity of the team was therefore increased by 60% to meet this demand and to keep waiting times for a first counselling session to less than two months.

During the Covid lockdown, this had been done largely by telephone or Zoom, but has returned to in-person meetings in 2021-22. Issues dealt with included trauma and abuse, both from childhood and from relationships in the home. Each client is funded for 12 counselling sessions, although this can be extended by exception.

Referrals come either from the White Horse Health Centre or by people self-referring. At the end of counselling sessions, some people choose to make a donation to Crosspoint, which then helps with making the service financially sustainable in the long term.

Debt Advice

Since the demise of Hope Debt Advice Service, the Crosspoint Trustees have strongly believed that a similar service is needed in Westbury. We have been in contact with Community Money Advice (CMA) and agreed that we will open a Connect service, starting early next year. We will be putting in place all the necessary procedures and policies, and completing the training beginning in December 2022, with a view to opening in March or April 2023.

The Connect model means that clients will deal face to face with trained Crosspoint volunteers, known as Money Mentors. The Money Mentor will help clients look at their expenditure, ensure they are receiving all possible income, and prepare their paper work to pass on to professional debt advisors employed by CMA. The CMA advisor will identify the best debt solution for the client, and the Crosspoint Money Mentor will explain this to the client, and then support them in moving forward.

5. Income and Expenditure

The work of Crosspoint continues to be supported by grants, donations from local organisations and by giving from

individuals. The Trustees are most grateful for this support, without which our work in Westbury would not be possible.

A summary of our supporters is shown below; fuller details are in our accounts, which are attached.

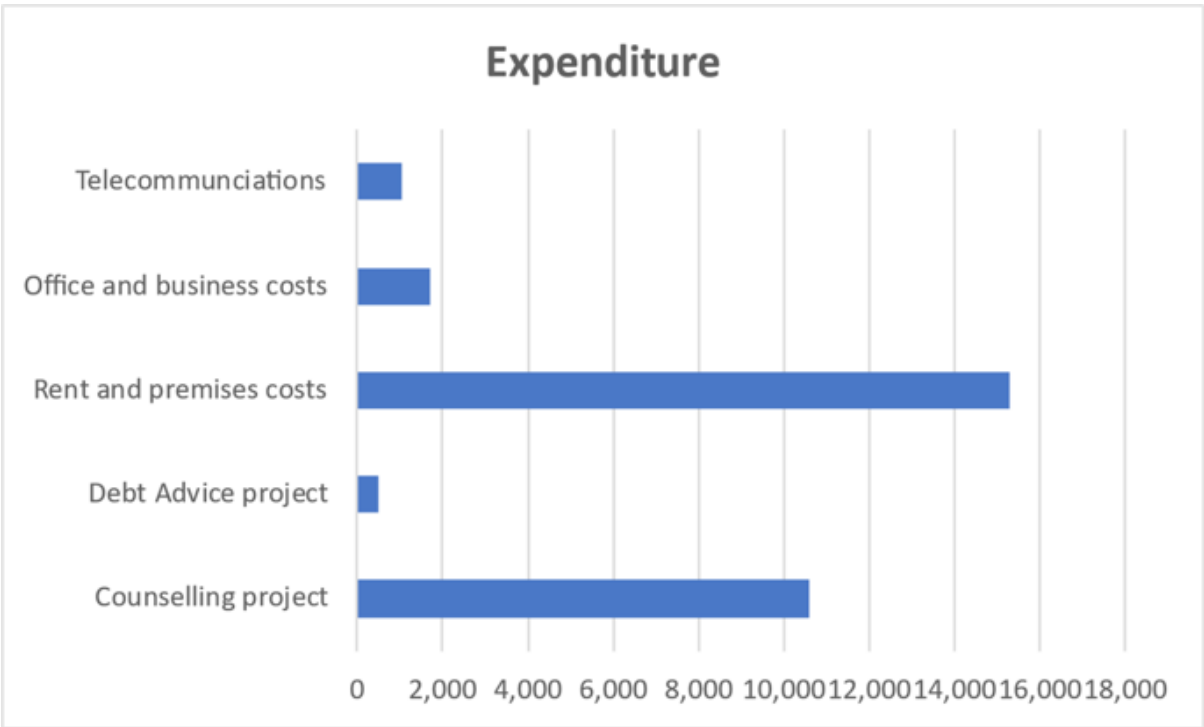
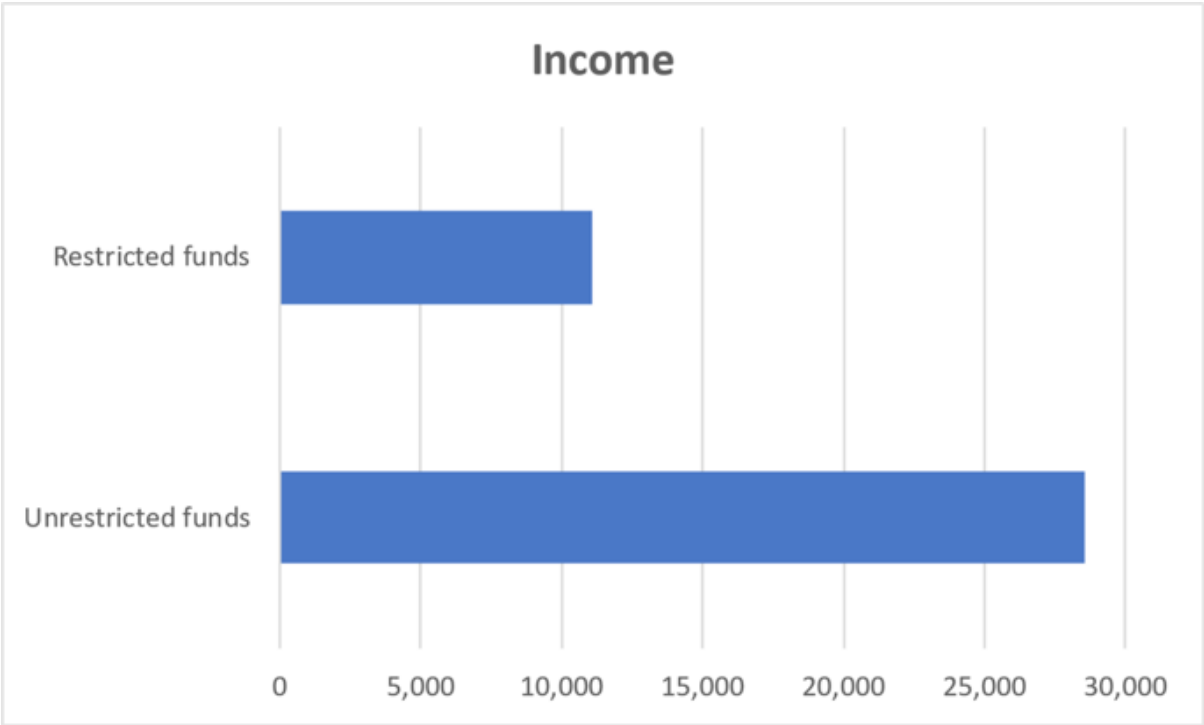
Grants were received from:

