



Crossway Pregnancy Crisis Centre Ltd

Annual Report and Accounts 2019



CONTENTS

STATEMENT FROM THE CHAIR	3
GENERAL INFORMATION	4
BRIEF HISTORY	5
OUR VISION	5
OUR MISSION	5
REVIEW OF ACTIVITIES AND ACHIEVEMENTS	6
Activity Statistics	6
Achievements	7
FEEDBACK	8
From clients experiencing pregnancy crisis	8
From young people experiencing our schools work	8
From female prisoners undertaking the I AM course	8
FUTURE PLANS	9
OUR FINANCES	10
Reserves and Financial Health	11
OUR OBJECTS, APPROACH AND BENEFITS	11
Objects	11
Approach	12
Benefits to wider society	12
STRUCTURE, GOVERNANCE AND MANAGEMENT	14
Organisational Management	14
Risk Management	14
Trustee Recruitment and Training	15
CHARITY TRUSTEES AND COMPANY DIRECTORS	16
Independent examiner's report	17
Statement of financial activities	18
Statement of financial position	19
Notes to the financial statements	20



STATEMENT FROM THE CHAIR

This annual report is published at the end of my first full year as the Chair of the Trustees of CPCC. It has been a rewarding and challenging time to be involved with the charity, as I have discovered the extended team of staff and volunteers all working together to provide our services, almost hidden from view.

The team are committed and positive and producing good results, even though this is not an activity which attracts much attention or garners much praise for their work.

The subject of pregnancy loss, and of pregnancy crises generally, can generate fervent debate, although this is not a debate for this charity to join: our mission is to respond to the huge personal pain of those who experience any kind of pregnancy loss.

Our personal listening and counselling services are provided free of charge, because there should be no impediment or discouragement for anyone reaching out for help.

We do this work in response to the teaching in the New Testament of the Bible and, as Christians, we want to extend a compassionate hand of help, regardless of the circumstances of those in need.

I encourage you to consider becoming involved at any level with us in this work, because it is a team effort – from volunteers, to donors and fund-raisers – and you will find it more rewarding than you might think.

On behalf of the Board of Trustees, thank you.

Martin Norfolk



GENERAL INFORMATION

Address	Crossway Pregnancy Crisis Centre St Stephens Church, The Crossway Building Twickenham, Middx TW1 2PD
Website	www.CrosswayPregnancy.org.uk
Telephone	020 8892 8483
Registered charity no	1148979
Company registration no	8010183
Bankers	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling, Kent ME19 4JQ
Accountant and Independent Examiner	JR Caladine Caladine Ltd Chantry House, 22 Upperton Road Eastbourne, East Sussex BN21 1BF
Trustees	Heather Hall David La Bouchardiere Nicki Klass Martin Norfolk Anne Wallace



BRIEF HISTORY

The Crossway Pregnancy Crisis Centre was established in 1999, becoming a charity in 2005 and then a limited company in 2012. Becoming a limited company required that the charity register again with the Charities Commission of England and Wales, using its new name *Crossway Pregnancy Crisis Centre Ltd*. This limited company was registered as a new charity on 17th September 2012.

The Centre was founded in 1999 by a group of Christians in the Twickenham area who wanted to provide a different response to the polarised pro-life or pro-choice debate. Its creation was the practical expression of the desire to offer **unconditional and non-directive** support to people with unplanned pregnancies.

It is fundamental to the purpose of this charity that it is a non-campaigning organisation, that it has no political position, and that it only seeks to offer unbiased help, counselling and education services.

OUR VISION

Our vision is to become a 'safe place', offering free, unbiased and confidential support for anyone experiencing any pregnancy crisis, and to help young people and adults flourish by building healthy sexual relationships.

OUR MISSION

Our mission is to meet our aims by providing the following:

- free, confidential, and unbiased counselling, listening and support to those experiencing any pregnant crisis, and
- unbiased education services which promote healthy personal relationships, mature sexual relationships and an understanding of pregnancy for young people and adults.

A pregnancy crisis may be a pregnancy loss, foetal abnormality, pre or post abortion circumstances, or any other pregnancy-related struggle.

Women and men can suffer from deep emotional pain and stress during a pregnancy crisis, or even depression and grief long after a crisis event. In any of these circumstances, we provide a confidential service to help them resolve what can be complex and multi-layered thoughts and emotions, and find a peaceful resolution.



