

# WOMEN OF THE CROSS

England & Wales · Charity number 1197405

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2022-01-10

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

## Contact

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**Address** 28 Kempe Road  
Enfield  
EN1 4QW

**Phone** 07984371441

**Email** [sachies@btinternet.com](mailto:sachies@btinternet.com)

## Activities

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**Objects:** THE OBJECTS OF THE CIO WHICH ARE FOR THE PUBLIC BENEFIT, ARE SPECIFICALLY RESTRICTED TO THE FOLLOWING: A) TO ADVANCE THE CHRISTIAN FAITH IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM, AFRICA AND OTHER PARTS OF THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT; B) TO RELIEVE SICKNESS AND FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS OR SERVICES OF ANY KIND INCLUDING THROUGH THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM, AFRICA AND OTHER PARTS OF THE WORLD AS THE TRUSTEES FROM TIME TO TIME THINK FIT; AND C) TO ADVANCE EDUCATION IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM, AFRICA AND OTHER PARTS OF THE WORLD AS THE TRUSTEES FROM TIME TO TIME THINK FIT.

**Activities:** a) to advance Christian Faith in the United Kingdom, Africa and other parts of the world as deemed fit by the trustees b) promoting good health by providing funds for medical bills, goods such as wheelchairs, services, providing physical, spiritual, mental and emotional support c) Empower individuals via education and training in aforementioned areas of the world as deemed fit by the trustees

## Classification

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- **How:** Makes Grants To Individuals, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- Zimbabwe
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£11,704	£10,513	-	-
2023-10-31	£10,047	£6,694	-	-
2022-10-31	£22,339	£19,846	-	-

## Trustees

Name	Role	Appointed
Dainah Chibaya		2024-03-27
Evelyn Govera		2021-07-23
GLADYS CHINGOKA		2021-07-23
Ilene Mbeve		2024-10-03
Irene Dzapasi		2025-11-27
Josephine Masawi		2024-10-03
Rev ADAM NYAWO		2021-07-23
Rev Brain Magadzire		2021-07-23
Rev Mary Sachikonye		2021-07-23
Rev Mucharutya Chisvo		2021-07-23
Rev Rosemary Mutopo		2021-07-23
Rev Saul Tadzaushe		2025-11-27
Siphiwe Mungoni		2024-03-27
Thandiwe Maburutse		2021-07-23
Winnie Machazire		2021-07-23

**WOMEN OF THE CROSS**

England & Wales - Charity number 1197405

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 11	Year 2023		Day 31	Month 10	Year 2024

## Section A Reference and administration details

**Charity name**

WOMEN OF THE CROSS

**Other names charity is known by**

**Registered charity number (if any)**

1197405

**Charity's principal address**

28 KEMPE ROAD

ENFIELD

**Postcode**

EN1 4QW

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev A Nyawo			
2	Rev M Chisvo			
3	Rev B Magadzire			
4	Rev M Sachikonye			
5	Rev R Mutopo			
6	Mrs G. R Chingoka			
7	Mrs E Govera			
8	Mrs T Maburutse			
9	Mrs W Machazire			
10	Ms Siphwe Mungoni			
11	Ms Dainah Chibaya			
12	Mrs Ilene Mbeve			
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year


**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Legal adviser	Mike Farrell	mike@businesslegal.ltd.uk

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	trust
Trustee selection methods (eg. appointed by, elected by)	voluntary

