

# **Crosspoint (Westbury)**

## **Annual Report**

**December 2023 – November 2024**

**Crosspoint (Westbury)**

**Albion House, Market Place, Westbury BA13 3DE**

**Charity Number 1149257**

**(Company Registration CE018437)**

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

## **1. Objectives and activities**

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

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

## **2. Structure, governance and management**

The trustees who served during the year were:

Mr K Fairman

Ms H Fairfield

Mrs J Vince

Mr M Brown

### **Recruitment and training of trustees and volunteers**

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

#### **Recruitment of Trustees**

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

#### **Recruitment of Volunteers**

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

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

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

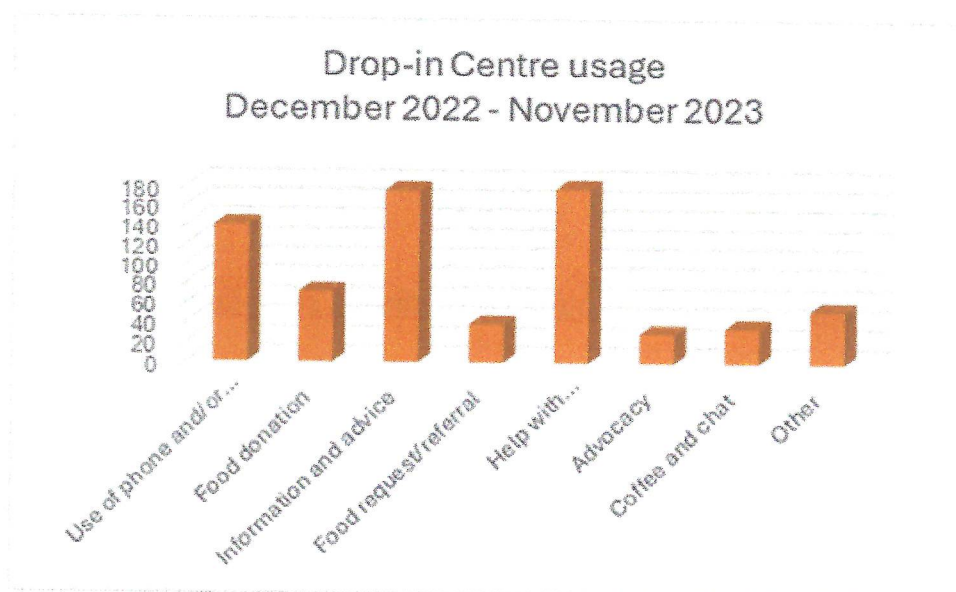
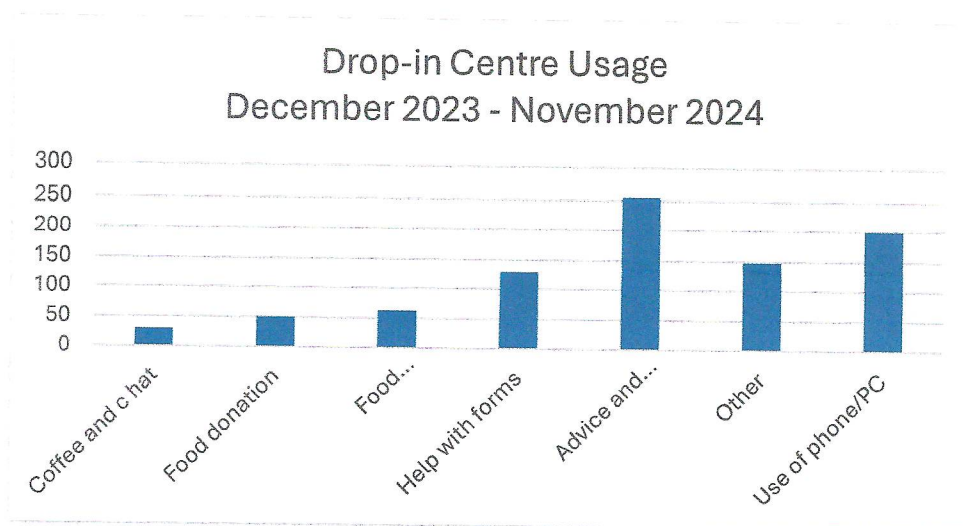
### **History**