- The Albert Hunt Trust
- The Foyle Foundation
- Groundwork
- Local Giving
- RUH Charities
- Wessex Water
- Westbury Area Network
- Westbury Town Council
- Wiltshire Community Foundation
- Wiltshire Council

Local organisations that have given donations during the year:

- Edington Station Yard Ltd
- Westbury Leigh and Laverton Fund
- The White Horse Conclave
- LocalGiving
- Amazon
- Bratton Churches
- Pinnigar Finch Charity Fund
- Bratton Baptist Church
- St Bernadette's Church

In addition to the above organisations there are a number of individuals who give a regular donation via standing order. This regular giving is very important to us and we give our sincere thanks to them.



Charity registration number 1149257

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2022

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2022

The trustees present their annual report and financial statements for the year ended 30 November 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

During the year Crosspoint has strived to meet local needs by telephone, answerphone service and limited drop-in sessions as permitted by Covid restrictions.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

At the start of the year there were three trustees who made strategic decisions: during the year a fourth trustee was appointed. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2022

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.

.....

Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2022

		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	Notes	2022	2022	2022	2021	2021	2021
		£	£	£	£	£	£
<u>Income and endowments from:</u>							
Donations and legacies	3	27,413	11,105	38,518	17,252	11,669	28,921
Investments	4	1	-	1	1	-	1
Other income	5	1,117	-	1,117	1,403	-	1,403
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total income		28,531	11,105	39,636	18,656	11,669	30,325
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>							
Charitable activities	6	18,611	10,685	29,296	17,990	9,221	27,211
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income for the year/ Net movement in funds		9,920	420	10,340	666	2,448	3,114
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 1 December 2021		9,837	15,210	25,047	23,171	12,762	35,933
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 30 November 2022		19,757	15,630	35,387	23,837	15,210	39,047
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
WARNING: Brought forward reserves do not agree to comparatives				14,000			

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		183		382
Current assets					
Debtors	11	1,465		1,465	
Cash at bank and in hand		48,089		37,617	
		<u>49,554</u>		<u>39,082</u>	
Creditors: amounts falling due within one year	12	<u>(14,350)</u>		<u>(350)</u>	
Net current assets			35,204		38,732
Total assets less current liabilities			<u>35,387</u>		<u>39,114</u>
Income funds					
Restricted funds			15,630		15,210
<u>Unrestricted funds</u>					
Designated funds		-		14,000	
General unrestricted funds		<u>19,757</u>		<u>9,837</u>	
			<u>19,757</u>		<u>23,837</u>
			<u>35,387</u>		<u>39,047</u>

