Crossroads Women

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Trustees Report of Activities January – December 2025

ABOUT CROSSROADS WOMEN

Crossroads Women was formed in 2009 to renovate and run an expanded more accessible multi-racial Crossroads Women's Centre in Kentish Town, north-west London. The Women's Centre has existed in different venues in the London Borough of Camden since 1976. It was previously run by the charity Women in Dialogue. We have been at 25 Wolsey Mews since April 2012. Through the Centre, women and their loved ones participate in self-help and peer support activities, volunteer, learn new skills, get support for community, cultural, educational, health, environmental or social projects, and access help and information about their rights including to escape racial and sexual violence.

Beneficiaries include mothers in different situations, women with visible and invisible disabilities, women of colour, asylum seekers, immigrant and refugee women, survivors of rape and other abuse, carers, students, grandmothers, pensioners, LBTQI, unemployed women and low-waged workers.

The Centre provides a base and meeting space for women's and community groups.

OBJECTIVES

- Advance the education of the public by study and research into race and community relations (with particular reference to women) and by the publication of the results of such research for the benefit of the public;
- Maintain and run a centre for use by women and women's groups at which meetings, lectures, classes and other forms of recreation and leisure-time activities may take place;
- Advance other charitable purposes, as the Trustees may from time to time decide.

TRUSTEES

They remain: Cristel Amiss, Carolina Begue, Solveig Francis, Claire Glasman, Selma James.

COST-OF-LIVING CRISIS

As the cost of food, fuel and rents continued to increase during this year, we worked hard to support women who are struggling the most, including women with disabilities and elderly women facing life threatening cold and/or inadequate food.

The toll of price inflation on low-income women continued to mount in terms of physical and mental health. The crisis falls heaviest on women, especially women of colour, single mothers and carers – job losses, loss of public and health services, reduced income, applying for and surviving on Universal Credit; increased overt racism on the streets and in schools; increased caring work for family, friends and local community, school closures, bearing the brunt of others' anxieties, young and old; trying to maintain health whilst overstretched, trying to meet others' care needs and make ends meet.

PEER SUPPORT AND SELF-HELP

The basis for the services provided at the Centre is collective self-help and peer support, an approach that helps reduce the fear, lack of control, despair and isolation which many feel in the face of high

caring responsibilities, falling incomes and other stresses. Mothers and carers are relied on to get families through the hardest times. This is often socially invisible and taken for granted, but recognition and support from one's peers and others are vital.

Access to self-help resources and information was vital

- A list of survival resources is on our website covering a range of emergency help and advice, hardship grants, dealing with threats to cut energy supply, breastfeeding support, etc.
- Accessible self-help rights guides in relation to benefit claims, breastfeeding, rape/other violence, fuel poverty, the family courts, asylum/immigration can be downloaded. These were also distributed at events and are invaluable as it is increasingly hard to find advice and support, and the few independent advice services that remain are very over-subscribed and rarely available in person.
- Referrals were made to local foodbanks and food-box schemes. Volunteers participated in information exchanges on how to grow fruit and vegetables in gardens and allotments.
- A network of reliable pro bono professionals – legal people, doctors, psychotherapists, social workers, children's guardians – were also available to help when needed.

SELF-HELP GROUPS

Asylum Seekers and Refugees

The All African Women's Group of asylum-seeking women have regular meetings and casework sessions. They offer each other mutual support and advice, assist with summarising and understanding their cases, prepare for appeals and look out for those facing particular difficulty with soaring food costs and accessing survival resources. Many are destitute leaving them vulnerable to abuse and exploitation.

Mothers' Group – Support not Separation

This group met monthly throughout the year both in person and online. It continued to be a vital source of support to mothers involved in family court proceedings and meetings with social workers. Mothers and grandmothers who face unwarranted separation from their children/grandchildren exchanged experiences, advice, support and encouragement. The group celebrated several occasions when mothers and children were reunited after foster care, won increased contact, or were given back custody, and secured precedents. In one case a single mother was reunited with her 9-year-old child who had been taken into care due to the mother's disability and mental health. After nine months attending the self-help meetings her child was returned home on a supervision order. In an unusual move the mother secured a paid-for move to London where her support network lives, the first time this has been written into a court order.

Women with disabilities

WinVisible (WV) -- women with visible and invisible disabilities group held weekly self-help sessions on Zoom and in person, providing vital support for disabled women. Their information, peer support and advocacy, was relied on by women across many different situations, for example, to secure better social care from councils. Their online benefits information, especially on the compulsory move to Universal Credit, had thousands of views. A longtime member gave a talk at the London Transport Museum, about how she and other disabled women were at the forefront of winning accessible transport.