**Additional governance issues (Optional information)**

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li>• policies and procedures adopted for the induction and training of trustees;</li> <li>• the charity's organisational structure and any wider network with which the charity works;</li> <li>• relationship with any related parties;</li> <li>• trustees' consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>As a charity we are guided by our policies such as</p> <p>Safeguarding policy which is crucial as we work with vulnerable individuals, it is therefore a requirement for trustees and volunteers to be inducted and trained with regard to safeguarding. Code of behaviour, conflicts of interests, safe recruitment</p> <p>The charity's decision-making is by members of the cio to vote, amend the constitution, wind up or dissolve the CIO. This is done by a resolution at a general meeting or resolution in writing, in according sub 4 clause in our constitution</p> <p>The charity's constitution clearly addresses conflicts of interest and conflicts of loyalty. Trustees are expected to declare any interest. Trustees should be absent when such matters of interest are discussed to avoid conflict of interest. All should be in the interest of charity not trustees.</p> <p>As a charity we review and assess risks that the charity may encounter in our areas of work. We endeavour to identify major risks, make decision and include it in our annual report</p>
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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

1. a) to advance the Christian Faith in such ways and in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time may think fit;
2. b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time think fit; and
3. c) to advance education in such ways and in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time think fit.
4. d) to welcome, signpost and guide refugee families to integrate into our society here in England with ease

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Charity's aim**

To enhance people's lives, especially in deprived parts of the world. The main focus on women and girl child, who will be part of families, in the end embrace the whole family. We value lives thus help with meeting medical bills and we seek to empower and enable people to live decent and meaningful lives. We aim to put a smile on people who have lost hope of living

**How do we achieve our aim?**

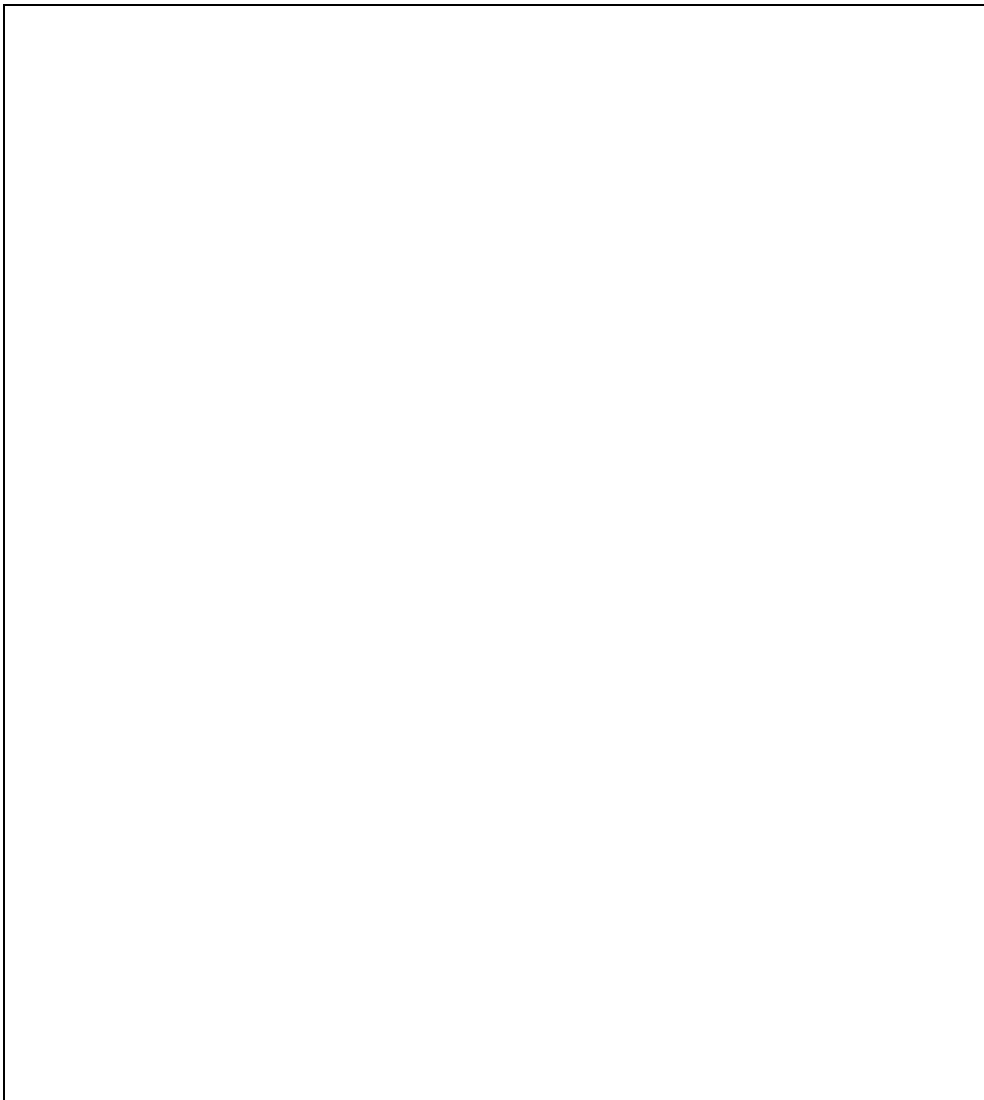
We work with people from various backgrounds, race, colour. We identify beneficiaries through references, social media, news, local authorities, churches etc. We communicate with individuals with face to face or virtually then we do an assess to see if they meet the criteria for support. We have some coordinators in various parts of the world who would work with beneficiaries to achieve our aims. We are in communication throughout the period we work with individuals.

