

# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	01	11	2023		31	10	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)

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>
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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.

## **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 11/11/2024 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

## 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)

Position (eg Secretary, Chair, etc)

Date

Mary Sachikonye	
Primary administrator	

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><i>Cash funds this year end</i></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
<b>B2 Other monetary assets</b>	<b>Details</b>	<b>Unrestricted funds to nearest £</b>
		-
		-
		-
		-
		-
		-
<b>B3 Investment assets</b>	<b>Details</b>	<b>Fund to which asset belongs</b>
		0
		0
		0
		0
		0
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	<b>Fund to which asset belongs</b>
		0
		0
		0
		0
		0
		0
		0
		0
		0
<b>B5 Liabilities</b> CCXX R3 accounts (SS)	<b>Details</b>	<b>Fund to which liability relates</b>
	3	0 20/08/2025

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

	0
	0
	0
	0

Signature

Print N

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o (if any)

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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	-
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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)
-	-
-	-
-	-
-	-
-	-
-	-
-	-
-	-

Amount due (optional)	When due (optional)
-	

-	
-	
-	
-	

ame	Date of approval
laburutse	17/08/2025