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	11,905	1,775	13,680	13,752	1,195	14,947
Grants	15,508	9,330	24,838	3,500	10,474	13,974
	<u>27,413</u>	<u>11,105</u>	<u>38,518</u>	<u>17,252</u>	<u>11,669</u>	<u>28,921</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	1	1
	<u>1</u>	<u>1</u>

5 Other income

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Other income	1,117	1,403
	<u>1,117</u>	<u>1,403</u>

6 Charitable activities

	Support costs	Support costs
	2022	2021
	£	£
Share of support costs (see note 7)	29,296	27,211
	<u>29,296</u>	<u>27,211</u>
Analysis by fund		
Unrestricted funds	18,611	17,990
Restricted funds	10,685	9,221
	<u>29,296</u>	<u>27,211</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

7 Support costs

	Support costs	Governance costs	2022 Support costs	Governance costs	2021
	£	£	£	£	£
Depreciation	199	-	199	199	199
Rent and premises costs	15,268	-	15,268	15,423	15,423
Counsellors fees	10,595	-	10,595	7,188	7,188
Accountancy	364	-	364	312	312
HDAS project	500	-	500	447	447
Office costs	1,334	-	1,334	2,253	2,253
Telephone	1,036	-	1,036	1,389	1,389
	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>
Analysed between charitable activities	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

10 Tangible fixed assets

	Leasehold land and buildings	Fixtures and fittings	Total
	£	£	£
Cost			
At 1 December 2021	1,985	1,978	3,963
At 30 November 2022	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2021	1,700	1,881	3,581
Depreciation charged in the year	166	33	199
At 30 November 2022	1,866	1,914	3,780
Carrying amount			
At 30 November 2022	119	64	183
At 30 November 2021	285	97	382

11 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,465

12 Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals and deferred income	14,350	350

13 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Fund balances at 30 November 2022 are represented by:						
Tangible assets	183	-	183	382	-	382
Current assets/(liabilities)	35,204	-	35,204	38,665	-	38,665
	35,387	-	35,387	39,047	-	39,047

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) ***FOR THE YEAR ENDED 30 NOVEMBER 2022***

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Charity registration number 1149257

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2022

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr M T Brown
Mr K Fairman
Ms H Fairfield
Mrs J Vince

Charity number

1149257

Independent examiner

Chappell Associates Limited
Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2022

The trustees present their annual report and financial statements for the year ended 30 November 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

During the year Crosspoint has strived to meet local needs by telephone, answerphone service and limited drop-in sessions as permitted by Covid restrictions.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up trustees are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

At the start of the year there were three trustees who made strategic decisions: during the year a fourth trustee was appointed. New trustees are appointed by a majority decision of the existing trustees. The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years, with an opportunity to stand for another three years. There is no formal training for new trustees, but this is under review.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2022

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings.

The trustees report was approved by the Board of Trustees.

.....

Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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 financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2022

		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	Notes	2022	2022	2022	2021	2021	2021
		£	£	£	£	£	£
<u>Income and endowments from:</u>							
Donations and legacies	3	27,413	11,105	38,518	17,252	11,669	28,921
Investments	4	1	-	1	1	-	1
Other income	5	1,117	-	1,117	1,403	-	1,403
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total income		28,531	11,105	39,636	18,656	11,669	30,325
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>							
Charitable activities	6	18,611	10,685	29,296	17,990	9,221	27,211
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income for the year/ Net movement in funds		9,920	420	10,340	666	2,448	3,114
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 1 December 2021		9,837	15,210	25,047	23,171	12,762	35,933
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 30 November 2022		19,757	15,630	35,387	23,837	15,210	39,047
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
WARNING: Brought forward reserves do not agree to comparatives				14,000			

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	10		183		382
Current assets					
Debtors	11	1,465		1,465	
Cash at bank and in hand		48,089		37,617	
		<u>49,554</u>		<u>39,082</u>	
Creditors: amounts falling due within one year	12	<u>(14,350)</u>		<u>(350)</u>	
Net current assets			35,204		38,732
Total assets less current liabilities			<u>35,387</u>		<u>39,114</u>
Income funds					
Restricted funds			15,630		15,210
<u>Unrestricted funds</u>					
Designated funds		-		14,000	
General unrestricted funds		<u>19,757</u>		<u>9,837</u>	
			<u>19,757</u>		<u>23,837</u>
			<u>35,387</u>		<u>39,047</u>

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

Charity information

Crosspoint Westbury is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022	2022	2022	2021	2021	2021
	£	£	£	£	£	£
Donations and gifts	11,905	1,775	13,680	13,752	1,195	14,947
Grants	15,508	9,330	24,838	3,500	10,474	13,974
	<u>27,413</u>	<u>11,105</u>	<u>38,518</u>	<u>17,252</u>	<u>11,669</u>	<u>28,921</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	1	1
	<u>1</u>	<u>1</u>