**Activities**

As a charity anchored on the Word of God we do retreats which everyone pays for themselves. Retreats help us to revive/refresh our spiritual wellbeing and vision, we do bible studies involving some of the beneficiaries if they are able to virtually join in. We have prayers sessions every week. We also hold an annual gala every week to fundraise

**Fund raising**

Our major fundraiser is our annual gala the last of which we held on the 20th July 2024. The funds at the gala are raised with marking up on the cost of meals the hotel provides. This year the cost was £35.00 for a three-course meal but we sold our tickets for £70.00. We had roughly about 65 guests which enable us to raise something around £2 300. At the gala we sell our merchandise, such as mugs, t-shirts, materials w, etc with logo material, and we also sell raffle tickets and people donating whatever amounts and other resources.



**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Grant making policy for Women of the Cross (“the Trust Fund”)

**1. Charitable purpose and objective**

- 1.1. The trustees disburse funds at their discretion and in accordance with the charitable purposes and objectives of the Trust Fund.
- 1.2. The Trustees are collectively independently responsible for the management and decision making of the Trust Fund.
- 1.3. Any decision whether to award a grant remains solely the responsibility of the trustees.

**2. Priorities for support**

- 2.1. The amount of work or number of projects that can be supported by the trustees is limited to the amount of funds that are available for distribution.
- 2.2. The trustees have determined that the current priorities for funding are: -

Provision of funding to pay medical bills and school fees for deprived women and children living in mainly in Africa and UK who do not have access to public recourse

- 2.3. The priorities for support will be reviewed by the trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

### **3. Principles applied in determining support**

In awarding grants, the trustees will apply the following principles;

- 3.1. The trustees will consider any requests or known situations that are eligible for consideration:
  - 3.1.1. From any geographical area within the UK and Africa;
  - 3.1.2. Primarily from charities for individuals but also from organisations and individuals.
- 3.2. Any grant decision will be made solely on the information that is available at the time of the request or of the situation becoming known.
- 3.3. Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.
- 3.4. The trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in this policy.
- 3.5. The trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation.
- 3.6. Other factors to be considered will include assessment of the plan of action for a project, the likelihood of success and the number of people it will benefit and the control the trustees will have over the funds used and/or the way they are used.

Contribution made by volunteers

Our willing volunteers contribute in coordinating and the running of the projects on the ground.

**Summary of the main achievements of the charity during the year**

In the year to 11/11/2024 the public benefit: -

- . We provided furniture for the house we built for a widow and some soft furnishings such as blankets, curtains and other beddings.
- We provided clothes to less privileged children
- We provided food hampers to families struggling financially
- We assisting with paying fees and uniforms for four children until they reach "o" level
- Some of the projects are ongoing and are regularly reviewed.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

As a charity which mainly rely on fundraising and donations we aim to keep £5000 as part of our reserves to be spent in dire situations such as urgent medical attention or temporary accommodation as a humanitarian need.

