



**Annual Report and Financial Statements
for year ended 31st December 2014**

Crossway Pregnancy Crisis Centre Ltd

Charity Number: 1148979

Registered in England and Wales: 8010183

Contents

General Information	3
Brief History.....	4
Chair’s Review.....	5
Trustees’ Report.....	6
Structure and Governance	6
Objects of the Charity	6
Policies and Structure of the Charity	6
Trustees, Directors and Officers	7
Trustee Recruitment and Induction	7
Statement of Trustees’ Responsibilities	7
Risk Management.....	8
Aims of the Crossway Pregnancy Crisis Centre (CPCC).....	8
Mission Statement	8
Why CPCC is needed.....	8
How CPCC Helps	9
Centre Director’s Report.....	11
Outputs and Outcomes 2014	13
Outputs.....	13
Outcomes	17
Plans for 2015.....	20
Financial Review of 2014.....	20
Reserves Policy	21
Statement of Financial Activities for the year ended 31 December 2014.....	22
Balance Sheet as at 31 December 2014.....	23
Notes to the Financial Statements for the year ended 31 December 2014.....	24



General Information

Crossway Pregnancy Crisis Centre Ltd registered as a charity on 17th September 2012

Registered Charity No: 1148979

Registered in England & Wales
Company No: 8010183

Registered Office: The Crossway
306 Richmond Road
Twickenham
Middlesex
TW1 2PD

Auditor: Spilkin Knight
Farriers
The Street
Albury
Guildford
GU5 9AE

Bankers: CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ



Brief History

We began in 1999 as a group of Christians who wanted to respond to the pro-life pro-choice debate by simply offering unconditional and non-directive ongoing support to people with unplanned pregnancies. Thus we trained to support people making a choice and to help those dealing with pregnancy loss, as well as looking at ways of befriending those who continue pregnancy under difficult circumstances.

Our education service was piloted in 2002, to build self-esteem in young people, empowering them to make responsible choices about sex and relationships.

We have supported over 1500 clients and taught around 7300 teenagers in total since the Centre opened.

We gained Charitable Status in 2005. During 2012 we became a Private Limited Company.

A crisis service – like the Samaritans – needs to be a household name to ensure that we are found by the people who need us. This means that a priority has been to raise our profile in the community. To do this we have proactively engaged with other statutory and voluntary organisations, seeking to ensure that we avoid duplication and building the trust needed for them to signpost clients to us. In addition we re-launched our website in 2009.



Chair's Review

'This Centre is of the utmost importance to people thinking about abortion and also those who have had an abortion.' (CPCC male client)

2014 has been a year of significant change for CPCC. However, we remain mindful of the importance of our work to our clients, as the quote above illustrates, and committed more than ever to providing a high quality service.

Providing unbiased listening and non-directional support for those facing an unintended pregnancy remains at the core of our work. As the Centre Director's report notes, Education for Choice sent a 'mystery shopper' to test our services, and reported their findings in the Brook Report, which was published in February 2014. The transcript of the session, as well as feedback provided by other clients, is a testament to the standard of our services and the professionalism of our staff and volunteers. Ongoing cuts in government funding mean that CPCC remains one of the few agencies in South West London with the time and flexibility to provide clients with the support they need, in an independent setting.

As the Centre Director's report goes on to describe, we also to seek to offer a range of broader support, before and after the moment of crisis. The diagram on page nine illustrates how our services interconnect. Among many other highlights from 2014, Your Choice, CPCC's education department, has delivered sex and relationships lessons to around 800 students in five schools. The sessions were well received by both staff and pupils. We also continue to offer befriending services, for those who continue a pregnancy under difficult circumstances, as well as a monthly club for single parents in partnership with St Richard's Church, Ham. The financial challenges facing the voluntary sector remain as great as ever. However, the skill and energy of our staff and trustees in creating a broad based funding strategy has again provided us with a measure of financial stability over the last year.

I extend my thanks to all the funders, staff, volunteers, supporters and trustees, who do so much for CPCC, frequently going 'over and above' what is required of them. We offer particularly heartfelt thanks to John Pickston, who stepped down as Chair of Trustees in October 2014, after eight years in the role. John's wisdom and dedication to the charity were much appreciated by the board. Since the last report, we have also welcomed Heather Hall to the board, as Trustee with responsibility for listening work. A nurse by background, Heather was the manager of gynaecology and sexual health at the West Middlesex Hospital prior to her retirement, and brings a wealth of experience and knowledge to the role.

Finally, I conclude by offering great thanks, on behalf of all the trustees and staff, to Anne Wallace as she steps down as Centre Director. Anne has spearheaded the charity since 2002, leading with great sensitivity and clarity of vision. We are hugely grateful for all she has done for CPCC over the years and wish her well in her retirement. Marianne Fryer has recently taken over Anne's role, having worked previously in corporate HR and with other voluntary organisations. We look forward to working with Marianne, as CPCC enters a new era.

Dr Helen Barratt

April 2015

Trustees' Report

The trustees present their report and accounts for the year ended 31 December 2014.

Structure and Governance

Objects of the Charity

The objectives of the Charity are:

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

Policies and Structure of the Charity

The charity became a limited company with effect from 1st January 2013, and is governed by articles of association

The articles of association outline the appointment of and powers of trustees, including the following:

- There shall be at least three Trustees. Three people present in person and entitled to vote shall be a quorum.
- Subject to the Act, the Memorandum and the Articles, the business of the Charity shall be managed by the Trustees who may exercise all the powers of the Charity. No alteration of the Memorandum or Articles shall invalidate any prior act of the Trustees which would have been valid if that alteration had not been made. The powers given by this Article and a meeting of the Trustees at which a quorum is present may exercise all powers exercisable by the Trustees.
- The continuing Trustees or a sole continuing Trustee may act despite any vacancies in their number but whilst there are fewer Trustees than required for a quorum the Trustees may only act for the purpose of increasing the number of Trustees
- All acts done by a person acting as a Trustee shall, even if afterwards discovered that there was a defect in their appointment or that he or she was disqualified from holding office or had vacated office, be as valid as if such a person had been duly appointed and was qualified to continue as a Trustee.
- Subject to the Articles, the Trustees may regulate their proceedings as they think fit.
- The Trustees may appoint one of their number to be the chair of the Trustees and may at any time remove him or her from that office.

Details of specific Trustee responsibilities are recorded in the CPCC Handbook, and include the following:

The Trustees of the Centre:

- are responsible for planning strategically to further the vision of the Centre.
- meet at least three times a year.
- oversee the work of the Centre Director and other staff.
- are responsible for the finances of the Centre, ensuring that proper accounts are kept.
- agree the content of the CPCC Handbook.