REVIEW OF ACTIVITIES AND ACHIEVEMENTS

We offer services grouped in four areas of activity. These areas of activity are listening and counselling services for pregnancy crisis clients, pre-abortion counselling for NHS patients, education services for young people, and relationship and well-being services for prisoners.



We have provided as many free and confidential support sessions each person or couple needs and wants for a crisis pregnancy.

We have provided 10-step courses, called 'Step by Step' and 'Purple Door', for anyone struggling after pregnancy loss including abortion, miscarriage or still birth.

We have provided a befriending support service to anyone who is continuing with a pregnancy in difficult circumstances.

We have provided a free pregnancy testing service.

We have taught young people in local primary and secondary schools, and teenagers in youth clubs, about puberty, sex, relationships, unplanned pregnancy choices, and resilience.

We have provided the 'I Am' relationships course to women in prison.

Activity Statistics

We can summarise our activities in 2019 with the follow statistics.

- 132 clients contacted our listening service for one-to-one support
- 139 patients were seen at West Middlesex University Hospital
- 66% increase in clients and patients
- 213 pregnancy loss one-to-one sessions were delivered
- 337 hours teaching prisoners about healthy relationships
- 1,004 students taught in school sessions
- 1,125 volunteer hours given



Since the Centre opened, we have supported 2,400 clients and provided education sessions to over 10,700 young people through our schools service.

Achievements

- ✓ We increased number of clients that we were able to reach.

The overall number of people that we supported increased by 66% including the provision of counselling services at West Middlesex University Hospital termination clinic.

- ✓ We increased number of young people reached in schools and we expand into youth clubs.

We taught over 1,000 young people, including in 6 new schools – this was a 30% increase in pupils reached from 2018. We expanded into Junior Schools and also started to deliver our unplanned pregnancy and abortion course in schools.

- ✓ We delivered a fully attended '**I AM**' course for prisoners

The '**I Am**' relationships course, which we began in 2018, has been very popular with prisoners at Bronzefield Womens Prison. The reception was so positive, with ever increasing numbers signed up to attend the course, that a waiting list was operated into 2020.

- ✓ We improved our efficiency by adopting more technology.

Following the retirement of our Centre Coordinator, two new staff were trained to begin updating the website, improving the phone system, instant messaging and contacts database. There has been a significant use of social media particularly in relation to our education services.

- ✓ We delivered more volunteer training.

One new listener was trained to provide crisis pregnancy support, and two staff members completed 'Purple Door' post abortion training.



FEEDBACK

With full permission, we include here some of the encouraging feedback received from those people receiving our services, whether as clients of our personal listening and counselling services, or from our work in schools and prison.

From clients experiencing pregnancy crisis

“It was so nice to be told what I'm feeling is normal. I was worried that it wasn't and I should have moved-on by now”.

“This was a huge step in helping me deal with the loss I had and feel good about moving forward with the programme”.

“Really helpful talking though all options to an outsider with a non-bias point of view. Made me feel like I wasn't alone going through a very hard time”.

“Really informative and helpful, feel like there is possibility of overcoming the issue”.

From young people experiencing our schools work

“I learnt not to sext or send inappropriate pictures”.

“I learnt that some people might have chlamydia without any effects”.

“I was very educated of consent and safety during sexual relationships”.

“I have learnt about the risks of not having safe sex, such as STIs and pregnancy”.

“If you are under the influence of alcohol or drugs you don't have the mental capacity of consenting”.

“Don't be afraid to tell someone you're not ready”.

From female prisoners undertaking the I AM course

“I've learnt not to doubt myself as much. I've always been bothered about what other people think of me. But now I don't worry so much about what they think. I don't dance so much to someone else's tune. I've learnt to put my needs first”.

“I don't normally finish groups, so this is a first for me”.

“One of the best groups I've been in”.



“I’ve learnt to look at things from other people’s perspective”.

“I’ve learnt that love isn’t just there at the beginning of a relationship, but that it comes from a foundation of respect, loyalty and care”.

“The past doesn’t define us; it can shape us, but it doesn’t decide who we are. I’ve learnt about boundaries, my personal boundaries and those of other people”.

“When I started this course, I thought it would be all about relationships with other people, but I’ve realised that it’s the relationship with yourself that needs to be first”.