### Details of any funds materially in deficit

See our financial report

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

#### Fund raising

Our major fundraiser is our annual gala the last of which we held on the 5th July 2025. The funds at the gala are raised with marking up on the cost of meals the hotel provides. This year the cost was £35.00 for a three-course meal but we sold our tickets for £60.00. We had roughly about 45 guests which enable us to raise something around £5432. At the gala we sell our merchandise, such as mugs, t-shirts, materials w, etc with logo material, and we also sell raffle tickets and people donating whatever amounts and other resources.

The charity has honoured its objectives by giving grants to individuals after assessment and priority of needs.

## Section F

## Other optional information

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## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mary Sachikonye	
Position (eg Secretary, Chair, etc)	Primary administrator	
Date	20/08/2025	



## Receipts and payments account

For the period from	Period start date 01-Nov-23	To
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
<b>A1 Receipts</b>			
Members Contributions	5,412	-	-
Gala Fundraising	5,432	-	-
Donations	860	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>11,704</b>	<b>-</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>			
	-	-	-
	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>11,704</b>	<b>-</b>	<b>-</b>
<b>A3 Payments</b>			
Gala Venue Hire	2,378	-	-
Grants and Donations paid	6,991	-	-
Gala Costs	450	-	-
Website and email costs	694	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
<b>Sub total</b>	<b>10,513</b>	<b>-</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>			
	-	-	-
	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>10,513</b>	<b>-</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>1,191</b>	<b>-</b>	<b>-</b>
<b>A5 Transfers between funds</b>	-	-	-
<b>A6 Cash funds last year end</b>	1	-	-

<b>Cash funds this year end</b>	1,191	-	-
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# Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £
<b>B1 Cash funds</b>		3,353
		-
		-
	<b>Total cash funds</b>	<b>1,191</b>
	(agree balances with receipts and payments account(s))	OK

Categories	Details	Unrestricted funds to nearest £
<b>B2 Other monetary assets</b>		-
		-
		-
		-
		-
		-

Categories	Details	Fund to which asset belongs
<b>B3 Investment assets</b>		0
		0
		0
		0
		0

Categories	Details	Fund to which asset belongs
<b>B4 Assets retained for the charity's own use</b>		0
		0
		0
		0
		0
		0
		0
		0
		0

Categories	Details	Fund to which liability relates
<b>B5 Liabilities</b>		0
CCXX R3 accounts (SS)	3	20/08/2025

	0
	0
	0
	0

Signed by one or two trustees on behalf of all the trustees

Signature

Print N

tmaburutse	Thandiwe M

o (if any)

units

Period end date

31-Oct-24

CC16a



**Total funds**

**Last year**

to the nearest £

to the nearest £

5,412	-
5,432	-
860	-
-	-
-	-
-	-
-	-
-	-
11,704	-

-	-
-	-
-	-

11,704	-
--------	---

2,378	-
6,991	-
450	-
694	-
-	-
-	-
-	-
-	-
-	-
10,513	-

-	-
-	-
-	-

10,513	-
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1,191	-
-	-
-	-

1,191	-
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**Restricted funds**

**Endowment funds**

to nearest £

to nearest £

-
-
-
-

-
-
-
-

OK

OK

**Restricted funds**

**Endowment funds**

to nearest £

to nearest £

-
-
-
-
-
-

-
-
-
-
-
-

Cost (optional)

Current value (optional)

-
-
-
-
-

-
-
-
-
-

Cost (optional)

Current value (optional)

-
-
-
-
-
-
-
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-

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-
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-
-
-
-
-
-

Amount due (optional)

When due (optional)

-
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-	
-	
-	
-	

name	Date of approval
laburutse	17/08/2025

**WOMEN OF THE CROSS**

England & Wales - Charity number 1197405

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 11	Year 2022		Day 31	Month 10	Year 2023