Trustees, Directors and Officers

The trustees, directors and officers who served during the year were as follows:

Trustees:	Mr John Pickston	(Chair to 18/10/14)
	Dr Helen Barratt	(Chair from 18/10/14)
	Mr Michael Phillips	Treasurer
	Mrs Amanda Askwith	(to 20/01/14)
	Mrs Carol Fletcher	(from 10/03/2014)
	Mrs Heather Hall	(from 18/10/2014)
	Miss Erin Gilmour	
	Mrs Susanne Petrie	(to 09/03/2015)
	Mrs Anne Kittappa	
Directors:	Mrs Anne Wallace	Centre Director
Officers:	Mrs Lesley Benge	Centre Coordinator
	Mrs Rachel Ridley	Schools/Youth Coordinator
	Mrs Anna Harris	Schools/Youth Coordinator (to 31/08/2014)
	Mrs Kayleigh Butler	Schools/Youth Coordinator (from 06/10/2014)
	Miss Kathryn Harris	Schools/Youth Coordinator (from 06/10/2014)
	Mrs Emma Ashford	Befriending Coordinator (from 24/02/2014)
	Mrs Anne Morris	Financial Administrator
	Mrs Karen Pitchford	Development Officer

Trustee Recruitment and Induction

Prospective Trustees will be invited to submit a CV and will be interviewed for the post. Once appointed they will be asked to visit the Centre for an induction session.

Statement of Trustees' Responsibilities

The Charity Commissioners require the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the company and of its surplus or deficit for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue for the foreseeable future.

Risk Management

The charity trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage those risks.

- Recruitment procedures take into account the importance of employing volunteers and paid staff who will offer unconditional acceptance and respect to all members of the public, and especially to clients who will be very vulnerable when they come to the Centre. These involve interview and references as well as training appropriate to the role, and a probationary period.
- Delivery of the service is monitored through continual professional development and supervision, and through analysis of feedback obtained from service users.
- Standards of care are monitored with reference to guidelines provided by the Royal College of Obstetricians and Gynaecologists¹. Our listeners are required to adhere to the British Counselling and Psychotherapy Ethical Framework².
- Supervision is a requirement for all listeners, and takes place in small groups run by experienced listeners. Professional advice from a GP and experienced Counsellors is available within the supervision team and is sought if it is needed.
- The Trustees have agreed a Safeguarding policy and statement following the guidance obtained from the Churches Child Protection Agency. A named Safeguarding Officer can be contacted with any concerns relating to safeguarding children or vulnerable adults. All personnel involved in the Centre complete DBS check every three years, if this is appropriate for their role in the charity.
- The Centre's policies and procedures are recorded in the CPCC Handbook, and are reviewed biennially.
- The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.
- The Trustees hold Employer's Liability Insurance, Professional Liability Insurance and Trustee Assurance, and have an agreed reserves policy (see below).

Aims of the Crossway Pregnancy Crisis Centre (CPCC)

Mission Statement

Crossway Pregnancy Crisis Centre is based in Twickenham and provides free and confidential support and information to anyone with a crisis pregnancy e.g. unplanned, foetal abnormality.

Our support is on-going whatever decision is made e.g. support following pregnancy loss and befriending single parents and our work includes prevention through relationships and sex education for teenagers.

Why CPCC is Needed

There were 185,331 abortions to residents of England and Wales in 2013, and 2724 of these women were living in the boroughs of Richmond, Kingston or Hounslow.³

Following a systematic review of the mental health outcomes of induced abortion in 2011, the Academy of Royal Colleges and National Collaborating Centre for Mental Health found that

"An unwanted pregnancy was associated with an increased risk of mental health problems." (NCCMH, 2011, p10)⁴

and recommended that

“In the light of these findings, it is important to consider the need for support and care for all women who have an unwanted pregnancy because the risk of mental health problems increases whatever the pregnancy outcome.” (NCCMH, 2011, p10)⁴

A review of support available for loss in early and late pregnancy, commissioned in September 2013 and carried out by NHS Improving Quality, noted that around 20% of pregnancies end in miscarriage and found that staff want to provide emotional support but struggle with the workload and competing priorities, so recommended collaboration between agencies and charities as a way forward.⁵

More than four in ten teenage schoolgirls in England have experienced sexual coercion, according to new research by Bristol University Academics February 2015. The study also found that a high proportion of teenage boys regularly viewed pornography and one in five harboured extremely negative attitudes towards women.⁶

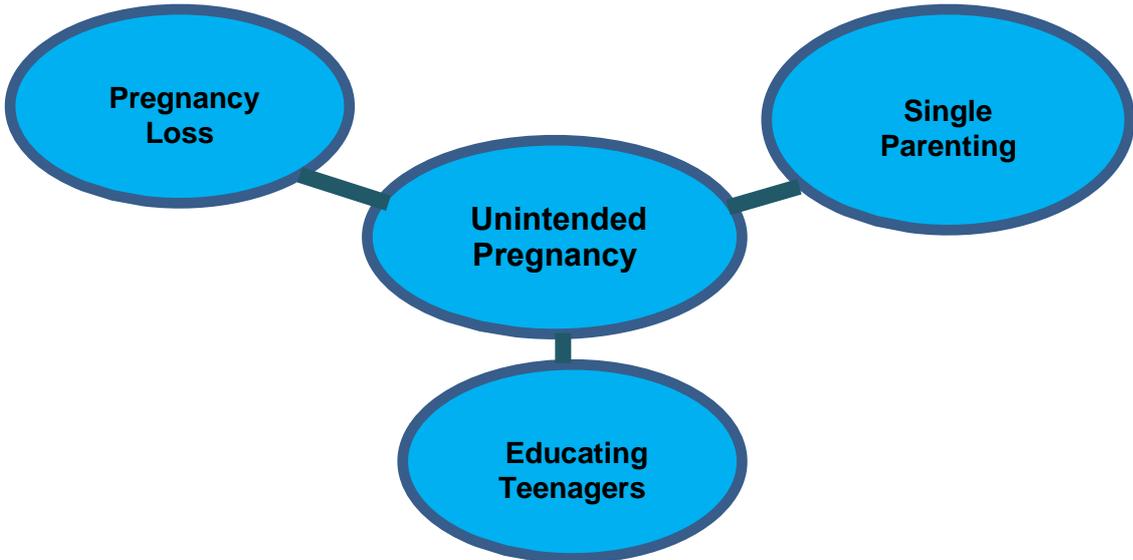
In a survey carried out on behalf of the National Association of Head Teachers, the vast majority of parents (88%) said sex education and lessons on adult and peer relationships should be mandatory in schools.⁷

Recently published and widely welcomed Supplementary advice to the Sex and Relationships Education (SRE) guidance endorses the value of involving outside visitors in the delivery of SRE in schools, while asserting that high quality SRE

“Has sufficient time to cover a wide range of topics, with a strong emphasis on relationships, consent, rights, responsibilities to others, negotiation and communication skills, and accessing services”(Brook et Al, 2014, 5)⁸

How CPCC helps

The diagram below illustrates the scope of the service that CPCC offers to our local community.



In addition to providing free pregnancy tests, clients are responded to quickly to ensure that they have as much time as they need to make well informed and unpressured decisions regarding the outcome of the pregnancy. Ongoing support is offered whatever they decide.

Thus CPCC supports women during pregnancy if circumstances are difficult; supports those parenting on their own, and supports women and their partners to come to terms with loss after a decision to end a pregnancy. Those struggling following miscarriage or still birth are also helped.

CPCC education department, *Yourchoice*, supports teachers in secondary schools by invitation. A range of interactive lessons, are offered, delivered by trained volunteers, which cover all aspects of Sex and Relationships Education, and which have been developed in line with current SRE guidance.