5 Other income

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Other income	1,117	1,403
	<u>1,117</u>	<u>1,403</u>

6 Charitable activities

	Support costs	Support costs
	2022	2021
	£	£
Share of support costs (see note 7)	29,296	27,211
	<u>29,296</u>	<u>27,211</u>
Analysis by fund		
Unrestricted funds	18,611	17,990
Restricted funds	10,685	9,221
	<u>29,296</u>	<u>27,211</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

7 Support costs

	Support costs	Governance costs	2022 Support costs	Governance costs	2021
	£	£	£	£	£
Depreciation	199	-	199	199	199
Rent and premises costs	15,268	-	15,268	15,423	15,423
Counsellors fees	10,595	-	10,595	7,188	7,188
Accountancy	364	-	364	312	312
HDAS project	500	-	500	447	447
Office costs	1,334	-	1,334	2,253	2,253
Telephone	1,036	-	1,036	1,389	1,389
	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>
Analysed between charitable activities	<u>29,296</u>	<u>-</u>	<u>29,296</u>	<u>27,211</u>	<u>27,211</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2022

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2021	1,985	1,978	3,963
At 30 November 2022	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2021	1,700	1,881	3,581
Depreciation charged in the year	166	33	199
At 30 November 2022	1,866	1,914	3,780
Carrying amount			
At 30 November 2022	119	64	183
At 30 November 2021	285	97	382

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,465

12 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	14,350	350

13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 30 November 2022 are represented by:						
Tangible assets	183	-	183	382	-	382
Current assets/(liabilities)	35,204	-	35,204	38,665	-	38,665
	35,387	-	35,387	39,047	-	39,047

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 30 NOVEMBER 2022*

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

CROSSPOINT (WESTBURY)

England & Wales - Charity number 1149257

Accounts

Crosspoint (Westbury)

Annual Report

December 2020 – November 2021

Crosspoint (Westbury)

Albion House, Market Place, Westbury BA13 3DE

Charity Number 1149257

(Company Registration CE018437)

Crosspoint (Westbury) is a Foundation Charitable Incorporated Organisation (CIO)

1. Objectives and activities

The charity is founded on Christian values, set up to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

2. Structure, governance and management

The trustees who served during the year were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince (from 1 July 2021)

Recruitment and training of trustees and volunteers

Crosspoint has no paid employees; it is run entirely by volunteers. There are currently fourteen volunteers including the trustees.

The suitability of potential new trustees is considered by the existing trustees and if agreed they are invited to join. New trustees are appointed for a period of three years. Trustees may be reappointed for a further three years but after serving a total of nine years are required to stand down for a minimum of a year. There is no formal training for new trustees, but this is under review.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop-in sessions and allows the volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful, the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

Normally in-house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings. This has been temporarily curtailed because of Covid restrictions.

History

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the company being wound up members were required to contribute an amount not exceeding £10. On the 6 Aug 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

3. Overview of the Year

Crosspoint began the year being closed to the public and the only contact was via the telephone. Initially we switched the Crosspoint phone to the home phone of different trustees on a daily rota. This had some success but was cumbersome as each switch required a visit to the centre, so this approach was replaced by an answerphone service that could be monitored entirely remotely. This service continues today with a rota of trustees monitoring the answerphone on weekdays. We state that we will endeavour to respond to messages within 24 hours; in practice we usually respond within 2-3 hours or often less.

During the period that we were closed to the public we offered the premises to the Westbury Area Network (WAN), the charity that collects donations and then distributes food to those in need in the Westbury area. The Crosspoint premises were used for food storage and subsequent packing for distribution. The Crosspoint trustees decided that we should cover all the ongoing costs of the Crosspoint premises so that WAN could direct all their resources to the provision of food.

In September WAN agreed to move to other premises so that Crosspoint could once again open the centre to the public. Initially it was decided to focus on priority issues e.g. issues relating to benefit claims, pensions, housing and homelessness, rather than the support of loneliness and a place to meet up for coffee, etc.

To raise awareness in the community that Crosspoint was open again, a number of articles were put in the local paper with a particular focus on benefits for the elderly. As a result, we dealt with a number of clients needing help with Pension Credit (PC) and Attendance Allowance (AA). We are continuing to deal with clients from this age group.

4. Projects

Computers

We have been aware for some time that the IT equipment available to the public was old and its performance left a lot to be desired. We have taken the opportunity to replace the old laptops with reconditioned desk top computers, a new printer/scanner and to locate them in purpose-built pods with computer chairs. This new set up provides both privacy and encourages social distancing and eliminates the poor performance we were experiencing with the old laptops. The desktop computers have been loaned to us by Wiltshire Digital Drive as part of their service to local charities; we are very grateful to them.