## Section A Reference and administration details

<b>Charity name</b>	WOMEN OF THE CROSS
<b>Other names charity is known by</b>	
<b>Registered charity number (if any)</b>	1197405
<b>Charity's principal address</b>	28 KEMPE ROAD
	ENFIELD
<b>Postcode</b>	EN1 4QW

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
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2	Rev M Chisvo			
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9	Mrs W Machazire			
10	Mrs J Ratsakatika			
11	Ms Siphwe Mungoni			
12	Ms Dainah Chibaya			
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year


### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal adviser	Mike Farrell	mike@businesslegal.ltd.uk

### Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	trust
Trustee selection methods (eg. appointed by, elected by)	voluntary

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## Section C Objectives and activities

<b>Summary of the objects of the TAR</b>	1. a) to advance the Christian Faith in such ways and in such parts
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**charity set out in its governing document**

of the United Kingdom, Africa and other parts of the world as the trustees from time to time may think fit;

2. b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time think fit; and
3. c) to advance education in such ways and in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time think fit.
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To enhance people's lives, especially in deprived parts of the world. The main focus on women and girl child, who will be part of families, in the end embrace the whole family. We value lives thus help with meeting medical bills and we seek to empower and enable people to live decent and meaningful lives. We aim to put a smile on people who have lost hope of living

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**Fund raising**

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**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

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Grant making policy for Women of the Cross (“the Trust Fund”)

**1. Charitable purpose and objective**

- 1.1. The trustees disburse funds at their discretion and in accordance with the charitable purposes and objectives of the Trust Fund.
- 1.2. The Trustees are collectively independently responsible for the management and decision making of the Trust Fund.
- 1.3. Any decision whether to award a grant remains solely the responsibility of the trustees.

**2. Priorities for support**

- 2.1. The amount of work or number of projects that can be supported by the trustees is limited to the amount of funds that are available for distribution.
- 2.2. The trustees have determined that the current priorities for funding are: -
 

Provision of funding to pay medical bills and school fees for deprived women and children living in mainly in Africa and UK who do not have access to public recourse
- 2.3. The priorities for support will be reviewed by the trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

**3. Principles applied in determining support**

In awarding grants, the trustees will apply the following principles;

- 3.1. The trustees will consider any requests or known situations that are eligible for consideration:
  - 3.1.1. From any geographical area within the UK and Africa;
  - 3.1.2. Primarily from charities for individuals but also from organisations and individuals.
- 3.2. Any grant decision will be made solely on the information that is available at the time of the request or of the situation becoming known.
- 3.3. Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.
- 3.4. The trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in this policy.

- 3.5. The trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation.
- 3.6. Other factors to be considered will include assessment of the plan of action for a project, the likelihood of success and the number of people it will benefit and the control the trustees will have over the funds used and/or the way they are used.

Contribution made by volunteers

Our willing volunteers contribute in coordinating and the running of the projects on the ground.

## Section D

## Achievements and performance

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

In the year to 11/11/2023 the public benefit: -

- we built a rural homestead for a widow and her five young children. We built a three bedroomed house, toilet and bathroom and drilled a borehole
- we bought a wheelchair for a lady who was house bound for two years as she lost her mobility due to a condition
- we paid fees for a girl to complete her "O" Levels and we are paying for her school fees and uniforms till she finishes her "O" Levels
- -we gave a wheelchair to a disabled young lady whose old wheelchair had worn out
- we paid treatment for a blind lady
- We assisting with paying fees for her two children until they reach "o" level
- Some of the projects are ongoing and are regularly reviewed.

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

As a charity which mainly rely on fundraising and donations we aim to keep £5000 as part of our reserves to be spent in dire situations such as urgent medical attention or temporary accommodation as a humanitarian need.