Although most clients live in the London Boroughs of Hounslow, Kingston and Richmond, listening and counselling services are available free of charge to anyone who telephones or comes to the Centre in Twickenham.

Centre Director's Report

Few would argue with the following vision statement set out in Richmond's Health and Wellbeing Board's Joint Health and Wellbeing Strategy:

All people in Richmond are able to achieve their full potential, live their lives with confidence and resilience, and access quality services that promote independence and deliver value for money.⁹

At Crossway Pregnancy Crisis Centre we endorse that vision. We exist to provide services that are not available elsewhere in the statutory or voluntary sector in Richmond, and as a charity which is funded and supported by many generous individuals and trusts we are able to deliver exceptional value for money.

Our listening service responds quickly in the event of unplanned pregnancy, providing unlimited non-directive support while decisions are made. We strenuously adhere to high standards of professionalism, as was borne out by the transcript of the mystery shopping session that was carried out by Education for Choice and reported in the Brook Report in February 2014¹⁰. Further confirmation came from Richard West, Sexual Health Lead in the London Borough of Hounslow, who examined our practice after the report became public, and remained supportive of the Centre.

Client feedback indicates recognition of the similar professional standards of care are applied to the support offered to those facing pregnancy loss, another service that is not duplicated locally. Our support for those parenting on their own differs fundamentally from other group support, being available at the weekend, and our one to one befriending service is also unique in the borough.

Our education service complements provision by other agencies such as school nurses and by the school teaching staff. We have detailed elsewhere the national and local research which indicates the need for us to empower our young people to make confident, safe and healthy decisions around sex and relationships.

This has been a year of challenge and change for the Pregnancy Centre. National developments have been challenging, with the disaffiliation of CareConfidential which reduced communication between centres with similar training and ethos, and visibility of such centres to potential clients searching for help online. Client numbers dipped, but thankfully have recovered again.

Meanwhile, our acute need for larger premises is a major challenge, restricting our ability to recruit and support volunteers, which in turn has restricted our ability to widen the reach of our service. We are very grateful to Centric Community Projects through whom we were able to access some additional free office space in Twickenham, which was useful, though not a permanent solution for us. A feasibility study showed that while properties are available that suit our needs, we cannot access these until we have sufficient funding, and we are very grateful for the pledges of donations received to date which will help us begin to address this issue.

Change has come as we bade farewell to Amanda Askwith, Trustee with oversight for our education work. Amanda held that office since 2009, and I am very grateful for the hard work and support in that role. Carol Fletcher joined us, bringing valuable experience and community contacts as a senior teacher, school governor and member of the Standing Advisory for Religious Education.

Next, we said goodbye to our Chair, John Pickston. John has supported the charity with great tenacity, dedication and wisdom since it began, and has chaired the board since 2007. I am so grateful for all that he has given, with such effectiveness, both to the charity and myself personally, in this role. I am delighted that Dr Helen Barratt has ably agreed to take the chair, and that Heather Hall, formerly the Head of Clinical Services, Gynaecology and Sexual Health at the West Middlesex Hospital, has joined us as Trustee with responsibility for listening work.

Finally, I have taken the decision to stand down from my role as Centre Director, with effect from April 2015. I am proud to leave an organization with excellent leadership in each area of our work, enabling a change in directorship with minimum disruption to clients and volunteers, and I am delighted that the Trustees have appointed Marianne Fryer in my place. With a background in HR, and previous formative experience within the charity and corporate sectors, Marianne is ideally placed to take the charity forward to the next level of development.

Change causes us to look back towards our beginnings. Looking back, I am aware of many faithful volunteers who have laboured not only for the 10 years during which we have been a registered charity, but even before that time, since the service began in 1999, continuing to support us until today. More than 1,500 clients and more than 7,000 teenagers owe an enormous debt of gratitude to those, and others who joined more recently, as each has been vital to our development to this point. Thank you all!

Thanks are also due to the following trusts for grants made to the charity during 2014.

- | | | |
|-------------------------------|-----------------------------------|----------------------------------|
| * <i>Miller Philanthropy</i> | * <i>Hampton Fuel Allotments</i> | * <i>IMS</i> |
| * <i>St Stephens PCC</i> | <i>Charity</i> | * <i>Souter Charitable Trust</i> |
| * <i>Capt E Ramsden Trust</i> | * <i>Capital Group Companies</i> | * <i>St Mary's Church PCC</i> |
| * <i>The Big Give</i> | * <i>F&C Asset Management</i> | |

We are enormously grateful to Miller Philanthropy for continuing to both support and mentor us, also providing practical assistance around communications and publicity. We owe a debt of gratitude to the PCC and staff of St Stephen's church for free use of the counselling rooms alongside ongoing financial support and help in many other practical ways.

Many individuals continue to support us financially, frequently in a sacrificial way, which is an enormous encouragement as well as providing a vital income stream. Thank you very much to all who attended or supported fundraising and sponsored events, or who donated directly to our work. A particular debt of gratitude is owed to our regular supporters via standing order, as this regular giving lends a stability which enables us to plan for the future.

The commitment and vision of the Trustees of the Centre has been particularly instrumental in enabling us to manage the very considerable changes this year with equanimity. I am very grateful indeed to each for their ongoing support, encouragement, and sheer hard work!

Anne Wallace

March 2015

Outputs and Outcomes 2014

Outputs

1. Listening Service

We provided support to 132 clients who contacted the service during 2014. Figures one to seven give further information regarding where clients live, their reason for contact, age and gender of clients, how they heard about us, specific issues, and compares these with data collected during 2013.

