

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 10	Month 01	Year 2022		Day 31	Month 10	Year 2022

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				
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 (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)

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

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

<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.</p> <p>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>

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.

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.

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)

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.

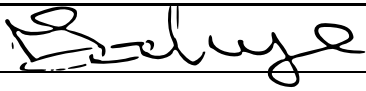
Section F Other optional information

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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
10/01/2022

To

Period end date
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 £
A1 Receipts					
Members Donations	3,885	-	-	3,885	-
Retreat Contributions	10,675	-	-	10,675	-
Gala Contributions	4,029	-	-	4,029	-
Fundraising	3,750	-	-	3,750	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	22,339	-	-	22,339	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	22,339	-	-	22,339	-
A3 Payments					
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	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	19,846	-	-	19,846	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	19,846	-	-	19,846	-
Net of receipts/(payments)	2,493	-	-	2,493	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	2,493	-	-	2,493	-

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 £
B1 Cash funds		2,493	-	-
		-	-	-
		-	-	-
		-	-	-
	Total cash funds	2,493	-	-
	(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 £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

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

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

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	<i>T. Tabtse</i>	THANDIWE MABUWANE	27/6/23