**Details of any funds materially in deficit**

See our financial report

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Fund raising**

Our major fundraiser is our annual gala the last of which we held on the 20th July 2024. The funds at the gala are raised with marking up on the cost of meals the hotel provides. This year the cost was £35.00 for a three-course meal but we sold our tickets for £70.00. We had roughly about 65 guests which enable us to raise something around £7008. At the gala we sell our merchandise, such as mugs, t-shirts, materials w, etc with logo material, and we also sell raffle tickets and people donating whatever amounts and other resources.

The charity has honoured its objectives by giving grants to individuals after assessment and priority of needs.

**Section F Other optional information**

[Empty box for optional information]

**Section G Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Mary Sachikonye	
<b>Position (eg Secretary, Chair, etc)</b>	Primary administrator	
<b>Date</b>	14/08/2024	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
**WOMEN OF THE CROSS**

No (if any)

## Receipts and payments accounts

CC16a

For the period from	Period start date 1-Nov-22	To	Period end date 31-Oct-23
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Members Contributions	3,039	-	-	3,039	-
Gala Fundraising	7,008	-	-	7,008	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>10,047</b>	<b>-</b>	<b>-</b>	<b>10,047</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>10,047</b>	<b>-</b>	<b>-</b>	<b>10,047</b>	<b>-</b>
<b>A3 Payments</b>					
Gala Venue Hire	2,737	-	-	2,737	-
Grants and Donations paid	2,662	-	-	2,662	-
Gala Costs	750	-	-	750	-
Website and email costs	545	-	-	545	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>6,694</b>	<b>-</b>	<b>-</b>	<b>6,694</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>6,694</b>	<b>-</b>	<b>-</b>	<b>6,694</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>3,353</b>	<b>-</b>	<b>-</b>	<b>3,353</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>3,353</b>	<b>-</b>	<b>-</b>	<b>3,353</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		3,353	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>3,353</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	-	-
		0	-	-
		0	-	-
		0	-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	-	-
		0	-	-
		0	-	-
		0	-	-
		0	-	-
		0	-	-
		0	-	-
		0	-	-
<b>B5 Liabilities</b>	<b>Details</b>	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	-	
		0	-	
		0	-	
		0	-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	tmaburutse	Thandiwe Maburutse	8/26/2024	

**WOMEN OF THE CROSS**

England & Wales - Charity number 1197405

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 10	Month 01	Year 2022		Day 31	Month 10	Year 2022

## Section A Reference and administration details

<b>Charity name</b>	WOMEN OF THE CROSS		
<b>Other names charity is known by</b>			
<b>Registered charity number (if any)</b>	1197405		
<b>Charity's principal address</b>	28 KEMPE ROAD		
	ENFIELD		
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><b>Postcode</b></td> <td style="text-align: center;">EN1 4QW</td> </tr> </table>	<b>Postcode</b>	EN1 4QW
<b>Postcode</b>	EN1 4QW		

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev A Nyawo			
2	Rev M Chisvo			
3	Rev B Magadzire			
4	Rev M Sachikonye			
5	Rev R Mutopo			
6	Mrs G. R Chingoka			
7	Mrs E Govera			
8	Mrs T Maburutse			
9	Mrs W Machazire			
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

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**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Legal adviser	Mike Farrell	mike@businesslegal.ltd.uk

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity’s trusts**

Type of governing document <small>(eg. trust deed, constitution)</small>	Constitution
How the charity is constituted <small>(eg. trust, association, company)</small>	trust
Trustee selection methods <small>(eg. appointed by, elected by)</small>	voluntary