Disabled Mothers Rights Campaign

This was started by WinVisible in 2022 for disabled mothers to take action against having children increasingly put under child protection or removed instead of getting social care support. Its Charter of Rights presses Councils to provide what mothers are entitled to and states what councils and the family courts must do to end the discrimination and hostility disabled mothers and children face. The self-help group meets monthly.

Survivors of rape and domestic abuse

Women Against Rape, a multiracial group of survivors and family members, provides a helpline and safe space for women to disclose violence, including historic and abuse of authority. WAR's advocacy and referrals helped women to get their case re-opened, find safe housing or win criminal injuries compensation. In this year a woman came to WAR after being refused compensation multiples times and went on to win one of the highest awards.

COMMUNITY EVENTS & INITIATIVES

In February the Centre hosted a well-attended book launch of ***Wages for Housework - the story of a movement, an idea, a promise*** by Emily Callaci, Professor of History at the University of Wisconsin-Madison, with the founder of the movement present. The first women's centre in London was opened by the Wages for Housework Campaign in 1975.

For **International Women's Day** in March, volunteers attended events around the city. We were invited to hold a stall at the local Leisure Centre. We hosted a group visit to the Welcome Collection's exhibition, 'Hard Graft', which looked at the hidden work which work keeps society going, and to which groups at the Centre had contributed.

In April a showing at the Centre of ***Capturing Water***, a documentary by Uhuru Productions made in collaboration with communities in Cape Town reported on the realities of the water, food sovereignty and pollution crises in South Africa. Community organisers around safe and affordable water in the UK then took part in the discussion with Koni Benson, one of the film's producers.

In May two young women chose to fundraise for the Centre when they ran **the Hackney Half-Marathon.** They prepared a great fundraising page and wonderful outreach among their networks.

In July at the invitation of the **LSE Women's Archives,** we organized a group to peruse records they had gathered over the years reflecting the activities of the women's centre and the groups based there. We did not know they had done this. We found some 'lost' documents and supplied some key ones they did not have.

In September, we were selected by the **Co-op's Community Fund** to invite Co-op members to choose us as their preferred charity to benefit from the Fund over the next year. The more members who supported us the more funds we will receive at the end. We held a series of stalls in local Co-op shops to reach shoppers.

In October, three of the oldest groups based at the Centre prepared their archives to mark **their 50th anniversaries,** celebrating the milestones at the Bishopsgate Institute.

Camden Council Women's Forum invited us to participate in their consultation, "Understanding In early women's economic inactivity" in early November. Staff and volunteers met beforehand to discuss input based on our experience with grassroots women using the Centre.

Swipe Right Theatre, an award-winning theatre company specialising in creating original work and championing women's stories, ran three popular workshops during November where women participants told their stories and created and performed a play.

In December, a workshop was held with women asylum seekers and refugees, mostly rape survivors in the All African Women's Group, who presented their experiences in relation to the new immigration laws.

For **Christmas** we were offered hampers and presents from Food For All and joined with the Basket Brigade which delivers a Christmas meal to families in need.

Over the year we collaborated with a range of community groups: Fuel Poverty Action, Camden Law Centre, Camden Carers, Disability in Camden (DISC), Granville Community Kitchen, Kentish Town Community Farm, Wood That Works, as well as local nurseries, mums' groups and the local library.

We have relationships with several local secondary schools requesting speakers on particular issues and ‘work experience’ placements for their pupils.

Our film about the Crossroads Women’s Centre, **The Story of Six Buildings**, made by young people as a training project for our 40th anniversary, continues to be a popular way to convey a slice of grassroots women’s history, and attract volunteers.

ACTION FOR THE ENVIRONMENT

As members of Camden Climate Change Alliance, we calculate our annual carbon footprint contributing to borough wide estimate. Since installing additional solar panels in 2022 with a grant from Camden Council, our panels supply about half our electricity needs – for free, helping us withstand rising energy prices.

We hosted talks with allotment holders and gardeners on the women-led natural farming movement in India and the outcomes – healthier more plentiful food and healthier people especially children, higher incomes, reduced water use, regenerated soil and cooler earth.

Volunteers improved our outdoor courtyard planting herbs, vegetables and flowers. They found it very therapeutic.