Housekeeping

We have replaced an old cloth sofa with a leather finish sofa that can easily be wiped down, and we are experimenting with using electric heaters that can be switched on as required during sessions, rather than using storage heaters that were proving very expensive. We have also reduced the telephone lines from two to one and renegotiated our internet/phone package to further reduce our running costs.

Drop-In Centre and Answerphone

During the period of the report when we were closed to the public there were 108 clients who contacted us by phone. Some were issues relating to WAN i.e.

either wanting to donate food or requesting help with food. There were a number of other issues relating to homelessness, debt, struggling with energy bills, and many people wanting help with benefits, especially PIP and Universal Credit. Some enquiries could be dealt with over the phone, others by referring to partner organisations e.g., Citizens Advice, but where it was deemed necessary face to face appointments were arranged at the Crosspoint premises. This was most often to give help completing a Personal Independence Payment (PIP) form or to offer support accessing Universal Credit journals.

Since opening again in September we have been able to support three sessions a week: Monday afternoon, Wednesday afternoon and Saturday morning. In this quite short time, we have seen 115 clients and dealt with a range of issues: 15 with issues related to benefits; 31 relating to the food bank; and 23 using computers and/or phone. We hope to continue with three sessions a week, but we are working with fewer volunteers as a number have retired since all the restrictions of lock downs. We are slowly recruiting more volunteers and we are extraordinarily grateful for the dedication and support of the small group of volunteers that are keeping us going.

Counselling

We have continued our support of the Counselling service. Although most of the counsellors had to operate via Zoom or the telephone, they managed to deal with more than fifty referrals and were able to offer between 10 and 16 sessions per week. Issues dealt with included trauma and abuse, both from childhood and from relationships in the home.

Referrals are currently dealt with by the White Horse Surgery and passed directly to the counsellors, and client funding is from voluntary donations. It is planned in future that referrals and waiting lists will be managed within Crosspoint and a more structured approach to client funding put in place whereby clients agree in advance with Crosspoint the level of donation they are able to afford. It is therefore hoped that this will put Counselling on a more sustainable footing, while still maintaining its affordability to all, something we have always strived to achieve.

Debt Advice

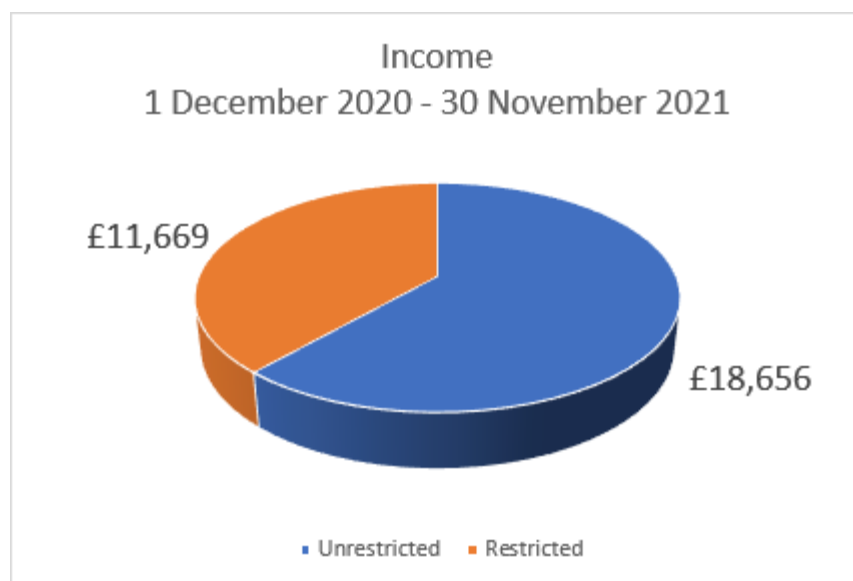
Since its inception the Westbury Debt Advice team had operated under the umbrella of Hope Debt Advice in Bradford on Avon. At the beginning of April 2021 this arrangement came to an end. The Westbury team consulted with Community Money Advice with a view to becoming a Connect centre.

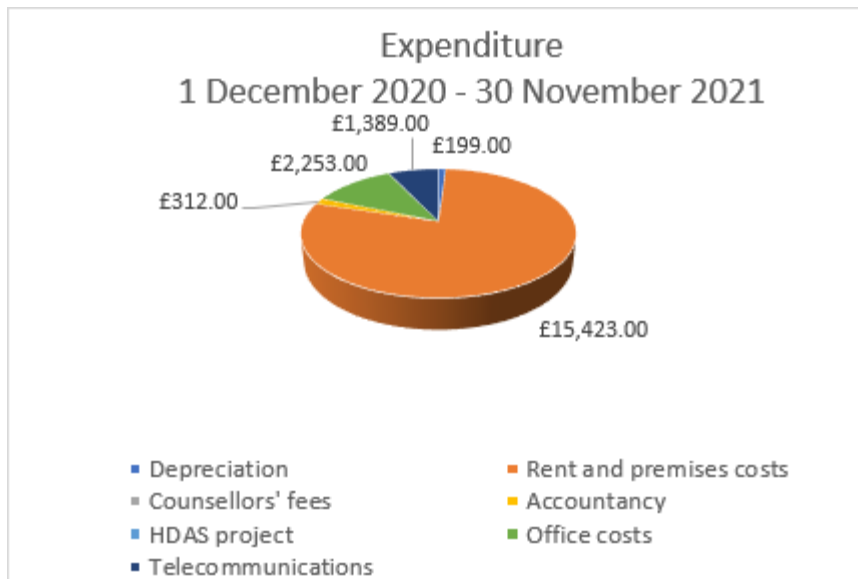
Although a more expensive option Crosspoint was prepared to fund the group, initially for one year. However, in the end the Westbury group decided not to continue, so since April there has not been an option of referring clients to a local, face to face team for debt advice help. The Crosspoint trustees are aware this is a significant gap in the services that are offered from Crosspoint, and they are actively considering ways in which this might be remedied.