FUTURE PLANS

Looking forward to 2020, we want to become more connected. We want to:

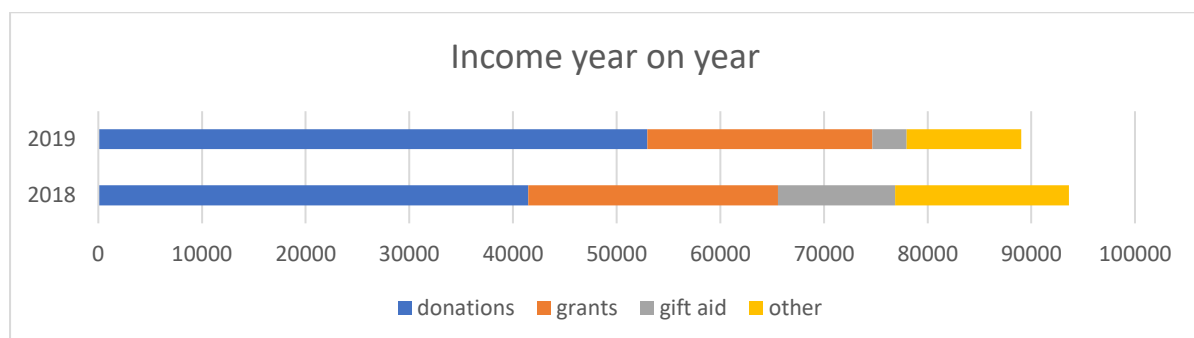
- Become more connected to those seeking confidential help over the internet.
- Become more connected to other churches and organisations which share our aims.
- Become more connected to a wider audience by improving our communications.
- Become more connected to new volunteers, donors and trustees to continue to expand our work.

The Centre Director, Karen Pitchford, who leads this work is committed to pursuing these aims in 2020. These aims have been agreed as follows.

- 1. To increase number of clients we are able to reach** – by improving the marketing of our services through social media and improving ease of access to our telephone helpline
- 2. To upgrade and improve our use of technology** – including developing a new website, adopting a more flexible telephone system, exploring instant messaging ‘chat’ through our website, building a new contacts database, and digitizing systems at the Centre.
- 3. To build upon our connections with schools, youth clubs and prisons** – by deepening our relationships and expanding our services as much as possible.



OUR FINANCES



Our income from all sources fell by 5% in 2019 and we received a total of £89,013 from personal donations, grants and other funding. We consider that this reflected a challenging environment and in particular the loss of two regular grant providers, one of which closed unexpectedly and the other choosing instead to donate in 2020. We recorded a net deficit of £4,840 for the year.

In keeping with this reduced income, our expenditure was reduced by 1.5%.

Income from personal donations increased and, in contrast, income from fund-raising events was reduced, reflecting the decision not to hold a Fundraising Dinner as we had done in 2018.

We are grateful to the following trusts and local organisations for grants and donations made to the Centre during 2019:

- Barnes Workhouse Fund
- St Stephens Twickenham PCC
- National Lottery
- Pregnancy Centres Network
- Ramsden Trust
- Hospital Bridge Trust
- Oak Tree Fellowship

We continue to be grateful to St Stephen's Church. In addition to financial support, they also provide office and counselling room facilities without charge, the use of other rooms for meetings and events, and the opportunity to promote the charity through services and newsletters. We want to thank the many individuals who continue to support us in many ways, particularly with one-off donations and regular giving, by attending our events, and by taking part in sponsored events. We are particularly grateful to those who pledged and donated to our 20th anniversary fundraising appeal.

Our regular donors help us particularly giving by standing order, because this provides assurance of income which helps us plan for the future.



Obviously, we are only able to achieve what we do with the support of all of our supporters.

Reserves and Financial Health

The trustees have established a policy whereby sufficient unrestricted funds must be held in reserve to cover operational costs for at least three months. At this level, the Centre should be able to honour all commitments in the event of a significant drop in funding.

We are constantly working to improve our funding stream and to make the most of every pound donated to the charity.

OUR OBJECTS, APPROACH AND BENEFITS

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

Objects

The objects of the charity, as set out in our Memorandum and Articles of association, are these:

- a. The advancement of education in the subject of sex and relationships, pregnancy and the termination of pregnancy;
- b. Relief in need and distress caused by unplanned pregnancy or pregnancy loss in particular, but not exclusively by providing advice, counselling and services;
- c. The provision of goods and services to needy applicants to the charity;
- d. The promotion of other such charitable services which may conveniently be carried on in connection with the above objects.