ANNUAL CHRISTMAS ASYLUM APPEAL

This year we raised £7,707 including Gift Aid, and were able to provide a one-off bonus to 84 women and children over the holiday period.

FINANCIAL SITUATION

Despite a slightly higher income due to some increased funding, we had a small deficit reflecting rising costs. We maintained our designated and free reserves. We greatly appreciate the financial support of ACTS, Alan & Babette Sainsbury’s Family Trust, The Day Trust, Camden Giving, Co-op Community Fund, Persula Foundation, Rock ‘n Roll Rescue, Roughley Trust, income for community use of the premises and generous regular donors.

THANK YOU

Our deepest thanks to everyone who contributed this year: our funders above, our stalwart volunteers, women and men, who are the backbone of our Centre; local organisations who fundraised for us; friends and supporters in the local community and beyond whose warm words and deeds encourage us daily; the technical support people who hosted webinars, provide training in zoom and other social media; complementary health practitioners who provided free or low-cost healing therapies; and local journalists always ready to report on our activities.

Registered charity no. 1134495
Company limited by guarantee No. 7087291

Company registration number: 07087291
Charity registration number: 1134495

Annual report and unaudited financial statements

for the year ended 31 December 2025

for

CROSSROADS WOMEN

(limited by guarantee)

CROSSROADS WOMEN
(limited by guarantee)

Contents page
for the year ended 31 December 2025

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CROSSROADS WOMEN

(limited by guarantee)

Trustees' report
for the year ended 31 December 2025

The trustees, who are also directors of the charitable company for the purposes of the Companies Act 2006, present their report with the financial statements of the charitable company for the year ended 31 December 2025. The trustees have adopted the provisions of 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

Achievements and performance

Financial review

Principal risks and uncertainties

Structure, governance and management

Reference and administrative details

Company registration number

07087291

Charity registration number

1134495

Trustees

The trustees shown below have held office during the period from 1 January 2025 to the date of this report.

S James
C Begue
S Francis
C Glasman
C Amiss

Registered office

25 Wolsey Mews
London
NW5 2DX

Trustees' report - continued
for the year ended 31 December 2025

Reference and administrative details - continued

Independent examiners

New Horizons Services Ltd
Vision 25
Innova Park
Electric Avenue
Enfield
EN3 7GD
United Kingdom

27-Sep-2026

This report was approved by the trustees on ..... and signed on their behalf by:

Solveig Francis
Solveig Francis (Oct 11, 2026 14:53:24 GMT+1)

....., Trustee
Date:

27-Sep-2026

Independent examiner’s report to the trustees of CROSSROADS WOMEN

I report on the accounts of CROSSROADS WOMEN (the “charitable company”) for the year ended 31 December 2025.

Responsibilities and basis of report

As trustees of the charitable company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (“the 2006 Act”).

Having satisfied myself that the accounts of the charitable company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charitable company’s accounts carried out under section 145 of the Charities Act 2011 (“the 2011 Act”) and in carrying out my examination, I have followed all applicable Directions given by the Charity Commission under 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 charitable company as required by section 386 of the 2006 Act; or

2. the accounts do not accord with those records; or

3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a ‘true and fair’ view which is not a matter considered as part of an independent examination; or

4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)]

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 accounts to be reached.



New Horizons Services Ltd
Vision 25
Innova Park
Electric Avenue
Enfield
EN3 7GD
United Kingdom

Date: 28/09/2026

CROSSROADS WOMEN

(limited by guarantee)

Statement of financial activities
for the year ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Income from:					
Donations and legacies	3	9,966	69,500	79,466	78,297
Charitable activities	4	-	64,683	64,683	75,260
Investments	5	4,626	-	4,626	5,344
Other	6	178	-	178	117
Total		14,770	134,183	148,953	159,018
Expenditure on:					
Charitable activities	7	(22,014)	(119,576)	(141,590)	(146,094)
Other	10	(3,801)	(7,077)	(10,878)	(879)
Total		(25,815)	(126,653)	(152,468)	(146,973)
Net movement in funds		(11,045)	7,530	(3,515)	12,045
Reconciliation of funds:					
Total funds brought forward		85,443	1,212,016	1,297,459	1,285,414
Total funds carried forward		74,398	1,219,546	1,293,944	1,297,459

Company registration number: 07087291

CROSSROADS WOMEN

(limited by guarantee)