Home visits

We are increasingly being asked for home visits, most often by people who are housebound needing help to complete forms (PIP, AA and PC). These are currently arranged on an ad hoc basis. We are aware of the safeguarding issues when visiting clients in their homes and we are working towards producing a policy to cover home visits in all situations.

5. Income and Expenditure





6. Donors

Local organisations that have given donations during the year

West End Baptist Church
 Westbury Leigh and Laverton Fund
 Holy Trinity Church, Dilton Marsh
 Church of the Living God
 Westbury Leigh and Stormore Baptist Church
 West End Community Choir
 Bratton Baptist Church

Organisations that have given us grants

Herman Miller £1,464 – general running costs
 Just Helping £1,424 – general running costs
 Westbury Town Council £6,000 – general running costs
 Wiltshire Community Foundation (IT) £2,010 – Improving IT Access project
 National Lottery £4,500 – Older People's project

In addition to the above organisations there are a number of individuals who give a regular donation via standing order. This regular giving is very important to us and we give our sincere thanks to them.

Charity Registration No. 1149257

Company Registration No. CE018437 (England and Wales)

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2021

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M T Brown Mr K Fairman Ms H Fairfield Ms J Vince	(Appointed 1 July 2021)
Charity number	1149257	
Company number	CE018437	
Registered office	Crosspoint Market Place Westbury Wiltshire BA13 3DE	
Independent examiner	Chappell Associates Limited Westfield House Bratton Road Westbury Wiltshire BA13 3EP	

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 NOVEMBER 2021

The trustees present their annual report and financial statements for the year ended 30 November 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "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).

Objectives and activities

Crosspoint is a local charity founded to relieve poverty, sickness and distress amongst the inhabitants of Westbury and the surrounding area by the provision of such services and facilities as the trustees may from time to time think fit, irrespective of age, gender, sexual orientation, disability, race or religion. The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

During the year Crosspoint has strived to meet local needs by telephone, answerphone service and limited drop-in sessions as permitted by Covid restrictions.

Structure, governance and management

Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

At the start of the year there were three Trustees who made strategic decisions: during the year a fourth trustee was appointed. New Trustees are appointed by a majority decision of the existing Trustees. The suitability of potential new Trustees is considered by the existing Trustees and if agreed they are invited to join. New Trustees are appointed for a period of three years. There is no formal training for new Trustees, but this is under review.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Ms J Vince

(Appointed 1 July 2021)

There is no formal Annual General Meeting.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 30 NOVEMBER 2021*

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings. This has been temporarily curtailed because of Covid restrictions.

The trustees report was approved by the Board of Trustees.

.....

Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's 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 charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting 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 financial statements 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 financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2021

		Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	Notes	2021	2021	2021	2020	2020
		£	£	£	£	£
<u>Income and endowments from:</u>						
Donations and legacies	3	17,252	11,669	28,921	21,298	26,728
Investments	4	1	-	1	4	4
Other income	5	1,403	-	1,403	28	28
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total income		18,656	11,669	30,325	21,330	26,760
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>						
Charitable activities	6	17,990	9,221	27,211	19,039	25,174
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income for the year/ Net movement in funds		666	2,448	3,114	2,291	(705)
						1,586
Fund balances at 1 December 2020		23,171	12,762	35,933	20,880	34,347
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 30 November 2021		23,837	15,210	39,047	23,171	35,933
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		382		581
Current assets					
Debtors	11	1,465		1,532	
Cash at bank and in hand		37,550		34,170	
		<u>39,015</u>		<u>35,702</u>	
Creditors: amounts falling due within one year	12	(350)		(350)	
Net current assets			38,665		35,352
Total assets less current liabilities			<u>39,047</u>		<u>35,933</u>
Income funds					
Restricted funds			15,210		12,762
<u>Unrestricted funds</u>					
Designated funds	13	14,000		14,000	
General unrestricted funds		9,837		9,171	
		<u>23,837</u>		<u>23,171</u>	
			<u>39,047</u>		<u>35,933</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 November 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

