

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

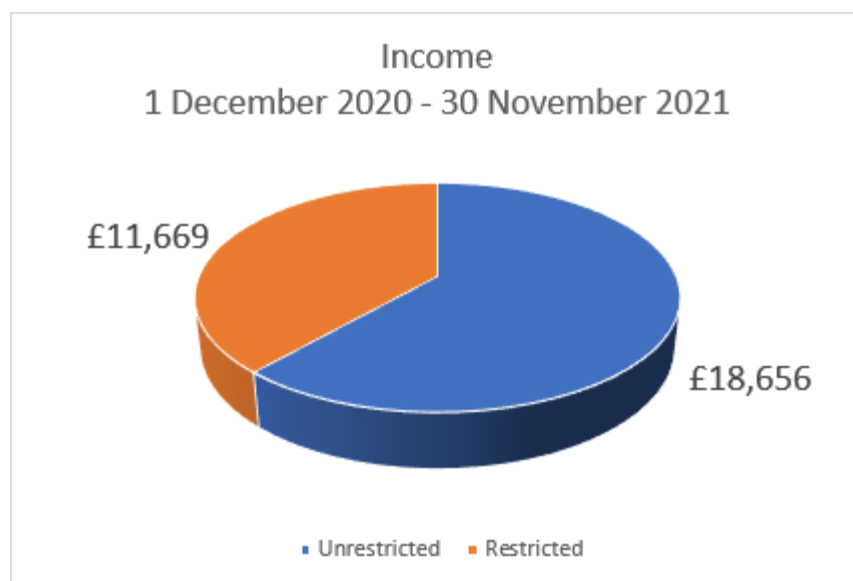
Since its inception the Westbury Debt Advice team had operated under the umbrella of Hope Debt Advice in Bradford on Avon. At the beginning of April 2021 this arrangement came to an end. The Westbury team consulted with Community Money Advice with a view to becoming a Connect centre.

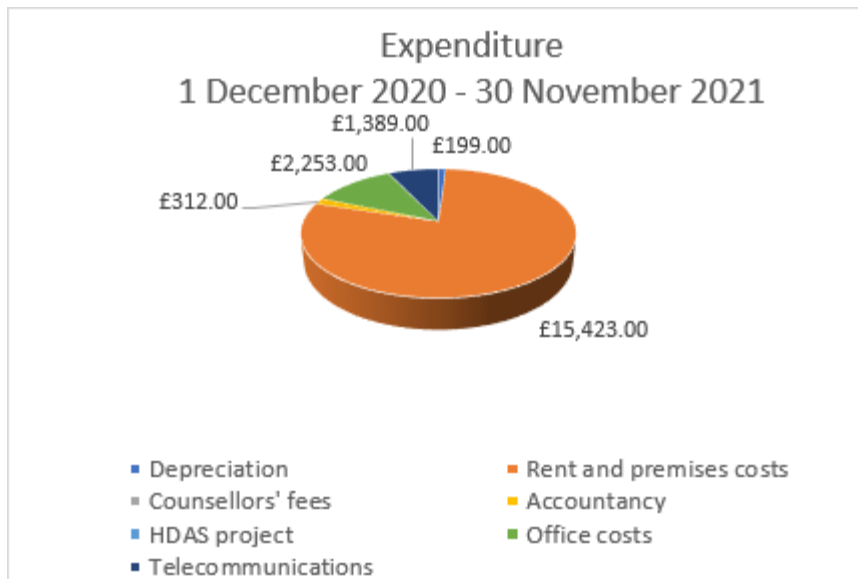
Although a more expensive option Crosspoint was prepared to fund the group, initially for one year. However, in the end the Westbury group decided not to continue, so since April there has not been an option of referring clients to a local, face to face team for debt advice help. The Crosspoint trustees 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 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	17,252	11,669	28,921	21,298	5,430	26,728
Investments	4	1	-	1	4	-	4
Other income	5	1,403	-	1,403	28	-	28
Total income		18,656	11,669	30,325	21,330	5,430	26,760
<u>Expenditure on:</u>							
Charitable activities	6	17,990	9,221	27,211	19,039	6,135	25,174
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	13,467	34,347
Fund balances at 30 November 2021		23,837	15,210	39,047	23,171	12,762	35,933

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	<u>(350)</u>		<u>(350)</u>	
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		<u>9,837</u>		<u>9,171</u>	
			23,837		23,171
			<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
	27,211	25,174

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

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	

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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 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Notes							
<u>Income and endowments from:</u>							
Donations and legacies	3	17,252	11,669	28,921	21,298	5,430	26,728
Investments	4	1	-	1	4	-	4
Other income	5	1,403	-	1,403	28	-	28
Total income		18,656	11,669	30,325	21,330	5,430	26,760
<u>Expenditure on:</u>							
Charitable activities	6	17,990	9,221	27,211	19,039	6,135	25,174
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	13,467	34,347
Fund balances at 30 November 2021		23,837	15,210	39,047	23,171	12,762	35,933

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	<u>(350)</u>		<u>(350)</u>	
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		<u>9,837</u>		<u>9,171</u>	
			23,837		23,171
			<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

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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
	27,211	25,174

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

15 Related party transactions

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