

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**

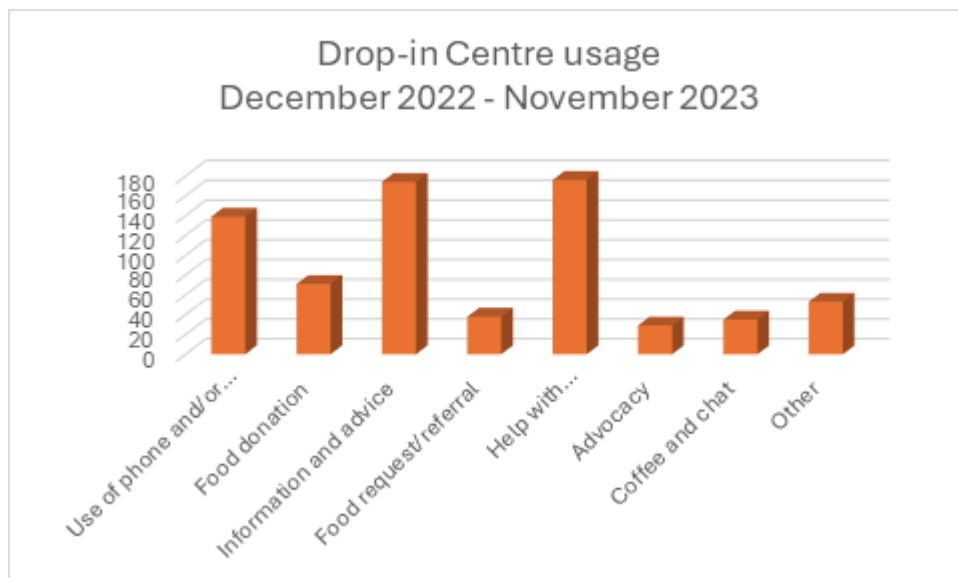
Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the 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).

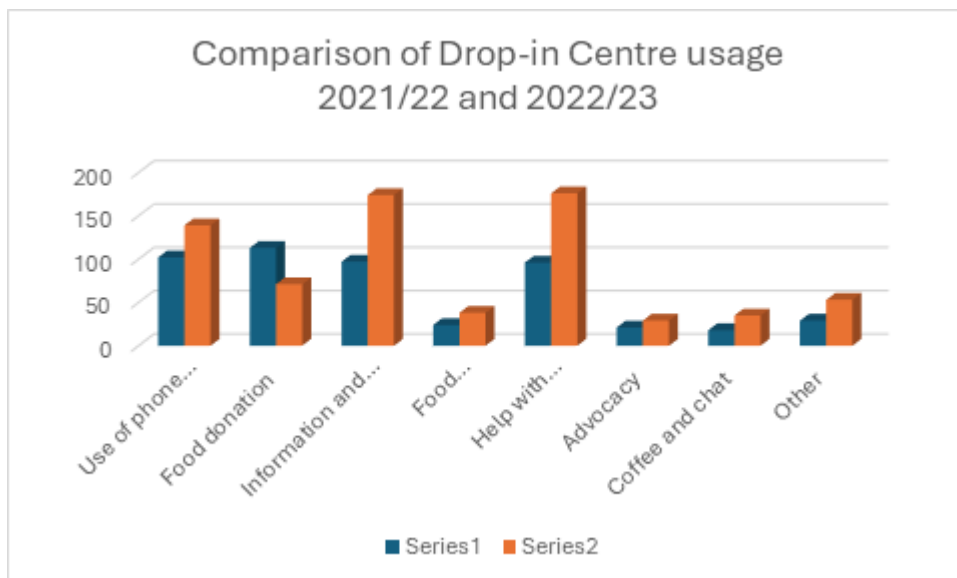
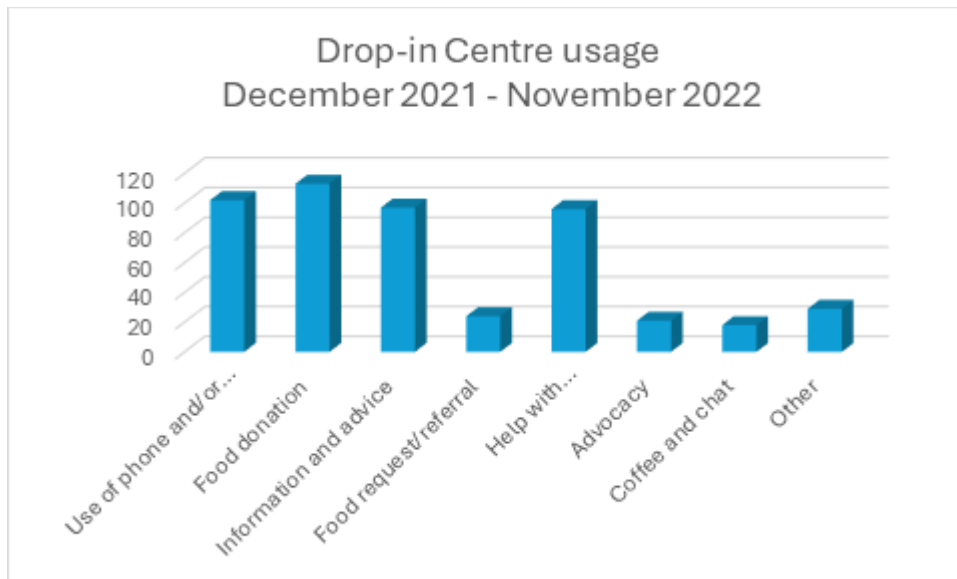
## **3. Overview of the Year**