Figure one: Where clients come from

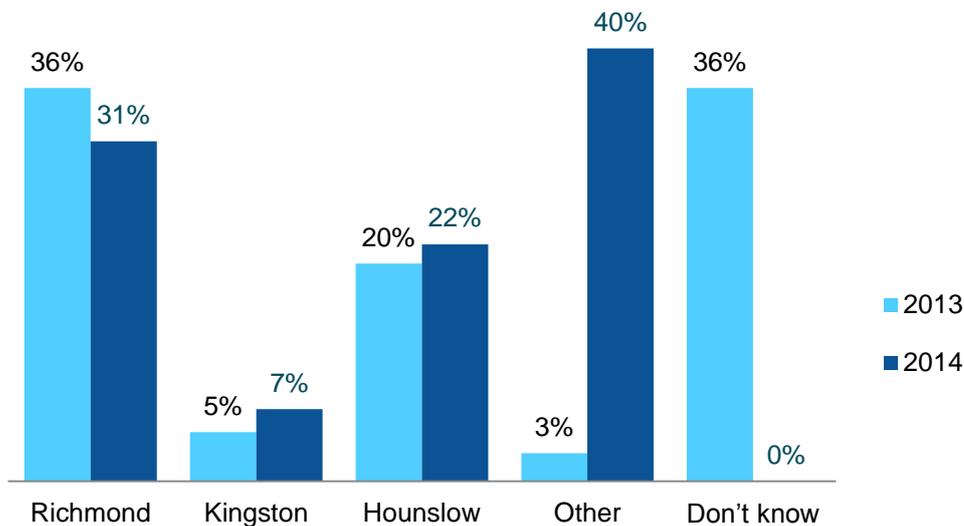


Figure two: Reason for contact

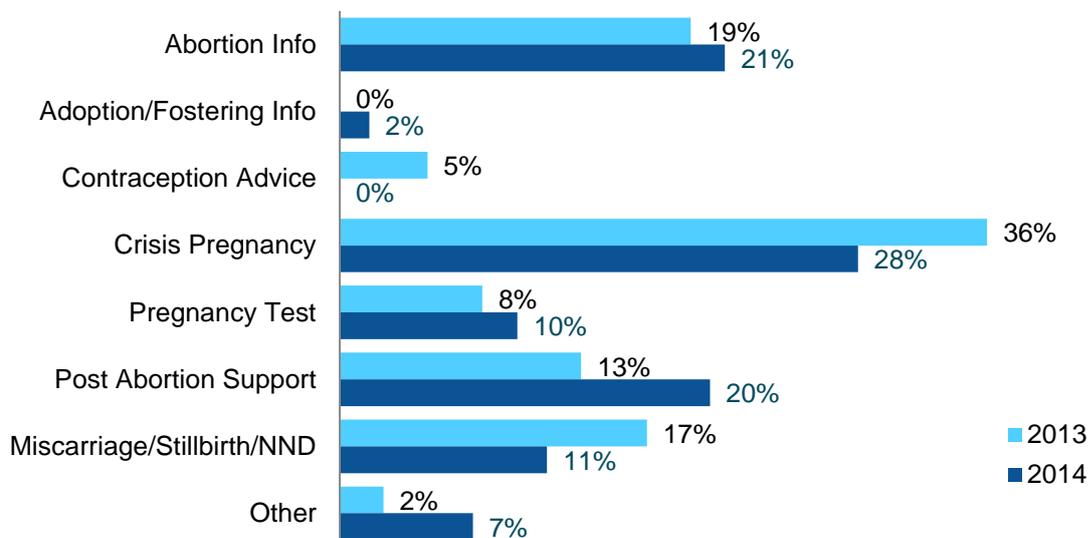


Figure three: Age of clients

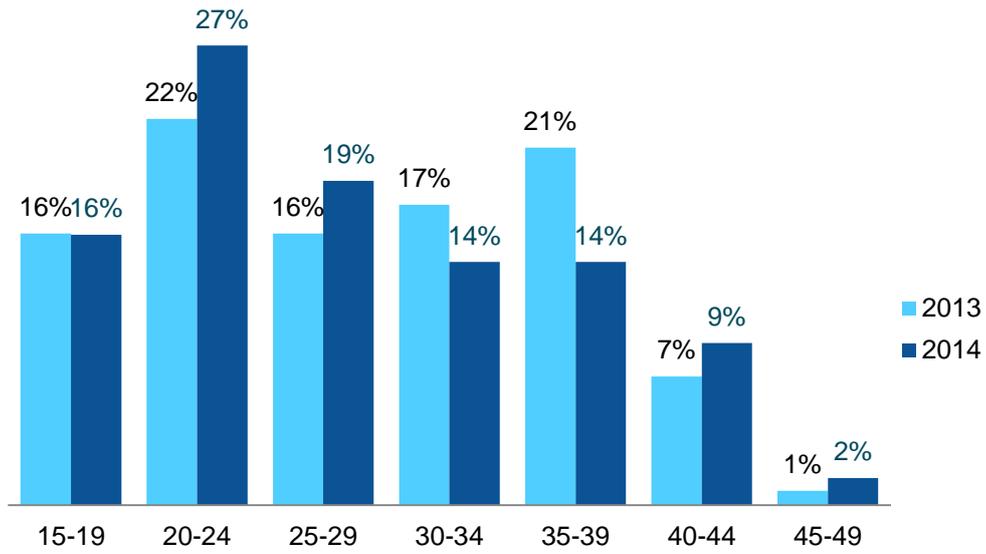


Figure four: How clients found us

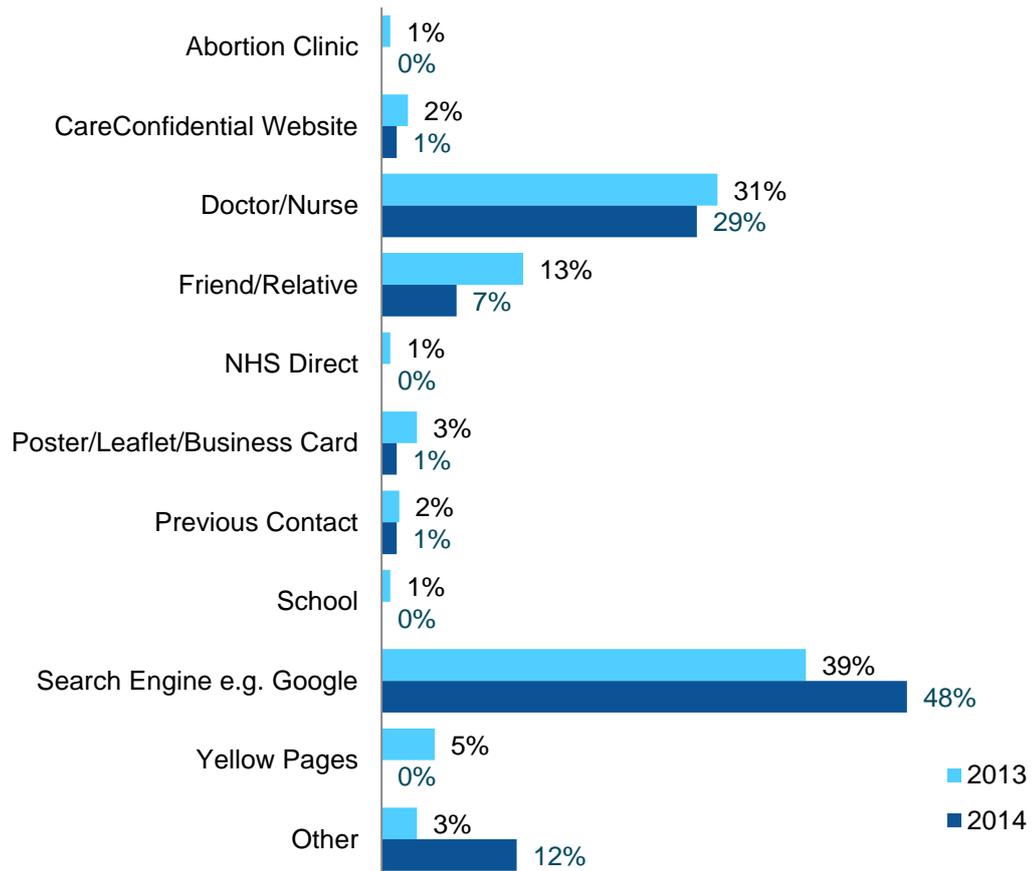


Figure five: Specific issues

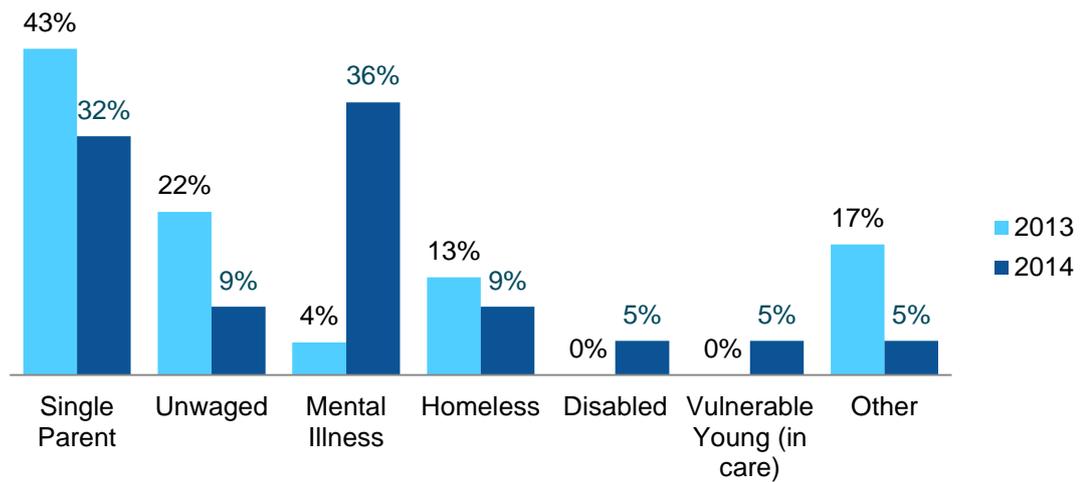


Figure six: Method of first contact

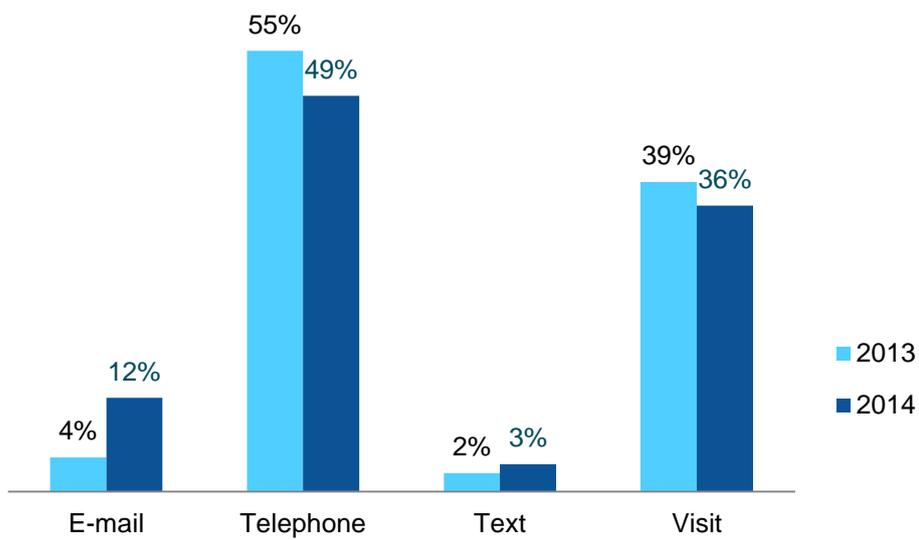
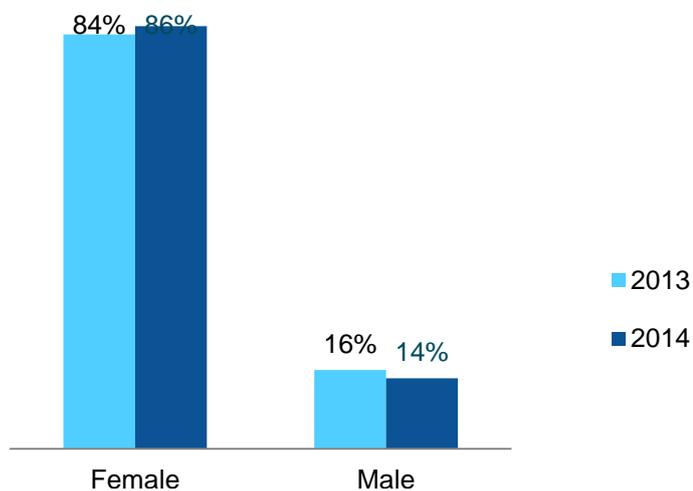


Figure seven: Gender of clients



2. Befriending Service

We appointed Emma Ashford to the role of Befriending Coordinator to train and support volunteers to run a monthly club for those parenting alone, in partnership with St Richard's Church in Ham. In response to feedback from service users, preparations were made to re-launch the initiative in the morning as a Brunch Club to better suit their needs. In addition, Emma began a thorough review of the befriending service provided to individuals.

3. Education Service

Sex and Relationships sessions were delivered to around 800 pupils in 5 schools. Our revised half-day curriculum was piloted in Richmond Park Academy, and we also piloted sixth form workshops in the Green School.

4. Volunteers

- We continued to benefit enormously from the generosity of volunteer support in all the areas of work of the Centre. Altogether volunteers gave us around 1,500 hours of time, saving the charity more than £22,000.
- We recruited two new trustees during 2014. Through our policy of allocating responsibility for specific areas of our work to individual Trustees we continued to develop strong lines of communication between grass roots and governance in our charity.
- We engaged widely with volunteers regarding fundraising for the charity, particularly through their involvement with the sponsored swim.

5. Raising Awareness and Partnership Working

- We continued to take part in health consultations locally, providing input to discussion around the Joint Strategic Needs Assessments in the Boroughs of Richmond and