Balance sheet
as at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	15	1,026,173		1,026,173	
			1,026,173		1,026,173
Current assets					
Debtors	16	28,448		31,293	
Cash at bank and in hand	17	256,175		265,082	
			284,623		296,375
Creditors: amounts falling due within one year	18		(16,852)		(25,089)
Net current assets			267,771		271,286
NET ASSETS			**1,293,944**		**1,297,459**
The funds of the charity:					
Unrestricted funds			74,398		85,443
Restricted funds			1,219,546		1,212,016
TOTAL FUNDS	19		**1,293,944**		**1,297,459**

The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies for the year ended 31 December 2025.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities to comply with the Companies Act 2006 in respect to accounting records and the preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

CROSSROADS WOMEN
(limited by guarantee)

Balance sheet - continued
as at 31 December 2025

These financial statements were approved by the Board of trustees and authorised for issue on ..... and signed on its behalf by:

27-Sep-2026

Solveig Francis
Solveig Francis (Oct 11, 2026 14:53:24 GMT+1)
....., Trustee
Date:

27-Sep-2026

Notes to the financial statements for the year ended 31 December 2025

1 Statutory information

CROSSROADS WOMEN is a charitable company registered in England and Wales. Its company registration number is 07087291 and its charity registration number is 1134495. The charitable company is limited by guarantee. Its registered office is 25 Wolsey Mews, London, NW5 2DX.

2 Accounting policies

Basis of preparing the financial statements

These financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historic cost convention.

Going concern

In preparing these financial statements, the trustees have assessed whether there are any material uncertainties related to events or conditions that cast significant doubt upon the charitable company's ability to continue as a going concern. In making this assessment, the trustees take into account all available information about the future which is at least 12 months from the date that the financial statements are authorised for issue.

The trustees consider that the charitable company has adequate resources to continue in business for the foreseeable future and that it is appropriate to adopt the going concern basis in preparing the financial statements.

Income

All income is recognised in the Statement of financial activities once the charitable company has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charitable company to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Land and buildings:

Freehold property	-

Notes to the financial statements - continued for the year ended 31 December 2025

2 Accounting policies - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charitable company. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3 Income from donations and legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Donations	8,074	-	8,074	10,569
Gift aid	1,892	-	1,892	1,694
Grants	-	69,500	69,500	66,034
	9,966	69,500	79,466	78,297

4 Income from charitable activities

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Charitable Activities INC	-	64,683	64,683	75,260

Notes to the financial statements - continued for the year ended 31 December 2025

4 Income from charitable activities - continued

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Use of Premises / Room Hire	-	21,661	21,661	21,620
Use of Other Services	-	-	-	3,823
Complementary Clinic	-	1,985	1,985	455
Asylum Fares	-	9,926	9,926	16,557
Childcare	-	776	776	514
Copying & Printing	-	4,140	4,140	5,580
Postage & Stationery	-	709	709	-
Lunches / Refreshments / Supplies	-	12,485	12,485	12,654
Phone, Broadband & Postage	-	2,610	2,610	3,212
Volunteer Fares	-	-	-	2,007
Xmas Appeal Donations	-	6,612	6,612	5,998
Xmas Appeal - PayPal	-	-	-	1,609
Xmas Appeal - HMRC Gift Aid	-	-	-	1,231
Consultations	-	2,150	2,150	-
Asylum Core Vols Expenses	-	1,129	1,129	-
Fares non-asylum (WAR)	-	500	500	-
	-	64,683	64,683	75,260

5 Investment income

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Interest receivable and similar income	4,626	-	4,626	5,344

6 Other income

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Other income	178	-	178	117

Notes to the financial statements - continued for the year ended 31 December 2025

7 Expenditure on charitable activities

Analysis by type of fund

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Charitable Activities EXP	-	119,576	119,576	121,471
Support Costs	20,634	-	20,634	23,209
Governance Costs	1,380	-	1,380	1,414
	22,014	119,576	141,590	146,094

Analysis by type of expenditure

	Direct costs (see note 8) £	Support costs (see note 9) £	2025 Total £	2024 Total £
Charitable Activities EXP	119,576	-	119,576	121,471
Support Costs	-	20,634	20,634	23,209
Governance Costs	-	1,380	1,380	1,414
	119,576	22,014	141,590	146,094

8 Direct costs

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Staff costs	-	51,153	51,153	47,798
Other costs	-	68,423	68,423	73,673
	-	119,576	119,576	121,471

9 Support costs

Support costs, grouped by function, are apportioned to activities as follows:

	Managem't £	Finance £
Support Costs	7,227	13,407
Governance Costs	-	-
	7,227	13,407