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

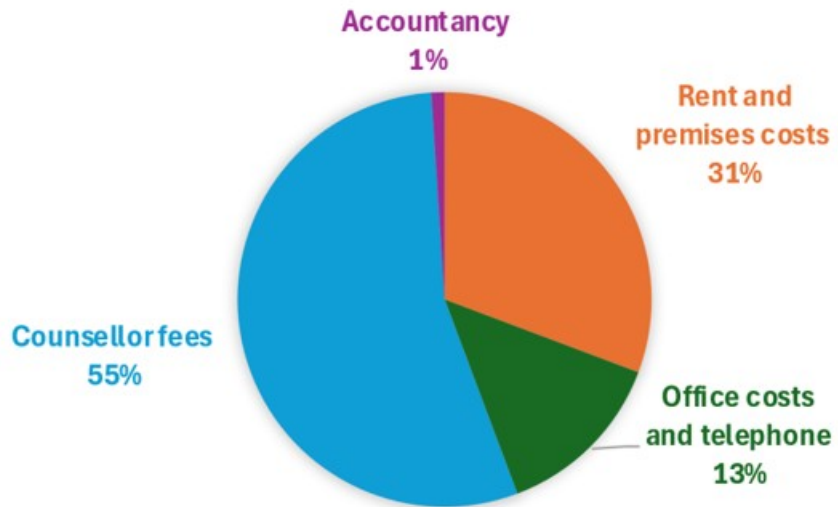
Westbury Area Board, Wiltshire County Council

Wiltshire Community Foundation

Westbury Town Council

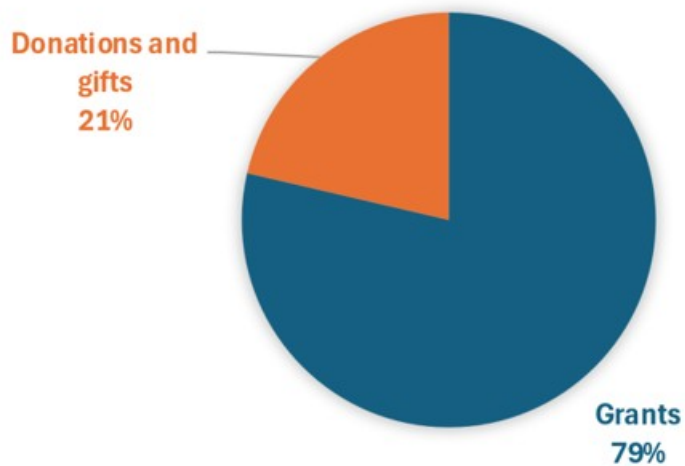
## EXPENDITURE

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



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

# CROSSPOINT (WESTBURY)

## LEGAL AND ADMINISTRATIVE INFORMATION

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**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

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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**

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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)

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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						
<b>Income and endowments from:</b>							
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
<b>Total income</b>		<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
<b>Net income and movement in funds</b>		<u>9,004</u>	<u>1,188</u>	<u>10,192</u>	<u>9,920</u>	<u>420</u>	<u>10,340</u>
<b>Reconciliation of funds:</b>							
Fund balances at 1 December 2022		19,757	15,630	35,387	9,837	15,210	25,047
<b>Fund balances at 30 November 2023</b>		<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 £	£
<b>Fixed assets</b>					
Tangible assets	10		31		183
<b>Current assets</b>					
Debtors	11	1,465		1,465	
Cash at bank and in hand		54,836		48,089	
		<u>56,301</u>		<u>49,554</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(10,753)</u>		<u>(14,350)</u>	
Net current assets			45,548		35,204
<b>Total assets less current liabilities</b>			<u>45,579</u>		<u>35,387</u>
<b>Income funds</b>					
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