We seek to reach these objectives by delivering sex and relationship education to young people in schools and youth clubs, and to women in prison, and by providing support and information to clients experiencing pregnancy crisis and loss.

Unplanned pregnancy, abortion and miscarriage are common experiences which can be hard to cope with alone and can be a mental health risk without appropriate support. Also, young people now have the challenge of having to navigate social media at the same time as sex and relationships.

Through our work, we seek to benefit individuals by achieving the following:



- promote development of healthy, respectful relationships by building self-esteem, confidence and recognising risky behaviour which can lead to abuse, sexually transmitted infections, and unplanned pregnancy;
- enable those considering pregnancy termination to make their own, informed decision without pressure or coercion;
- help those experiencing pregnancy loss to be able to come to terms with what has happened and reduce any depression or anxiety;
- provide practical and emotional support to anyone continuing with an unplanned pregnancy in difficult circumstances.

Approach

The focus of our strategy is to increase the number of personal clients that we reach, and the continued improvement of our education and prison services, in addition to the development and welfare of our staff and volunteers.

In taking forward our strategy we:

- review organisational performance, staff performance and general morale
- seek to ensure the integrity of our services and that they are in keeping with our statement of faith
- invest in technology and the infrastructure of our Centre
- co-operate and share resources with local organisations
- constantly consider whether our activities are appropriate and needed.

Benefits to wider society

We continue to find that clients, staff and the public at large are surprised to find out how prevalent it is for women and families to experience a pregnancy crisis. Similarly, the pain or trauma of any of these crises can be experienced regardless of age, gender, social background or any other distinguishing category.

We also note that our experience reflects the research and opinions of other bodies looking into these areas.



“1 in 4 pregnancies end in pregnancy loss, and 29% of women who suffer a miscarriage showing symptoms of PTSD a month later”

The Miscarriage Association

www.miscarriageassociation.org.uk/?s=statistics

“emotional support after miscarriage is often not available from the Health System”

NHS Review

www.england.nhs.uk/improvement-hub/wp-content/uploads/sites/44/2017/11/Available-Support-for-Pregnancy-Loss.pdf

“6-10% of women experience domestic violence in a given year, and over 1/3 of this starts or gets worse when a woman is pregnant”

Best Beginnings

www.bestbeginnings.org.uk/domestic-abuse

“1 in 3 women experience abortion at some time in their lives”

British Pregnancy Advisory Service (BPAS)

www.bpas.org

“many female offenders are often vulnerable members of society. There is evidence that a specific approach is most effective in helping women to... turn their lives around.”

Prison Reform Trust, quoting Government White Paper

www.prisonreformtrust.org.uk/Portals/0/Women%27s%20Centre%20Proposal%202017.pdf

“Schools can play a key role in developing young people’s understanding of what constitutes a positive relationship and what kinds of behaviours are unacceptable.”

Safeguarding Teenage Intimate Relationships (STIR), Briefing Paper 5

childhub.org/en/system/tdf/attachments/stir-briefing-paper-5.pdf?file=1&type=node&id=8824

STRUCTURE, GOVERNANCE AND MANAGEMENT

The trustees, who are also the directors of the limited company, are responsible for the overall management and control of the Crossway Pregnancy Crisis Centre and meet formally six times a year. Further meetings of the trustees and the Centre Director are often arranged as needed to respond to particular matters, or at the request of the Centre Director.



Where each of the trustees has assumed a particular responsibility, for example, for fund-raising, the full confidence of the board of trustees is delegated to that trustee to make strategic decisions as needed and then report back to the Board after the fact. This is essential if we are to make progress in the development of our services and meeting our obligations.

The work of implementing all of the Board's decisions and policies is given to the Centre Director, who is a non-executive director.

Some of our trustees also volunteer their time to support the delivery of our services or our daily operations. In this capacity, the trustees fully coordinate their contribution with the Centre Director to ensure good communication and the best use of their endeavours.

All trustees give of their time freely and no remuneration or expenses were paid in the year. No trustee, or person connected with a trustee, received any benefit from the charity or from any third party on behalf of the charity.

Organisational Management

The Trustees determine the general policy of the Centre. The day to day running of the Centre is delegated to the Centre Director, supported by the staff. The Centre Director performs the primary management role in leading day-to-day operations, overseeing the delivery of our services, managing staff and reporting to the Board of Trustees.