Notes to the financial statements - continued for the year ended 31 December 2025

9 Support costs - continued

	Governance costs	2025 Total	2024 Total
	£	£	£
Support Costs	-	20,634	23,209
Governance Costs	1,380	1,380	1,414
	1,380	22,014	24,623

Support costs, grouped by function, are analysed as follows:

	Managem't	Finance
	£	£
Other costs	7,227	13,407

	Governance costs	2025 Total	2024 Total
	£	£	£
Other costs	-	20,634	23,243

10 Other expenditure

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Other costs	3,801	7,077	10,878	879

11 Independent examiner's remuneration

	2025	2024
	£	£
Fees paid to the charitable company's independent examiner for:		

12 Trustees' remuneration and expenses

The trustees did not receive any remuneration or other benefits in either year.

Trustees' expenses

No trustee was reimbursed for expenses incurred in either year.

13 Employees

	2025	2024
	£	£
Wages and salaries	51,153	47,798

During the year the average number of employees was Nil (2024 - Nil).

No employees received emoluments exceeding £60,000 in either year.

14 Comparatives for the Statement of financial activities

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Income from:			
Donations and legacies	12,263	66,034	78,297
Charitable activities	3,823	71,437	75,260
Investments	5,344	-	5,344
Other	117	-	117
Total	21,547	137,471	159,018
Expenditure on:			
Charitable activities	(24,623)	(121,471)	(146,094)
Other	(879)	-	(879)
Total	(25,502)	(121,471)	(146,973)
Net movement in funds	(3,955)	16,000	12,045
Reconciliation of funds:			
Total funds brought forward	89,398	1,196,016	1,285,414
Total funds carried forward	85,443	1,212,016	1,297,459

15 Tangible fixed assets

15 Tangible fixed assets - continued

	Freehold property £
Cost	
At 1 January 2025	1,026,173
At 31 December 2025	1,026,173
Depreciation	
At 31 December 2025	-
Net book value	
At 31 December 2025	1,026,173
At 31 December 2024	1,026,173

16 Debtors

	2025 £	2024 £
Amounts falling due within one year		
Other debtors	28,448	-

	2025 £	2024 £
Amounts falling due after more than one year		
Other debtors	-	31,293
Total	28,448	31,293

17 Cash at bank and in hand

	2025 £	2024 £
Bank deposit accounts	166,954	137,328
Cash in hand	89,221	127,754
	256,175	265,082

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	10,472	9,709
Accruals and deferred income	6,380	15,380
	16,852	25,089

19 Movement in funds

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Unrestricted funds				
General fund	85,443	14,770	(25,815)	74,398

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Restricted funds				
Restricted Funds	1,212,016	134,183	(126,653)	1,219,546

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Total funds	1,297,459	148,953	(152,468)	1,293,944

Comparatives for movement in funds

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
Unrestricted funds				
General fund	89,398	21,547	(25,502)	85,443

19 Movement in funds - continued

Comparatives for movement in funds - continued

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
Restricted funds				
Restricted Funds	1,196,016	137,471	(121,471)	1,212,016

	At 1 January 2024 £	Income £	Expenditure £	At 31 December 2024 £
Total funds	1,285,414	159,018	(146,973)	1,297,459

20 Analysis of net assets

At 31 December 2025

	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets			
Tangible fixed assets	1,026,173	-	1,026,173
Current assets			
Debtors	-	28,448	28,448
Cash at bank and in hand	167,389	88,786	256,175
	167,389	117,234	284,623
Creditors: amounts falling due within one year	(1,380)	(15,472)	(16,852)
Net current assets	166,009	101,762	267,771
Total assets less current liabilities	1,192,182	101,762	1,293,944
Net assets	1,192,182	101,762	1,293,944

20 Analysis of net assets - continued

At 31 December 2024

	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets			
Tangible fixed assets	1,026,173	-	1,026,173
Current assets			
Debtors	-	31,293	31,293
Cash at bank and in hand	137,580	127,502	265,082
	137,580	158,795	296,375
Creditors: amounts falling due within one year	(1,380)	(23,709)	(25,089)
Net current assets	136,200	135,086	271,286
Total assets less current liabilities	1,162,373	135,086	1,297,459
Net assets	1,162,373	135,086	1,297,459

The detailed statement of financial activities which follows is for information purposes only.

It does not form part of the statutory financial statements.