Company Registration No. CE018437

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

1 Accounting policies

Charity information

Crosspoint (Westbury) is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	13,752	1,195	14,947	10,020	430	10,450
Grants	3,500	10,474	13,974	11,278	5,000	16,278
	<u>17,252</u>	<u>11,669</u>	<u>28,921</u>	<u>21,298</u>	<u>5,430</u>	<u>26,728</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2021

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	1	4

5 Other income

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Other income	1,403	28

6 Charitable activities

	Support costs	Support costs
	2021	2020
	£	£
Share of support costs (see note 7)	27,211	25,174
Analysis by fund		
Unrestricted funds	17,990	19,039
Restricted funds	9,221	6,135
	<u>27,211</u>	<u>25,174</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

7 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Depreciation	199	-	199	210	-	210
Rent and premises costs	15,423	-	15,423	15,130	-	15,130
Counsellors fees	7,188	-	7,188	5,500	-	5,500
Accountancy	312	-	312	312	-	312
HDAS project	447	-	447	281	-	281
Office costs	2,253	-	2,253	2,406	-	2,406
Telephone	1,389	-	1,389	1,335	-	1,335
	<u>27,211</u>	<u>-</u>	<u>27,211</u>	<u>25,174</u>	<u>-</u>	<u>25,174</u>
Analysed between Charitable activities	<u>27,211</u>	<u>-</u>	<u>27,211</u>	<u>25,174</u>	<u>-</u>	<u>25,174</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2021

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2020	1,985	1,978	3,963
At 30 November 2021	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2020	1,534	1,848	3,382
Depreciation charged in the year	166	33	199
At 30 November 2021	1,700	1,881	3,581
Carrying amount			
At 30 November 2021	285	97	382
At 30 November 2020	451	130	581

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,532

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	350	350

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

13 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Movement in funds	
	Incoming resources	Balance at 1 December 2020	Incoming resources	Balance at 30 November 2021
	£	£	£	£
	14,000	14,000	-	14,000
	<u>14,000</u>	<u>14,000</u>	<u>-</u>	<u>14,000</u>
	<u><u>14,000</u></u>	<u><u>14,000</u></u>	<u><u>-</u></u>	<u><u>14,000</u></u>

14 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 30 November 2021 are represented by:						
Tangible assets	382	-	382	581	-	581
Current assets/ (liabilities)	38,665	-	38,665	22,590	12,762	35,352
	<u>39,047</u>	<u>-</u>	<u>39,047</u>	<u>23,171</u>	<u>12,762</u>	<u>35,933</u>
	<u><u>39,047</u></u>	<u><u>-</u></u>	<u><u>39,047</u></u>	<u><u>23,171</u></u>	<u><u>12,762</u></u>	<u><u>35,933</u></u>

15 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

Charity Registration No. 1149257

Company Registration No. CE018437 (England and Wales)

CROSSPOINT (WESTBURY)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2021

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M T Brown Mr K Fairman Ms H Fairfield Ms J Vince	(Appointed 1 July 2021)
Charity number	1149257	
Company number	CE018437	
Registered office	Crosspoint Market Place Westbury Wiltshire BA13 3DE	
Independent examiner	Chappell Associates Limited Westfield House Bratton Road Westbury Wiltshire BA13 3EP	

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 NOVEMBER 2021

The trustees present their annual report and financial statements for the year ended 30 November 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Companies Act 2006 and "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).

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The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

During the year Crosspoint has strived to meet local needs by telephone, answerphone service and limited drop-in sessions as permitted by Covid restrictions.

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Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 November 2010. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £10. On 6 August 2019 the charitable company closed and Crosspoint converted to a Charitable Incorporated Organisation (CIO).

At the start of the year there were three Trustees who made strategic decisions: during the year a fourth trustee was appointed. New Trustees are appointed by a majority decision of the existing Trustees. The suitability of potential new Trustees is considered by the existing Trustees and if agreed they are invited to join. New Trustees are appointed for a period of three years. There is no formal training for new Trustees, but this is under review.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Ms J Vince

(Appointed 1 July 2021)

There is no formal Annual General Meeting.

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 30 NOVEMBER 2021*

Human resources

Crosspoint has no paid employees.

Following an approach by a potential volunteer two references are taken up. The potential volunteer is interviewed by two trustees and if considered suitable a number of shadowing sessions are arranged. This enables the potential volunteer to see and experience the reality of drop in sessions, and also allows the supervisor and volunteers on duty to assess the potential volunteer in a 'live' setting. If this is all successful the new volunteer can put themselves forward for the rota.

Exceptionally it may be possible to consider the potential volunteer for other duties, but there are very limited opportunities.

In house training and support is arranged for volunteers as required and volunteers are supported at regular volunteer meetings. This has been temporarily curtailed because of Covid restrictions.