The Centre Director also supports the work of the trustees by providing information and reports, and handling all general administrative duties either personally or by delegating to an appropriate member of staff.

As appropriate for an organisation of our size, our staff work part time, in shifts that overlap with the Centre Director as agreed.

Risk Management

The Centre has considered the major risks to which the charity is exposed and established procedures to manage those risks.

We have a risk policy and a plan of action to deal with any potential risks prioritising those that are likely and would have high impact.

The main risks that the Governors have identified and the plans to manage those risks are:

- **Reputation.** The Centre's success is built on its reputation for confidential and unbiased services. We manage this risk through safeguarding policies, staff recruitment policies, pastoral support for both clients and staff and active identification and resolution of health and safety related issues, and data protection measures. Delivery of our services is monitored through continual professional development and supervision, and through analysis of feedback obtained from service users.



- **Finances.** We are only able to function with the support of our donors. This risk is managed by continually committing our activity to God in prayer and by fund-raising diligently. We constantly strive to improve our communications and to act with integrity in all matters. It is in response to obligations that we always seek to have sufficient funds to wind down our activities, should this become necessary.
- **Client welfare.** Confidential and unbiased counselling and listening services, provided in one-to-one sessions, are one of our core services. We manage any possible risk to our clients' welfare by making supervision a requirement for all listeners, and this takes place in small groups run by supervisors, who are experienced Counsellors. Where necessary it is also available on a one-to-one basis in between supervision sessions from the Listening Coordinator or supervisors.

Through the risk management processes established for the Centre, the Trustees are satisfied that the major risks identified have been carefully mitigated, although all such measures are considered to be constantly under review. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

Trustee Recruitment and Training

The Centre requires breadth and depth of experience to carry out its duties effectively and efficiently. When recruiting new trustees, it is important they can attest to our statement of faith as well as bring a core skill to the team.

Applications to become a trustee are openly invited from the local community, local churches of any denomination, and anyone who can align their aims and purposes with ours. We welcome applications from people of different cultures, backgrounds and age ranges and we maintain a non-discrimination policy for trustee appointments, and throughout the charity.

Where possible we aim to have a Board of Trustees which includes the following:

- A trustee with a medical or health service background
- A trustee with a fund-raising background
- A trustee with an education service background
- A trustee with a successful business background
- At least one female and at least one male trustee

One trustee may have one or more of these skills.



CHARITY TRUSTEES AND COMPANY DIRECTORS

The charity trustees of Crossway Pregnancy Crisis Centre Ltd are also directors of the limited company, registered with Companies House. They have dual obligations, although there is no conflict between the two.

Trustees are unpaid and required to oversee the activities of charity to ensure that it is acting prudently and according to its purposes as registered with the Charity Commission for England and Wales¹.

Directors are required to manage the company in accordance with Government rules, as published by Companies House², to ensure its success, and act with skill, diligence and integrity.

The trustees and directors who served during the year were as follows.

Trustees & Directors:

Martin Norfolk, Chair

Anne Wallace, Fundraising

Heather Hall, Listening Services

David La Bouchardiere, Education Services

Claire Wightman

Nicki Klass, Treasurer

Served:

from 16/05/19, as Chair from July 2019

full year service

full year service

from 23/09/2019

Treasurer to 16/05/19, then maternity leave

from 16/05/19

Non-executive Director:

Karen Pitchford (Centre Director)

full year service

Signature

Martin Norfolk, Chair

ⁱ Photography credit - Photo by [Anderson Miranda](#) from [Pexels.com](#)

¹ <https://www.gov.uk/government/organisations/charity-commission>

² <https://www.gov.uk/government/organisations/companies-house>

CROSSWAY PREGNANCY CRISIS CENTRE LTD

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSWAY PREGNANCY CRISIS CENTRE LTD

I report to the Trustees on my examination of the financial statements of Crossway Pregnancy Crisis Centre Ltd (the charity) for the year ended 31 December 2019.

Responsibilities and basis of report

As the Trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity 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 charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.