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

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

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

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



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

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



## **4. Projects**

### **Housekeeping**

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

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

### **Counselling**

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

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

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

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

### **Debt Advice**

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

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

### **Hardship Fund**

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

## **5. Income and Expenditure**

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

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

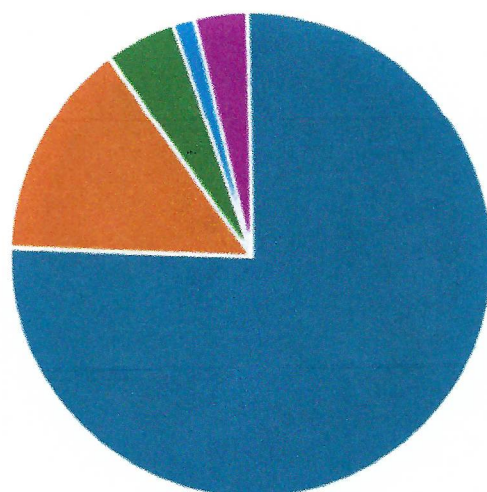
### **Donations were received from:**

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

### **Grants were received from:**

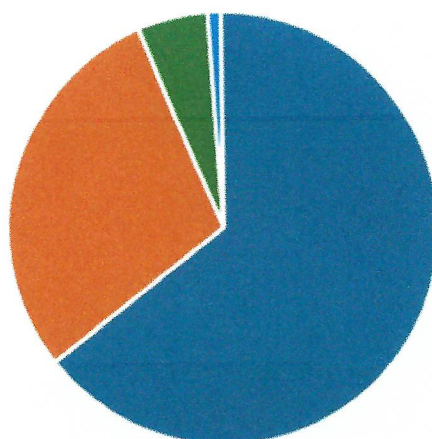
RUHX  
Westbury Area Board  
Wiltshire County Council  
Wiltshire Community Foundation  
Westbury Town Council

### Income 2023 - 24



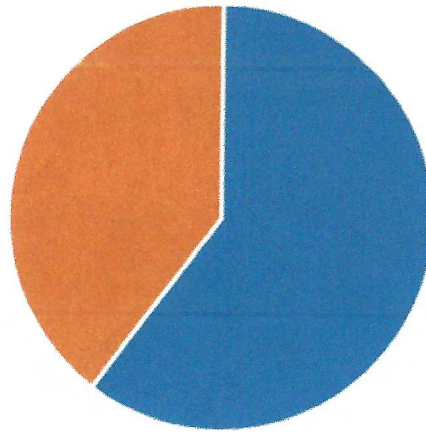
■ Grants ■ Unrestricted donations ■ Counselling donations ■ Investments ■ Other

### Expenditure 2023 - 24



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

**Designation of income**  
1 December 2023 - 30 November 2024



■ Unrestricted funds   ■ Restricted funds



Charity registration number 1149257 (England and Wales)

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

## **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 (England and Wales)**

1149257

**Independent examiner**

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

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# CROSSPOINT (WESTBURY)

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# **CROSSPOINT (WESTBURY)**

## **TRUSTEES REPORT**

### **FOR THE YEAR ENDED 30 NOVEMBER 2024**

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

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

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

#### **Achievements and performance**

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

#### **Financial review**

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

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

#### **Structure, governance and management**

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

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



## **CROSSPOINT (WESTBURY)**

### **TRUSTEES' REPORT (CONTINUED)**

**FOR THE YEAR ENDED 30 NOVEMBER 2024**

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The trustees who served during the financial year were:

Mr M T Brown

Mr K Fairman

Ms H Fairfield

Mrs J Vince

There is no formal Annual General Meeting.

#### **Human resources**

Crosspoint has no paid employees.

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

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

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

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



Mr K Fairman  
**Chair**

31 January 2025

# CROSSPOINT (WESTBURY)

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CROSSPOINT (WESTBURY)

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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 2024.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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

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

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

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



**Chappell Associates Limited**

**Chartered Accountants**

Westfield House

Bratton Road

Westbury

Wiltshire

BA13 3EP

31 January 2025

## CROSSPOINT (WESTBURY)

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2024

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

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

# CROSSPOINT (WESTBURY)

## BALANCE SHEET

AS AT 30 NOVEMBER 2024

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

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



Mr K Fairman  
Chair



# CROSSPOINT (WESTBURY)

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

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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 2024

(Continued)

### 1 Accounting policies

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

### 1.5 Expenditure

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

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

### 1.6 Tangible fixed assets

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

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

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

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

### 1.7 Impairment of fixed assets

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

### 1.8 Cash and cash equivalents

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

### 1.9 Financial instruments

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

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

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



# CROSSPOINT (WESTBURY)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 NOVEMBER 2024

#### 1 Accounting policies

(Continued)

##### **Basic financial assets**

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

##### **Basic financial liabilities**

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

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

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

##### **Derecognition of financial liabilities**

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

#### 2 Critical accounting estimates and judgements

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

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

#### 3 Income from donations and legacies

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

# CROSSPOINT (WESTBURY)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2024

### 4 Income from investments

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

### 5 Other income

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

### 6 Expenditure on charitable activities

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



# CROSSPOINT (WESTBURY)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2024

### 7 Support costs

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

### 8 Net movement in funds

2024  
£

2023  
£

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

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

-

-

Depreciation of owned tangible fixed assets

31

152

### 9 Trustees

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

### 10 Taxation

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

# CROSSPOINT (WESTBURY)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2024

### 11 Tangible fixed assets

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

### 12 Debtors

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

### 13 Creditors: amounts falling due within one year

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

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

# CROSSPOINT (WESTBURY)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 NOVEMBER 2024

#### 14 Restricted funds

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

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

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

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

#### 15 Unrestricted funds

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

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

# CROSSPOINT (WESTBURY)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2024

### 16 Analysis of net assets between funds

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

### 17 Related party transactions

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