The trustees report was approved by the Board of Trustees.

.....

Mr M T Brown

Trustee

Date:

CROSSPOINT (WESTBURY)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

I report to the trustees on my examination of the financial statements of Crosspoint (Westbury) (the charity) for the year ended 30 November 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's 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 charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting 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 financial statements 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 financial statements to be reached.

Chappell Associates Limited

Westfield House
Bratton Road
Westbury
Wiltshire
BA13 3EP

Dated:

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2021

		Unrestricted funds	Restricted funds	Total Unrestricted funds	Restricted funds	Total
	Notes	2021 £	2021 £	2021 £	2020 £	2020 £
<u>Income and endowments from:</u>						
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		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total income		18,656	11,669	30,325	21,330	26,760
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>						
Charitable activities	6	17,990	9,221	27,211	19,039	25,174
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Net income for the year/ Net movement in funds		666	2,448	3,114	2,291	(705)
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 1 December 2020		23,171	12,762	35,933	20,880	34,347
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 30 November 2021		23,837	15,210	39,047	23,171	35,933
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		382		581
Current assets					
Debtors	11	1,465		1,532	
Cash at bank and in hand		37,550		34,170	
		<u>39,015</u>		<u>35,702</u>	
Creditors: amounts falling due within one year	12	(350)		(350)	
Net current assets			38,665		35,352
Total assets less current liabilities			<u>39,047</u>		<u>35,933</u>
Income funds					
Restricted funds			15,210		12,762
<u>Unrestricted funds</u>					
Designated funds	13	14,000		14,000	
General unrestricted funds		9,837		9,171	
		<u>23,837</u>		<u>23,171</u>	
			<u>39,047</u>		<u>35,933</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 November 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on

.....
Mr M T Brown
Trustee

Company Registration No. CE018437

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2021

1 Accounting policies

Charity information

Crosspoint (Westbury) is a private company limited by guarantee incorporated in England and Wales. The registered office is Crosspoint, Market Place, Westbury, Wiltshire, BA13 3DE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	over term of lease
Fixtures and fittings	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	13,752	1,195	14,947	10,020	430	10,450
Grants	3,500	10,474	13,974	11,278	5,000	16,278
	<u>17,252</u>	<u>11,669</u>	<u>28,921</u>	<u>21,298</u>	<u>5,430</u>	<u>26,728</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2021

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	1	4

5 Other income

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Other income	1,403	28

6 Charitable activities

	Support costs	Support costs
	2021	2020
	£	£
Share of support costs (see note 7)	27,211	25,174
Analysis by fund		
Unrestricted funds	17,990	19,039
Restricted funds	9,221	6,135
	<u>27,211</u>	<u>25,174</u>

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2021

7 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Depreciation	199	-	199	210	-	210
Rent and premises costs	15,423	-	15,423	15,130	-	15,130
Counsellors fees	7,188	-	7,188	5,500	-	5,500
Accountancy	312	-	312	312	-	312
HDAS project	447	-	447	281	-	281
Office costs	2,253	-	2,253	2,406	-	2,406
Telephone	1,389	-	1,389	1,335	-	1,335
	<u>27,211</u>	<u>-</u>	<u>27,211</u>	<u>25,174</u>	<u>-</u>	<u>25,174</u>
Analysed between Charitable activities	<u>27,211</u>	<u>-</u>	<u>27,211</u>	<u>25,174</u>	<u>-</u>	<u>25,174</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2021

10 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Total £
Cost			
At 1 December 2020	1,985	1,978	3,963
At 30 November 2021	1,985	1,978	3,963
Depreciation and impairment			
At 1 December 2020	1,534	1,848	3,382
Depreciation charged in the year	166	33	199
At 30 November 2021	1,700	1,881	3,581
Carrying amount			
At 30 November 2021	285	97	382
At 30 November 2020	451	130	581

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Prepayments and accrued income	1,465	1,532

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	350	350

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2021

13 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds		Movement in funds	
	Incoming resources	Balance at 1 December 2020	Incoming resources	Balance at 30 November 2021
	£	£	£	£
	14,000	14,000	-	14,000
	<u>14,000</u>	<u>14,000</u>	<u>-</u>	<u>14,000</u>
	<u><u>14,000</u></u>	<u><u>14,000</u></u>	<u><u>-</u></u>	<u><u>14,000</u></u>

14 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 30 November 2021 are represented by:						
Tangible assets	382	-	382	581	-	581
Current assets/ (liabilities)	38,665	-	38,665	22,590	12,762	35,352
	<u>39,047</u>	<u>-</u>	<u>39,047</u>	<u>23,171</u>	<u>12,762</u>	<u>35,933</u>
	<u><u>39,047</u></u>	<u><u>-</u></u>	<u><u>39,047</u></u>	<u><u>23,171</u></u>	<u><u>12,762</u></u>	<u><u>35,933</u></u>

15 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).