John Caladine FCCA CTA FCIE

Caladine Limited
Chantry House
22 Upperton Road
Eastbourne
East Sussex
BN21 1BF

Dated: 5 October 2020

CROSSWAY PREGNANCY CRISIS CENTRE LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2019

		Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £	Unrestricted funds 2018 £	Restricted funds 2018 £	Total 2018 £
	Notes						
<u>Income from:</u>							
Donations and legacies	3	67,968	10,000	77,968	65,788	11,060	76,848
Other trading activities	4	11,045	-	11,045	16,790	-	16,790
Total income		<u>79,013</u>	<u>10,000</u>	<u>89,013</u>	<u>82,578</u>	<u>11,060</u>	<u>93,638</u>
<u>Expenditure on:</u>							
Raising funds	5	13,272	-	13,272	20,372	-	20,372
Charitable activities	6	74,602	5,979	80,581	63,856	11,060	74,916
Total resources expended		<u>87,874</u>	<u>5,979</u>	<u>93,853</u>	<u>84,228</u>	<u>11,060</u>	<u>95,288</u>
Net (expenditure)/income for the year/ Net movement in funds		(8,861)	4,021	(4,840)	(1,650)	-	(1,650)
Fund balances at 1 January 2019		<u>24,681</u>	<u>-</u>	<u>24,681</u>	<u>26,331</u>	<u>-</u>	<u>26,331</u>
Fund balances at 31 December 2019		<u><u>15,820</u></u>	<u><u>4,021</u></u>	<u><u>19,841</u></u>	<u><u>24,681</u></u>	<u><u>-</u></u>	<u><u>24,681</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CROSSWAY PREGNANCY CRISIS CENTRE LTD

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2019

	Notes	2019 £	£	2018 £	£
Current assets					
Trade and other receivables	12	4,657		4,795	
Cash at bank and in hand		17,883		20,081	
		<u>22,540</u>		<u>24,876</u>	
Current liabilities	13	(2,699)		(195)	
Net current assets			19,841		24,681
Income funds					
Restricted funds	15		4,021		-
Unrestricted funds			15,820		24,681
			<u>19,841</u>		<u>24,681</u>

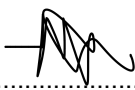
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2019.

The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on3rd September 2020


.....
Mr M F Norfolk
Trustee

Company Registration No. 08010183

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies

Company information

Crossway Pregnancy Crisis Centre Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is The Crossway, 306 Richmond Road, Twickenham, Middlesex, TW1 2PD.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

Income is included in the Statement of Financial Activities when:

- i. The charity becomes entitled to the income;
- ii. The trustees are virtually certain they will receive the income; and
- iii. The monetary value can be measured with sufficient reliability.

Where income has related expenditure the income and related expenditure are reported gross in the Statement of Financial Activities.

Grants and donations are only included in the Statement of Financial Activities when the charity has unconditional entitlement to the income.

1.5 Expenditure

Expenditure is recognised on an accruals basis as a liability as incurred and is apportioned to the appropriate cost centre.

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies (Continued)

1.6 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

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

Computers	Fully depreciated
-----------	-------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Cash and cash equivalents

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

1.8 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

1 Accounting policies (Continued)

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.11 Taxation and VAT

The Centre is a registered charity and is not liable to income or corporation taxation.

The Centre is not registered for VAT and accordingly expenditure included VAT incurred where appropriate.

2 Critical accounting estimates and judgements

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

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

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2019 £	2019 £	2019 £	2018 £	2018 £	2018 £
Donations and gifts	52,962	-	52,962	41,487	-	41,487
Grants	11,700	10,000	21,700	13,000	11,060	24,060
Gift Aid Receivable	3,306	-	3,306	11,301	-	11,301
	<u>67,968</u>	<u>10,000</u>	<u>77,968</u>	<u>65,788</u>	<u>11,060</u>	<u>76,848</u>
Grants receivable for core activities						
St Stephen's PCC	6,200	-	6,200	6,200	-	6,200
Souter Charitable Trust	-	-	-	2,800	-	2,800
Richmond Parish Lands	-	-	-	-	4,500	4,500
Barnes Workhouse Fund	3,500	-	3,500	-	3,500	3,500
True and Fair Foundation	-	-	-	4,000	-	4,000
St Andrews Charitable Trust	-	-	-	-	2,000	2,000
Restitution Fund	-	-	-	-	1,060	1,060
National Lottery	-	10,000	10,000	-	-	-
Ramsden Trust	2,000	-	2,000	-	-	-
	<u>11,700</u>	<u>10,000</u>	<u>21,700</u>	<u>13,000</u>	<u>11,060</u>	<u>24,060</u>