- We appointed the former Head of Clinical Services for Gynaecology and Sexual Health at the West Middlesex Hospital as Trustee with oversight for Listening work at the Centre. This further consolidated links with health professionals who signpost to us, such as local GPs and Family Planning Nurses, the Early Pregnancy Unit and the Sexual Health Clinic at the West Middlesex Hospital.
- Following the above appointment we prepared to systematically offer awareness sessions about our service to GP practices in Richmond and Hounslow Boroughs.
- We engaged with Borough initiatives in Richmond and Hounslow such as the Volunteer Forum, and continued our links with the Inter Faith Forum and Voluntary Sector Strategic Partnership.
- We engaged with other independent pregnancy centres to share best practice and ensure that signposting of clients was appropriate and sensitive to the client's need for non-directive support.
- We ran a "Battle of the Bands" event for young people in partnership with The Vineyard Community Centre.
- We partnered with St Richard's Church, Ham, to run a monthly club for single parents.
- We took opportunities to work appropriately with other organisations, for example offering volunteering opportunities to job seekers supported by the local charity "Room for Work".
- We held a prayer breakfast, inviting church leaders and members who pray for us.

6. Monitoring and Evaluation

- Arrangements were made for all listeners to complete the Careconfidential Update course. In addition to refreshing their skills, this ensures that all our listening staff are well acquainted with the information standard and the importance of ensuring that factual information given to clients is evidence based.
- We sought advice from local health professionals who signpost to us, using this as a basis from which to draw up a Best Practice Policy for the Pregnancy Centre Listening work.