**Additional governance issues (Optional information)**

<p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> <li>• policies and procedures adopted for the induction and training of trustees;</li> <li>• the charity’s organisational structure and any wider network with which the charity works;</li> <li>• relationship with any related parties;</li> <li>• trustees’ consideration of major risks and the system and procedures to manage them.</li> </ul>	<p>As a charity we are guided by our policies such as</p> <p>Safeguarding policy which is crucial as we work with vulnerable individuals, it is therefore a requirement for trustees and volunteers to be inducted and trained with regard to safeguarding. Code of behaviour, conflicts of interests, safe recruitment</p> <p>The charity’s decision-making is by members of the cio to vote, amend the constitution, wind up or dissolve the CIO. This is done by a resolution at a general meeting or resolution in writing, in according sub 4 clause in our constitution</p> <p>The charity’s constitution clearly addresses conflicts of interest and conflicts of loyalty. Trustees are expected to declare any interest. Trustees should be absent when such matters of interest are discussed to avoid conflict of interest. All should be in the interest of charity not trustees.</p> <p>As a charity we review and assess risks that the charity may encounter in our areas of work. We endeavour to identify major risks, make decision and include it in our annual report</p>
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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

1. a) to advance the Christian Faith in such ways and in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time may think fit;
2. b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind including through the provision of counselling and support in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time think fit; and
3. c) to advance education in such ways and in such parts of the United Kingdom, Africa and other parts of the world as the trustees from time to time think fit.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Charity's aim**

To enhance people's lives, especially in deprived parts of the world. The main focus on women and girl child, who will be part of families, in the end embrace the whole family. We value lives thus help with meeting medical bills and we seek to empower and enable people to live decent and meaningful lives. We aim to put a smile on people who have lost hope of living

**How do we achieve our aim**

We work with people from various backgrounds, race, colour. We identify beneficiaries through references, social media, news etc. We communicate with individuals with face to face or virtually then we do an assess to see if they meet the criteria for support. We have some coordinators in various parts of the world who would work with beneficiaries to achieve our aims. For example when we built a homestead in Zimbabwe we had our Zimbabwe coordinators monitoring the situation and to ensure transparency and accountability. We are in communication throughout the period we work with individuals.

**Activities**

As a charity anchored on the Word of God we do retreats which everyone pays for themselves. Retreats help us to revive/refresh our spiritual mentality and vision, we do bible studies involving some of the beneficiaries if they are able to virtually join in. We have prayers sessions and of course gala as an evening of fun and fundraising.

**Fund raising**

Our major fundraiser is our annual gala the last of which we held on the 10th July 2023. The funds at the gala are raised with marking up on the cost of meals the hotel provides. This year the cost was £35.00 for a three-course meal but we sold our tickets for £70.00. We had roughly about 65 guests which enable us to raise something around £2 275. At the gala we sell our merchandise, such as mugs, t-shirts, materials w, etc with our logo on, and we also sell raffle tickets and people donating whatever amounts and other resources.

**Additional details of objectives and activities (Optional information)**

## Grant making policy for Women of the Cross ("the Trust Fund")

### 1. Charitable purpose and objective

- 1.1. The trustees disburse funds at their discretion and in accordance with the charitable purposes and objectives of the Trust Fund.
- 1.2. The Trustees are collectively independently responsible for the management and decision making of the Trust Fund.
- 1.3. Any decision whether to award a grant remains solely the responsibility of the trustees.

### 2. Priorities for support

- 2.1. The amount of work or number of projects that can be supported by the trustees is limited to the amount of funds that are available for distribution.
- 2.2. The trustees have determined that the current priorities for funding are: -

Provision of funding to pay medical bills and school fees for deprived women and children living in mainly in Africa but UK applications may be considered in dire personal circumstances

- 2.3. The priorities for support will be reviewed by the trustees every year and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

### 3. Principles applied in determining support

In awarding grants, the trustees will apply the following principles;

- 3.1. The trustees will consider any requests or known situations that are eligible for consideration:
  - 3.1.1. From any geographical area within the UK and Africa;
  - 3.1.2. Primarily from charities for individuals but also from organisations and individuals.
- 3.2. Any grant decision will be made solely on the information that is available at the time of the request or of the situation becoming known.
- 3.3. Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the trustees.
- 3.4. The trustees will carry out sufficient due diligence to ensure that the request or situation meets both the charitable purposes, and the priorities for support set out in this policy.
- 3.5. The trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation.
- 3.6. Other factors to be considered will include assessment of the plan of action for a project, the likelihood of success and the number of people it will benefit and the control the trustees will have over the funds used and/or the way they are used.

