

Crosspoint (Westbury)

Annual Report

December 2024 – November 2025

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

Charity Number 1149257
(Company Registration CE018437)

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

1. Objectives and activities

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

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

2. Structure, governance and management

The trustees who served during the year were:

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

Recruitment and training of trustees and volunteers

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

Recruitment of Trustees

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

Recruitment of Volunteers

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

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

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

History

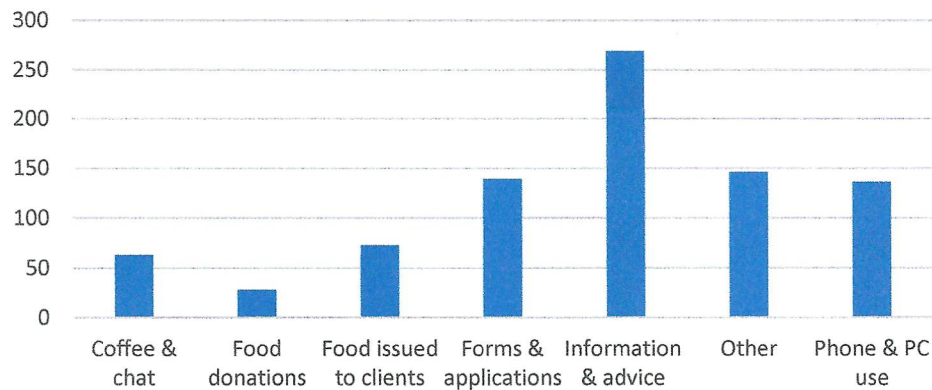
Crosspoint was set up as a charitable company limited by guarantee, incorporated on 9 Nov 2010. The company was established under a Memorandum on Association which established the objects and powers of the charitable company and how it was governed under its Article of Association. In the event of the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

3. Overview of the Year

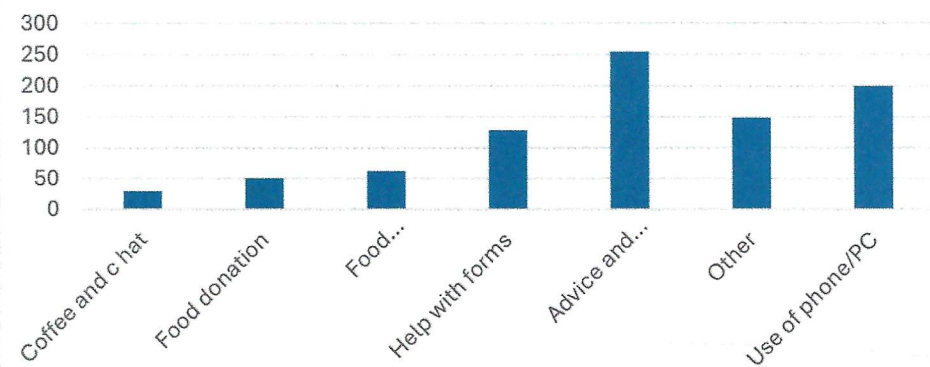
The Welcome Centre had over 850 clients visit Crosspoint in the last 12 months this year which remains very high. The nature of help that clients visiting Crosspoint tend to need is with Homelessness, Universal Credit, Personal Independence Payments, Blue Badge applications, getting on the housing register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

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

Welcome Centre Visits December 2024 - November 2025



Drop-in Centre Usage December 2023 - November 2024



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

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

4. Projects

Housekeeping

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

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

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

Hardship Fund

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

5. Income and Expenditure

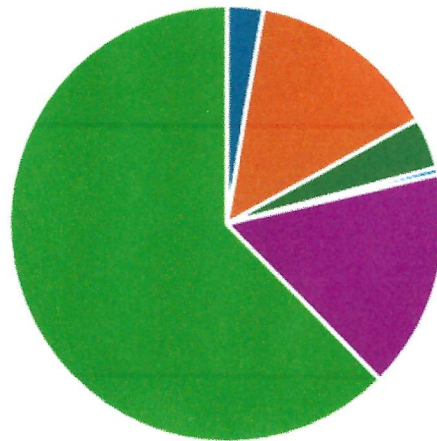
The work of Crosspoint continues to be supported by grants, donations from local organisations and by giving from individuals. The Trustees are most grateful for this support, without which our work in Westbury would not be possible.