- We continued to obtain and to collate feedback from crisis and post pregnancy loss clients, and from health professionals who refer to us.
- Following the Brook Report, published in February, we obtained a transcript of the mystery shopping session that Brook conducted on our service, allowing us to confirm that professional standards of care were delivered on that occasion.
- Questionnaires monitored pupils' knowledge and attitudes before and after our lessons, and we also sought feedback from teachers.
- We conducted a survey at the Richmond College Fresher's Fair, to gain information about attitudes and knowledge around sexual health, unplanned pregnancy and delivery of sex and relationships lessons in schools.
- We initiated a review of feedback collected to monitor the quality of our service and to ensure an outcomes focus.

7. Infrastructure

- We updated our IT hardware, buying and installing six new laptop computers.
- We completed our project to make the website mobile friendly.
- We recognized that volunteer engagement is a vital means of growth in times of economic stringency, and that the constraints arising from tiny premises interfere significantly with our ability to progress this. In response, we conducted a feasibility study regarding a move to bigger premises.
- This indicated that we need for £30,000 initially, plus sustainable funding at a level of around £25,000 per annum for at least a further two years. In order to move, we set up a separate fund to pay for a move to larger premises.

Outcomes

1. 132 clients contacted the Centre during 2014 (192 in 2013).
2. The rate of client contacts was 156 per annum in January and February, 93 per annum in March–June, and 142 per annum between July–December. The fall coincided with media attention given to alleged malpractice in some centres. In response to this, we were contacted by Richard West, Sexual Health Lead in Hounslow Borough, who examined our practice and remains supportive of the Centre.
3. The number of e-mail and text contacts grew, and internet was the preferred route to us. (*Figures 5 & 7*).
4. For the first time, we received fewer contacts from Richmond Borough than from further afield. (*Figure 1*). This reflects the strength of our website, at a time when other centres have a reduced exposure on the internet.
5. Most clients were under the age of 30 (*Figure 3*).
6. 13% of clients were male.
7. After the mobile website launch in December, the rate of client contacts rose to 177 per annum.
8. Feedback collected from 52% of first contact clients indicated that 93% found the session helpful and none felt that we tried to change their mind or made them feel guilty.

"I found Crossway as very helpful in going through crisis and invaluable when you need help and support. It makes you feel safe when you know they are there for you." (client with unplanned pregnancy)

9. Detailed feedback from clients who returned to the Centre several times indicated that:
 - All were happy with the arrangements for booking appointments and waiting times.
 - All felt understood and effectively listened to
 - None felt pressured by the listener.
 - All felt benefit from the sessions.
 - 67% felt that the room was appropriate, while 33% felt that this could be improved.
 - 83% reported sessions ending by mutual agreement with the listener, and none stopped

sessions because they were not helping.

- All felt that they could return for further support.

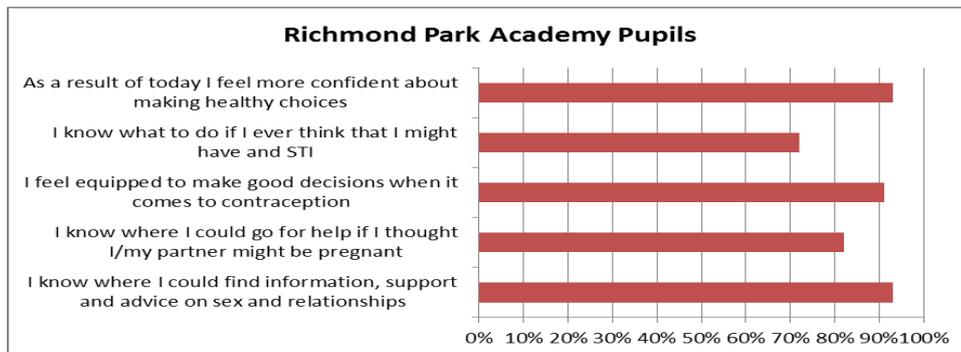
“This Centre is of the utmost importance to people thinking about abortion and also those who have had an abortion. People carry things their whole lives, this Centre helps people to lay their weight down.” (male client)

10. Feedback from users of the monthly club for single parents indicated that a Saturday club was welcomed as a means to break up the weekend, but that lunch time was not ideal for parents with small children who need an afternoon sleep. Internet marketing was most effective, resulting in a clientele which included people travelling from other parts of the borough. While client uptake was relatively small, there was great enthusiasm amongst those who came to the club.

“What was good? - the people, atmosphere, environment, facilities, the forum, energy, and very welcoming - I would like to come again!”

“Very friendly and welcoming. Lots of toys and activities for the children which they loved!”

11. Feedback indicated that all the education sessions increased pupil confidence to make decisions about relationships, and that the revised curriculum, for which pupils were allocated a dedicated SRE day rather than being taught within the normal weekly timetable, was particularly effective in this regard.



“Thank you very much - the lessons were terrific.” (Teacher)

“I have learned that your self-esteem is very important, you should never make choices that you are not ready for the circumstance.” (Pupil)

12. Results obtained from 155 freshers at Richmond College indicated a lack of knowledge about factors which affect the incidence of unplanned pregnancy; with 40% of students underestimating the risk of pregnancy following sex with no contraception, and 75% underestimated the effectiveness of the implant to prevent pregnancy. Only 20% reported having been taught about Sex and Relationships by a specialist and only 26% felt that the standard of teaching for this subject was good, rather than OK (48%) or poor (25%).

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3. Office of National Statistics, *Abortion Statistics England and Wales 2013* https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/319460/Abortion_Statistics_England_and_Wales_2013.pdf (accessed 16/03/15)
4. National Collaborating Centre for Mental Health *Induced Abortion and Mental Health* http://www.nccmh.org.uk/ab_publications_abMH.html (accessed 16/03/15)
5. NHS Improving Quality *A review of support available for loss in early and late pregnancy*. <http://www.nhs.uk/healthcareimprovement/qualityimprovement/2013/03/16/pregnancy-loss.aspx> (accessed 16/03/15)
6. *Safeguarding Teenage Intimate Relationships project* <http://www.bristol.ac.uk/sps/news/2015/outputurl-161152-en.html> (accessed 26/03/15)
7. Research commissioned by the National Association of Head Teachers and carried out by Research Now, published 14/05/13 <http://www.naht.org.uk/welcome/news-and-media/key-topics/parents-and-pupils/parents-want-schools-to-manage-dangers-of-pornography-says-survey/#Parents-survey-data> (accessed 16/03/15)
8. Brook; the Sex Education Forum; the PSHE Association, *Sex and Relationships Education for the 21st Century* <http://www.sexeducationforum.org.uk/media/17706/sreadvice.pdf> (accessed 16/03/15)
9. London Borough of Richmond upon Thames *Health and Wellbeing Strategy 2013 – 16* http://www.richmond.gov.uk/health_and_wellbeing_strategy_april_13.pdf (accessed 26/03/15)

Plans for 2015

With the recent appointment of a new Centre Director and a new Chairperson, an organisation review will be undertaken in consultation with the trustees, staff and volunteers with a view to establishing a vision, strategy and plan for the next few years. Main areas of focus will be:

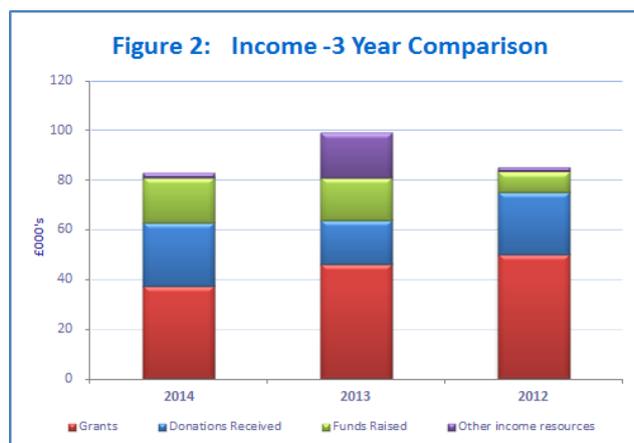
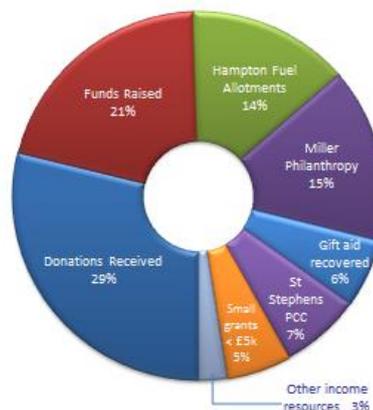
- To increase awareness of Crossway's existence through further developing relationships with local GP's, healthcare providers and other referrers.
- To work with other neighbouring crisis pregnancy centres to share ideas and best-practice, and to reduce any duplication of services.
- To increase the number of people who use our services.
- To increase the volunteer base in the charity, thus enabling our reach to extend with maximum cost effectiveness.
- In order to facilitate the above, to find and finance a move to larger premises.
- To find new creative ways to resource this expansion – securing medium to long-term funding solutions.

Financial Review of 2014

This has been a steady year with incoming funds just sufficient to cover outgoing funds. Sourcing grant income remains a challenge and although the dominant source of funds it represented just under half of the year's incoming funds. In an environment of reduced grant income it was welcome to see fundraising funds maintaining a similar level to last year and combined with generous support of our donors, the remaining half of income is generated to support the activities of the Centre.

The level of grant funding had reduced to a level not seen for four year, reduction of 20% compared to the previous year. Our overall income kept pace with last year through the generosity of donations from our regular and corporate donors. It was heart-warming to see a growth 42% on last year amounting to £19.9k [2012:£ 14.0k]. Donations given by regular monthly standing orders have shown another year on year increase of 14% which is encouraging as this provides ongoing security. The majority increase in donor income comes from corporate donors due to generous match-funding for some of this year's successful fundraising events. Donations of one-off lump sums were similar to the year before.

Figure 1: Incoming Resources 2014



This was a successful year for fundraising income as the previous year, a modest growth of 6%. We held another Auction of Promises, the Big Give initiative. The 2014 sponsored swim saw a number of swimmers, of all ages; collectively swim the English Channel and half way back. The Rock, Stock and Pop event also proved to be a great hit.

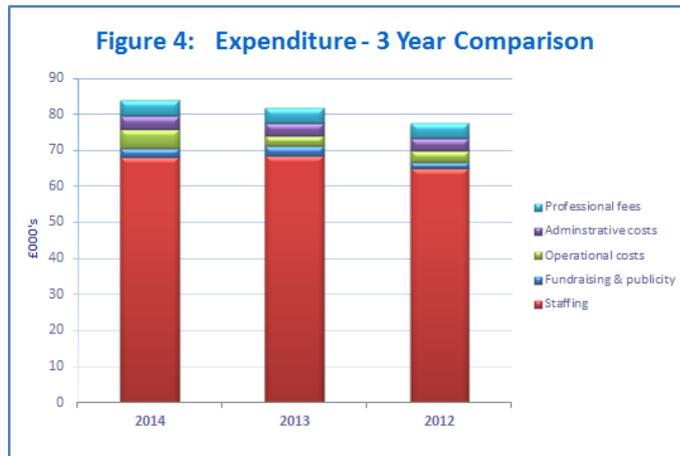
Last year there was a one-off transaction when the assets of the old charity were transferred upon incorporation during 2013. Total income in 2014 amounted to £83.2k compared to 2013 of £ 84k, without the asset transfer.

The Centre recorded net surplus of **£16.7k [2013: £17.4k] for the year.**

The Centre continues its careful stewardship of incoming resources meaning it continues to operate within its means. Operating costs remained constant, increasing a modest 2% on last year.

Outgoing costs for the year were prudently managed and contained, amounting to £83.8k [2013:£ 81.9.5k. Staff and associated training costs continue to form the majority outlay. The Centre employs six part-time employees including the Centre Director, which in total is the equivalent to 2.59 FTE [2013: 2.75 FTE], With the aid of some restricted funding, the Centre upgraded its IT equipment for staff. Operational costs show an increase this year due the restricted funding received the IT equipment was amortised within the year in accordance with accounting rules, this is shown as additional depreciation under operational costs. Other non-staff costs, i.e. administrative, marketing and professional fees are monitored and minimalised where possible during the year whilst striking a balance at maintaining expenditure on promoting the services of the Centre.

Figure 3: Resources Spent 2014



There is a continuing need to secure sustainable funding for the Centre to operate from its own premises. The Centre this year has begun secured pledges of funding to support a move to operate from a dedicated space. Once secured, these funds will be accounted separately and restricted to premises and related overhead costs. Meanwhile, the Centre continues to benefit from the space provided by St Stephens Church.

Reserves Policy

The trustees have established a policy whereby the unrestricted funds held by the charity should be between 3 and 6 months of the resources expended to ensure that there are sufficient funds available to cover support and governance costs. At this level, the trustees feel that they would be able to continue the current activities of the charity in the event of a significant drop in funding.

The results for the period and financial position of the Centre are shown in the attached accounts.

On behalf of the Trustees

May 2014

Statement of Financial Activities for the year ended 31 December 2014

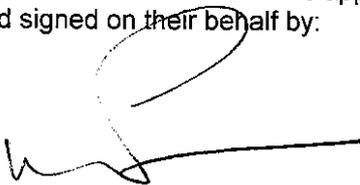
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2014 £	Total Funds 2013 £
Incoming Resources					
Incoming Reserves Fund					
General Funds					
<i>Voluntary Income:</i>					
o Grants	2	19,650	17,500	37,150	45,980
o Donations		25,499	-	25,499	17,889
o Funds raised and public events		18,303	-	18,303	17,310
<i>Investment Income:</i>					
o Bank interest received		8	-	8	16
Incoming Resources From Charitable Activities					
o School Lessons		2,208	-	2,208	2,760
Other incoming resources					
o Transfer of assets from Charity Reg. No. 1109111		-	-	-	15,241
o Sundry		-	-	-	69
Total Incoming Resources		65,668	17,500	83,168	99,265
Resources Expended					
<i>Costs of generating funds:</i>					
Fundraising and publicity		2,521	-	2,521	2,681
<i>Charitable expenditure:</i>					
Costs of activities in furtherance of the charity's objectives:					
o Staffing costs	3	50,544	17,500	68,044	68,516
o Donations		71	-	71	12
o Running costs	4	2,377	2,900	2,377	2,864
Management and administration					
o Costs	5	3,574	-	3,574	3,519
		59,087	20,400	79,487	77,592
<i>Governance costs</i>	6	4,361	-	4,361	4,286
Total Resources Expended		63,448	20,400	83,848	81,878
Net Outgoing Resources		2,220	-2,900	-680	17,387
<i>Net Movement in Funds</i>					
Total funds at 1 January 2014		14,487	2,900	17,387	-
Total funds at 31 December 2014		16,707	-	16,707	17,387

The annexed notes on pages 22 to 25 form part of these accounts.