4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2019 £	2018 £
Fundraising events	<u>11,045</u>	<u>16,790</u>

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

5 Raising funds

	Unrestricted funds	Unrestricted funds
	2019	2018
	£	£
Fundraising and publicity		
Fundraising and publications	2,446	10,095
Staff costs	10,826	10,277
Fundraising and publicity	13,272	20,372

6 Charitable activities

	2019	2018
	£	£
Staff costs	59,269	55,810
Office costs	937	938
Publicity	1,080	890
Subscriptions	428	295
Bank charges	712	696
Sundries	737	392
Rent	3,251	2,959
Admin	66	78
Training	2,996	3,411
	69,476	65,469
Grant funding of activities (see note 7)	2,913	3,000
Share of support costs (see note 8)	1,440	1,978
Share of governance costs (see note 8)	6,752	4,469
	80,581	74,916
Analysis by fund		
Unrestricted funds	74,602	63,856
Restricted funds	5,979	11,060
	80,581	74,916

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

7 Grants payable

	2019 £	2018 £
Grants to institutions:		
Romance Academy	375	1,500
Pregnancy Centres Network	1,375	1,500
Crosslight	625	-
PCW	538	-
	<u>2,913</u>	<u>3,000</u>

8 Support costs

	Support costs £	Governance costs £	Total 2019 £	Support costs £	Governance costs £	Total 2018 £
Insurance	584	-	584	790	-	790
IT Website & Communications	856	-	856	1,188	-	1,188
Accountancy	-	6,752	6,752	-	4,469	4,469
	<u>1,440</u>	<u>6,752</u>	<u>8,192</u>	<u>1,978</u>	<u>4,469</u>	<u>6,447</u>
<u>Analysed between</u>						
Charitable activities	<u>1,440</u>	<u>6,752</u>	<u>8,192</u>	<u>1,978</u>	<u>4,469</u>	<u>6,447</u>

9 Trustees

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

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

10 Employees

Number of employees

The average number of full time employees during the year was:

2019 Number	2018 Number
2	2
<u>2</u>	<u>2</u>

Employment costs

	2019 £	2018 £
Wages and salaries	69,427	65,333
Social security costs	418	622
Other pension costs	250	132
	<u>70,095</u>	<u>66,087</u>

11 Property, plant and equipment

Computers £

Cost

At 1 January 2019	3,768
At 31 December 2019	<u>3,768</u>

Depreciation and impairment

At 1 January 2019	3,768
At 31 December 2019	<u>3,768</u>

Carrying amount

At 31 December 2019	-
At 31 December 2018	<u>-</u>

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

12 Trade and other receivables

	2019 £	2018 £
Amounts falling due within one year:		
Trade receivables	1,224	-
Gift Aid due	2,979	4,438
Prepayments	454	357
	<u>4,657</u>	<u>4,795</u>

13 Current liabilities

	2019 £	2018 £
Other taxation and social security	539	85
Other payables	-	110
Accruals and deferred income	2,160	-
	<u>2,699</u>	<u>195</u>

14 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £250 (2018 - £132).

15 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds		
	Incoming resources	Resources expended	Balance at 1 January 2019	Incoming resources	Resources expended	Balance at 31 December 2019
	£	£	£	£	£	£
Restricted Fund	11,060	(11,060)	-	-	-	-
Listening Project	-	-	-	10,000	(5,979)	4,021
	<u>11,060</u>	<u>(11,060)</u>	<u>-</u>	<u>10,000</u>	<u>(5,979)</u>	<u>4,021</u>

Listening project

Funding was received for the Listening Project which seeks to provide as many free and confidential support sessions as someone with a crisis pregnancy (unplanned / fetal anomaly) needs. The project also runs 'Step by Step' and 'Purple Door' 10 step courses for anyone struggling after pregnancy loss including abortion, miscarriage or still birth. In addition the funding has allowed the charity to provide a free pregnancy testing service

CROSSWAY PREGNANCY CRISIS CENTRE LTD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2019

16 Analysis of net assets between funds

	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £	Unrestricted funds 2018 £	Restricted funds 2018 £	Total 2018 £
Fund balances are represented by:						
Current assets/ (liabilities)	15,820	4,021	19,841	24,681	-	24,681
	<u>15,820</u>	<u>4,021</u>	<u>19,841</u>	<u>24,681</u>	<u>-</u>	<u>24,681</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2018 - none).