CROSSROADS WOMEN
(limited by guarantee)

Detailed statement of financial activities
for the year ended 31 December 2025

	£	2025 £	£	2024 £
INCOME				
Donations and legacies				
Donations	8,074		10,569	
Gift aid	1,892		1,694	
Grants	69,500		66,034	
		79,466		**78,297**
Charitable activities				
Use of Premises / Room Hire	21,661		21,620	
Use of Other Services	-		3,823	
Complementary Clinic	1,985		455	
Asylum Fares	9,926		16,557	
Childcare	776		514	
Copying & Printing	4,140		5,580	
Postage & Stationery	709		-	
Lunches / Refreshments / Supplies	12,485		12,654	
Phone, Broadband & Postage	2,610		3,212	
Volunteer Fares	-		2,007	
Xmas Appeal Donations	6,612		5,998	
Xmas Appeal - PayPal	-		1,609	
Xmas Appeal - HMRC Gift Aid	-		1,231	
Consultations	2,150		-	
Asylum Core Vols Expenses	1,129		-	
Fares non-asylum (WAR)	500		-	
		64,683		**75,260**
Investments				
Bank Deposit Account (Triodos & Close Bros)	4,241		5,344	
Bank Interest - Lloyds Investment (End of Term)	385		-	
		4,626		**5,344**
Other		**178**		**117**
Total income		**148,953**		**159,018**
EXPENDITURE				

Detailed statement of financial activities - continued
for the year ended 31 December 2025

		2025		2024
	£	£	£	£
EXPENDITURE - continued				
Charitable activities				
Wages	51,153		47,798	
Telephone & Broadband	8,713		11,542	
Stationery, Post & Computer Supplies	2,617		2,243	
Childcare	910		144	
Travelcards	-		5,574	
Website Fees	228		978	
Workshop Fees	-		120	
Appeals & Donations - Out	-		9,130	
Hardship Support	-		200	
Volunteer Expenses	-		2,966	
Wellbeing , (including clinic)	3,012		-	
AAWG Support	21,508		-	
Equipment, Appliances & Furniture	791		1,866	
Complementary Health Clinic	-		3,494	
Information and Research	1,367		97	
International Fares	-		549	
Lunch and Refreshments	11,422		10,848	
Print and Copying	12,091		6,439	
Travel - Volunteers	5,764		6,859	
Self-Help Group Fares	-		10,624	
Utilities: Water/Electricity/Gas	4,379		4,729	
Insurance	2,047		2,210	
Postage and stationery	801		422	
Rates and water	6,484		7,547	
Bank charges	165		535	
Companies House Fees	34		34	
Book-keeping	143		-	
Health & Safety	1,445		510	
Maintenance & Repair	5,136		7,256	
Independent Examiners Fees	1,380		1,380	
		(141,590)		**(146,094)**
Other				
Other Expenses - General	-		879	
Floats OUT	178		-	
Hardship Payments	465		-	
Xmas Appeal	6,612		-	
Other Costs (adjusting)	3,623		-	
		(10,878)		**(879)**
Total expenditure		**(152,468)**		**(146,973)**

This page does not form part of the statutory financial statements.

Detailed statement of financial activities - continued
for the year ended 31 December 2025

	2025		2024
	£	£	£
EXPENDITURE - continued			
NET (EXPENDITURE) / INCOME	(3,515)		12,045

Detailed statement of financial activities - continued
for the year ended 31 December 2025

	£	2025 £	£	2024 £
SUPPORT COSTS				
Management				
Utilities: Water/Electricity/Gas	(4,379)		(4,729)	
Insurance	(2,047)		(2,210)	
Postage and stationery	(801)		(422)	
		7,227		**7,361**
Finance				
Rates and water	(6,484)		(7,547)	
Bank charges	(165)		(535)	
Book-keeping	(143)		-	
Companies House Fees	(34)		(34)	
Health & Safety	(1,445)		(510)	
Maintenance & Repair	(5,136)		(7,256)	
		13,407		**15,882**
Governance costs		**1,380**		**1,380**
TOTAL SUPPORT COSTS		**22,014**		**24,623**

Trustees' report - continued
for the year ended 31 December 2025

Reference and administrative details - continued

Independent examiners

New Horizons Services Ltd
Vision 25
Innova Park
Electric Avenue
Enfield
EN3 7GD
United Kingdom

27-Sep-2026

This report was approved by the trustees on ..... and signed on their behalf by:

Solveig Francis
Solveig Francis (Oct 11, 2026 14:53:24 GMT+1)

....., Trustee
Date:

27-Sep-2026