Contribution made by volunteers

Our willing volunteers contribute in coordinating and the running of the projects on the ground.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

In the year to 31/10/2022 the public benefit: -

- we built a rural homestead for a family whose father is mentally challenged. We built a three bedroomed flat roofed house, kitchen, toilet and borehole to a total of £3000.00
- we paid school fees for the family's 16-year-old daughter who is now back to school because she had dropped out
- we bought a wheelchair for a lady who was house bound for two years as she lost her mobility due to a condition
- we paid \$465 in fees for a girl to complete her "O" Levels and we are paying for her school fees and uniforms till she finishes her "O" Levels
- we gave a grant of £200 to a lady whose son is in prison and had been moved away from her original place of residence thus losing her job and she was financially struggling
- We paid £400.00 for treatment for a lady who needed an operation and assisting with paying fees for her two children until they reach "o" level
- Some of the projects are ongoing and are regularly reviewed.

## Section E Financial review

### Brief statement of the charity's policy on reserves

As a charity which mainly rely on fundraising and donations we aim to keep £5000 as part of our reserves to be spent in dire situations such as urgent medical attention or temporary accommodation as a humanitarian need.

### Details of any funds materially in deficit

See our financial report

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

#### Fund raising

Our major fundraiser is our annual gala the last of which we held on the 10th July 2023. The funds at the gala are raised with marking up on the cost of meals the hotel provides. This year the cost was £35.00 for a three-course meal but we sold our tickets for £70.00. We had roughly about 65 guests which enable us to raise something around £2 275. At the gala we sell our merchandise, such as mugs, t-shirts, materials w, etc with our logo on, and we also sell raffle tickets and people donating whatever amounts and other resources.

The charity has honoured its objectives by giving grants to individuals after assessment and priority of needs.

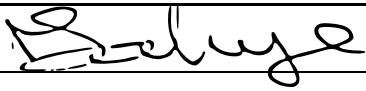
## Section F Other optional information

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## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mary Sachikonye	
Position (eg Secretary, Chair, etc)	Primary administrator	
Date	22/10/2023	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Women of the Cross

No (if any)

**Receipts and payments accounts**

CC16a

For the period from	Period start date	To	Period end date
	10/01/2022		31/10/2022

**Section A Receipts and payments**

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Members Donations	3,885	-	-	3,885	-
Retreat Contributions	10,675	-	-	10,675	-
Gala Contributions	4,029	-	-	4,029	-
Fundraising	3,750	-	-	3,750	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>22,339</b>	<b>-</b>	<b>-</b>	<b>22,339</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>22,339</b>	<b>-</b>	<b>-</b>	<b>22,339</b>	<b>-</b>
<b>A3 Payments</b>					
Retreat Venue Hire	8,580	-	-	8,580	-
Gala Venue Hire	3,709	-	-	3,709	-
Grants and Donations Paid	3,884	-	-	3,884	-
Retreat Costs	2,095	-	-	2,095	-
Gala Costs	320	-	-	320	-
Website and Email costs	545	-	-	545	-
Charity registration Costs	713	-	-	713	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>19,846</b>	<b>-</b>	<b>-</b>	<b>19,846</b>	<b>-</b>
<b>A4 Asset and investment purchases. (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>19,846</b>	<b>-</b>	<b>-</b>	<b>19,846</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>2,493</b>	<b>-</b>	<b>-</b>	<b>2,493</b>	<b>-</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>2,493</b>	<b>-</b>	<b>-</b>	<b>2,493</b>	<b>-</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>		2,493	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>2,493</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

OK                      OK                      OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Ttabtse	THANDIWE MABUWE	27/6/23