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#### 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

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### 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

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### 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 £
<b>Direct costs</b>		
Charitable expenditure heading 1	2	-
<b>Share of support and governance costs (see note 7)</b>		
Support	39,233	29,296
	<u>39,235</u>	<u>29,296</u>
<b>Analysis by fund</b>		
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>29,296</u>
Analysed between charitable activities	<u>39,233</u>	<u>-</u>	<u>39,233</u>	<u>29,296</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 £
<b>Cost</b>			
At 1 December 2022	1,985	1,978	3,963
At 30 November 2023	1,985	1,978	3,963
<b>Depreciation and impairment</b>			
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
<b>Carrying amount</b>			
At 30 November 2023	-	31	31
At 30 November 2022	119	64	183

### 11 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
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>          </u>	<u>          </u>	<u>          </u>	<u>          </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>          </u>	<u>          </u>	<u>          </u>	<u>          </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>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 15 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Fund balances at 30 November 2023 are represented by:</b>			
Tangible assets	31	-	31
Current assets/(liabilities)	45,548	-	45,548
	<u>          </u>	<u>          </u>	<u>          </u>
	45,579	-	45,579
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Per balance sheet</b>	28,761	16,818	45,579
<b>Balance to allocate</b>	(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 £
<b>Fund balances at 30 November 2022 are represented by:</b>			
Tangible assets	183	-	183
Current assets/(liabilities)	35,204	-	35,204
	<u>35,387</u>	<u>-</u>	<u>35,387</u>
<b>Per balance sheet</b>	19,757	15,630	35,387
<b>Balance to allocate</b>	(15,630)	15,630	-

### 16 Related party transactions

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

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

# CROSSPOINT (WESTBURY)

## LEGAL AND ADMINISTRATIVE INFORMATION

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**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

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# CROSSPOINT (WESTBURY)

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Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 13

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# CROSSPOINT (WESTBURY)

## TRUSTEES REPORT

### FOR THE YEAR ENDED 30 NOVEMBER 2023

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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**

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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						
<b>Income and endowments from:</b>							
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
<b>Total income</b>		<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
<b>Net income and movement in funds</b>		<u>9,004</u>	<u>1,188</u>	<u>10,192</u>	<u>9,920</u>	<u>420</u>	<u>10,340</u>
<b>Reconciliation of funds:</b>							
Fund balances at 1 December 2022		19,757	15,630	35,387	9,837	15,210	25,047
<b>Fund balances at 30 November 2023</b>		<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 £	£
<b>Fixed assets</b>					
Tangible assets	10		31		183
<b>Current assets</b>					
Debtors	11	1,465		1,465	
Cash at bank and in hand		54,836		48,089	
		<u>56,301</u>		<u>49,554</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(10,753)</u>		<u>(14,350)</u>	
Net current assets			45,548		35,204
<b>Total assets less current liabilities</b>			<u>45,579</u>		<u>35,387</u>
<b>Income funds</b>					
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

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#### 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 £
<b>Direct costs</b>		
Charitable expenditure heading 1	2	-
<b>Share of support and governance costs (see note 7)</b>		
Support	39,233	29,296
	<u>39,235</u>	<u>29,296</u>
<b>Analysis by fund</b>		
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>29,296</u>
Analysed between charitable activities	<u>39,233</u>	<u>-</u>	<u>39,233</u>	<u>29,296</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 £
<b>Cost</b>			
At 1 December 2022	1,985	1,978	3,963
At 30 November 2023	1,985	1,978	3,963
<b>Depreciation and impairment</b>			
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
<b>Carrying amount</b>			
At 30 November 2023	-	31	31
At 30 November 2022	119	64	183

### 11 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
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>          </u>	<u>          </u>	<u>          </u>	<u>          </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>          </u>	<u>          </u>	<u>          </u>	<u>          </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>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 15 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Fund balances at 30 November 2023 are represented by:</b>			
Tangible assets	31	-	31
Current assets/(liabilities)	45,548	-	45,548
	<u>          </u>	<u>          </u>	<u>          </u>
	45,579	-	45,579
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Per balance sheet</b>	28,761	16,818	45,579
<b>Balance to allocate</b>	(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 £
<b>Fund balances at 30 November 2022 are represented by:</b>			
Tangible assets	183	-	183
Current assets/(liabilities)	35,204	-	35,204
	<u>35,387</u>	<u>-</u>	<u>35,387</u>
<b>Per balance sheet</b>	19,757	15,630	35,387
<b>Balance to allocate</b>	(15,630)	15,630	-

### 16 Related party transactions

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