Balance Sheet as at 31 December 2014

	Notes	£	2014 £	£	2013 £
Fixed Assets					
Tangible assets	1, 7		430		437
Current Assets					
Debtors – Gift Aid claim	8	2,370		2,104	
Cash at bank		14,447		18,991	
			<u>16,817</u>	<u>21,095</u>	
Current Liabilities					
Creditors: amounts falling due within one year	9	540		4,145	
			<u>16,277</u>	<u>16,950</u>	
Net Current Assets			<u>16,707</u>	<u>17,387</u>	
Total Assets less Current Liabilities			<u>16,707</u>	<u>17,387</u>	
Funds of the Charity					
Unrestricted funds:					
General funds	12	16,707		14,487	
Restricted funds	12	-		2,900	
			<u>16,707</u>	<u>17,387</u>	
Accumulated Funds			<u>16,707</u>	<u>17,387</u>	

The financial statements was approved by the Trustees on 23 April 2015 and signed on their behalf by:



Notes to the Financial Statements for the year ended 31 December 2014

1. Accounting policies

a. Recognition of Incoming Resources

These are included in the Statement of Financial Activities when:

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

Incoming Resources with related expenditure

Where incoming resources have related expenditure the incoming resources and related expenditure are reported gross in the Statement of Financial Activities.

Grants and Donations

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

b. Governance Costs

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance and constitutional matters.

c. Fund Accounting

Funds are held by the charity as unrestricted and restricted funds. Unrestricted funds can be used, at the discretion of the trustees, for any purpose within the objects of the charity. Funds held as restricted funds are income funds expendable by the trustees in furtherance of some particular aspect of the charity declared by the donors.

d. Fixed Assets

Tangible fixed assets are stated at cost or valuation including any incidental expenses of acquisition.

Depreciation is provided at 33% of cost apart from assets purchased with restricted funds which are written off.

e. Taxation

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

Notes to the Financial Statements for the year ended 31 December 2014
Continued
2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2014 £	Total 2013 £
Income from Grants				
Hampton Fuel Allotments	12,500	-	12,500	8,400
St Stephen's PCC	6,200	-	6,200	6,000
Miller Philanthropy	-	13,500	13,500	5,000
Richmond Parish Land Charity	-	-	-	12,000
Richmond National Schools Trust	-	-	-	6,280
Captain E Ramsden Trust	950	-	950	1,100
Souter Charitable Trust	-	4,000	4,000	-
Kew Village Market	-	-	-	500
The Barnes Workhouse Fund	-	-	-	1,700
Hinchley Charitable Trust	-	-	-	5,000
	<u>19,650</u>	<u>17,500</u>	<u>37,150</u>	<u>50,020</u>

3. Staff Costs

	Unrestricted Funds £	Restricted Funds £	Total 2014 £	Total 2013 £
Gross Wages	48,783	16,883	65,666	63,162
Employers National Insurance	1,761	617	2,378	5,354
	<u>50,544</u>	<u>17,500</u>	<u>68,044</u>	<u>68,516</u>

The average number of full time employees was 2.59.

4. Running Costs

	Unrestricted Funds £	Restricted Funds £	Total 2014 £	Total 2013 £
Materials	31	-	31	114
Subscriptions and Sundries	410	-	410	1,610
Training	983	-	983	596
Travel and Subsistence	734	-	734	325
Depreciation	219	2,900	3,119	219
	<u>2,377</u>	<u>2,900</u>	<u>5,277</u>	<u>2,864</u>

Notes to the Financial Statements for the year ended 31 December 2014
Continued
5. Management and Administration of the Charity

	Unrestricted Funds £	Restricted Funds £	Total 2014 £	Total 2013 £
Insurance (see Note 10)	700	-	700	191
Telephone	593	-	593	671
Postage and Stationery	417	-	417	632
Software and Computer Sundries	700	-	700	1,467
DBS checks	471	-	471	225
Legal and Professional	493	-	493	333
Recruitment	200	-	200	-
	<u>3,574</u>	<u>-</u>	<u>3,574</u>	<u>3,386</u>

6. Governance Costs

	Total 2014 £	Total 2013 £
Accountancy Fees	540	540
Contractor	3,821	3,746
	<u>4,361</u>	<u>4,286</u>

7. Fixed Assets

	Total £
Cost or Valuation	
As at 1 January 2014	656
Additions	3,112
As at 31 December 2014	<u>3,768</u>
Direct charitable purposes:	
Depreciation	
At 1 January 2014	219
Provision for year	3,119
Disposals	-
As at 31 December 2014	<u>3,338</u>
Net Book Amount at	
At 31 December 2014	<u>430</u>
At 31 December 2013	<u>437</u>

Notes to the Financial Statements for the year ended 31 December 2014
Continued
8. Debtors

	Total 2014	Total 2013
	£	£
Tax Refund – Gift Aid	2,370	2,104
Grants	-	-
	<u>2,370</u>	<u>2,104</u>

9. Creditors: Amounts Falling Due Within One Year

	Total 2014	Total 2013
	£	£
Deferred Income	-	-
Other Creditors	540	4,145
	<u>540</u>	<u>4,145</u>

10. Trustees' Remuneration and Reimbursed Expenditure

The Trustees received no remuneration and no reimbursement expenses from the charity during the current year or previous year.

11. Indemnity Insurance

The Trust carries indemnity insurance on behalf of the Trustees. The amount paid during the year was £700 [2013: £191].

12. Funds

	1 Jan 2014	Income	Expenditure	31 Dec 2014
	£	£	£	£
General Funds	14,487	65,668	63,448	16,707
Restricted Funds	2,900	17,500	20,400	-
	<u>17,387</u>	<u>83,168</u>	<u>83,848</u>	<u>16,707</u>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
OF CROSSWAY PREGNANCY CRISIS CENTRE LTD
REGISTERED CHARITY NUMBER 1148979**

We report on the accounts of the Trust for the year ended 31 December 2014, which are set out on pages 22 to 27.

Respective responsibilities of the trustees and examiner

The Trustees (who are also the directors of the company for purposes of company law) are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year under Section 144(2) of the Charities Act 2011 (the 2011 Act).

Having satisfied ourselves that the Charity is not subject to audit under company law and is eligible for independent examination, it is our responsibility to:-

- Examine the accounts under Section 145 of the 2011 Act.
- To follow the procedures laid down in the general directions given by the Charity Commission under Section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention:

1. which gives us reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 386 of the companies Act 2006: and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.have not been met; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Spilkin Knight 19/5/2015

Spilkin Knight
Chartered Certified Accountants
Farriers The Street
Albury Guildford
Surrey GU5 9AE