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

Donations and grants were received from:

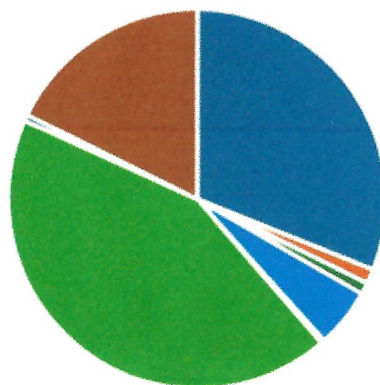
Bratton PCC
Edington Station Yard Ltd
Redfish Events
Westbury Leigh and Claverton Fund
Westbury Town Council
Wiltshire Community Foundation
Wiltshire Council

Income 2024-2025



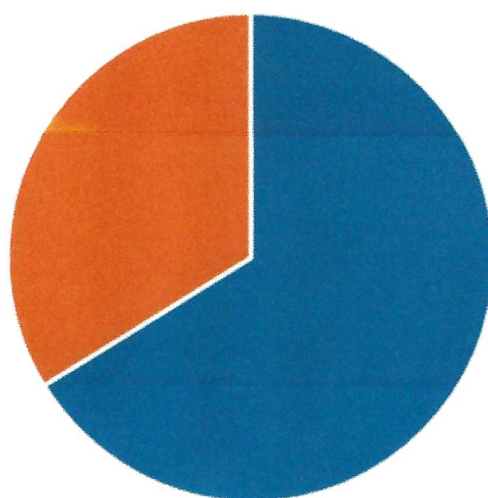
- Gift aid
- General donations
- Counselling donation
- Room hire
- Unrestricted grants
- Restricted grants

Expenditure 2024-25



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

Designation of income 2024-25



■ Restricted income ■ Unrestricted income

Charity registration number 1149257 (England and Wales)

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

CROSSPOINT (WESTBURY)

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr K Fairman
Ms H Fairfield
Mrs J Vince
Mrs N L Fairman

(Appointed 14 December
2024)

Ms C Rose

(Appointed 20 October 2025)

Charity registration

England and Wales

1149257

Independent examiner

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

CROSSPOINT (WESTBURY)

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CROSSPOINT (WESTBURY)

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

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

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

Objectives and activities

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

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

Achievements and performance

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

Financial review

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

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

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

Structure, governance and management

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

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

CROSSPOINT (WESTBURY)

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees who served during the year financial statements were:

Mr K Fairman

Ms H Fairfield

Mrs J Vince

Mrs N L Fairman

Ms C Rose

There is no formal Annual General Meeting.

Human resources

Crosspoint has no paid employees.

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

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

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

The trustees report was approved by the Board of Trustees.



Mr K Fairman

Trustee

16 January 2026

CROSSPOINT (WESTBURY)

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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



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

16 January 2026

CROSSPOINT (WESTBURY)

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 NOVEMBER 2025

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

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

CROSSPOINT (WESTBURY)

BALANCE SHEET

AS AT 30 NOVEMBER 2025

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

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



Mr K Fairman
Trustee

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

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

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

1.2 Going concern

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

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

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

1.5 Expenditure

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

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

1.6 Tangible fixed assets

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

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

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

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

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

(Continued)

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

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

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

4 Income from investments

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

5 Other income

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

6 Expenditure on charitable activities

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

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

7 Support costs

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

8 Net movement in funds

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

9 Trustees

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

10 Taxation

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

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 NOVEMBER 2025

11 Tangible fixed assets

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

12 Debtors

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

13 Creditors: amounts falling due within one year

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

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

14 Restricted funds

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

Restricted funds contains a designated reserve for counselling.

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

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

14 Restricted funds

(Continued)

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

15 Unrestricted funds

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

| | At 1 December 2024 | Incoming resources | Resources expended | Transfers | Gains and losses | At 30 November 2025 |
|---------------|--------------------------|-----------------------|-----------------------|-----------|---------------------|---------------------------|
| | £ | £ | £ | £ | £ | £ |
| General funds | 25,612 | 12,584 | (17,350) | - | (1) | 20,845 |

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

16 Analysis of net assets between funds

| | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ |
|------------------------------|------------------------------------|----------------------------------|--------------------|
| At 30 November 2025: | | | |
| Current assets/(liabilities) | 20,845 | 9,608 | 30,453 |
| | 20,845 | 9,608 | 30,453 |

| | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|------------------------------|------------------------------------|----------------------------------|--------------------|
| At 30 November 2024: | | | |
| Current assets/(liabilities) | 25,612 | 12,787 | 38,399 |
| | 25,612 | 12,787 | 38,399 |

CROSSPOINT (WESTBURY)

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

17 Related party transactions

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