



Crossroads
Foundation
國際十字路會

CROSSROADS FOUNDATION

ANNUAL REPORT 2019-2020



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Dear friends,

Once again, you have stood with us, through thick and thin, both of which have marked the twelve months covered by this report. We know we could not have come through this period without your gracious help, support and, honestly, your friendship: all of which have sustained us on the journey.

Never, truly, have we needed such company as greatly as at this time. Our reports go from mid-year to mid-year, so the first half of this one covers July-December, 2019. Here in the Hong Kong SAR, the situation over that time was extraordinary.

2019 CHANGES

From mid-year on, Hong Kong saw unrest and social movement on its streets. The events brought heartbreak, fear and, indeed, a kind of shock. Could this really be happening? Uncertainty made its way across Hong Kong until an increasing number of groups cancelled their plans to visit us, whether to volunteer or to undertake simulation xperiences. Businesses, universities and schools were concerned about bussing people around Hong Kong when it was hard to predict where or when they may meet protests, blocked roads or tear gas en route. By the end of the year, about 6,000 bookings had been cancelled. We grieved for our beloved city.

COVID-19

Come the start of 2020, we all hoped there might be a brighter day but, after the holiday period, the shadow of Covid soon loomed. Again, we reeled in disbelief.

Hong Kong was quick to respond and has done very well in containing the virus. Here at Crossroads, we have sought to comply with the various waves and lockdowns which have ensued. It has cost us, though.

What are and what aren't we doing? Normally, we offer four arms of service.

Two of those (our fair trade marketplace/café and simulation experiences) have been largely closed during the worst of the pandemic in Hong Kong and are only partially open now. As it happens, those two usually generate part of our annual income so we have 'felt' that loss every week.

Our two other arms, distributing aid to people in Hong Kong and internationally, never closed. (See box at side.)



Malcolm and Sally Begbie

SILVER ANNIVERSARY

The middle of 2020 marked the start of our 25th anniversary. (We began mid 1995.) One of the plans we had made for this time was not so much an 'annual' report as an 'anniversary' one. To that end, we are re-visiting some of the stories that have helped us grow over the years (many of which involve many of you) and putting them into a publication which will come out during our anniversary year.

WHY THIS BRIEF REPORT?

That, then, is the reason this is a minimal report. It is to be paired with the fuller, silver anniversary one, into which we are currently pouring our efforts. This one will be online but that one will be in both hard and soft copy. We thought you might like to see a summary of our current numbers and trends here, all, of course, very different from usual, given the very different twelve months of this period.

LOOKING AHEAD

Directors' notes for annual reports, they say, should include the picture envisaged for the year ahead. There you have us. We really have no way of 'seeing', much as we might like to.

We are still...

- receiving donated goods.
- distributing them to people in need within Hong Kong. (Our new app, GoodCity, keeps our remote service going, even during Covid's worst.)
- shipping humanitarian aid from Hong Kong to people in other countries, some with Covid challenges.
- seeing humanitarian aid placed in other parts of the world, remotely, through our online service, Global Hand, www.globalhand.org
- working with volunteers whenever Covid constraints permit. This does wax and wane, therefore, and has a knock-on effect re our productivity.
- running our work with our full time team, though travel limitations and other challenges mean our numbers are lower than usual.

At the time of writing, Hong Kong has again gone into a lockdown of sorts. Education is again remote. Public gatherings should occur with no more than two people, if possible. A slew of other, needed, constraints is also in place. What then will the coming year hold?

We know only this. It will hold as much as we can possibly do to help those who are suffering, many more than ever because Covid has impacted their lives and livelihoods. We also know, though, that, with our full-time team and community volunteer numbers down, we greatly need your support.

Thank you for being there for us so that, together, we can go on serving people in economic and other need, people who may feel forgotten at this time with the world's gaze focused elsewhere. They need us, and we need you, more than ever.

With our gratitude,

Malcolm and Sally Begbie
Crossroads' Founders & Directors

What is Crossroads Foundation?

Our goal is to be a crossroads in a broken world, connecting people in need with those who can help. We do so through our four services:



The old proverb says: **I cannot understand a man until I have walked a mile in his shoes.**

When people participate in Global X-periences, they do not watch a video or listen to a presentation about global issues. They take a few steps 'in the shoes' of people in need. If they are interested in poverty, for example, they experience simulated manual labour and corrupt market practice together with the battle for shelter, food, education and medical care.

We offer experiential programmes on war, HIV/AIDS, blindness, hunger, water access, inequality in trade and the complex global range of issues that hold billions in poverty. Many people find experiential learning far more powerful than the spoken or written word. Over 219,712 participants have undertaken experiential programmes, with interest in them growing. Participants include students, business teams, community groups, families and individual visitors, largely within Hong Kong but also overseas.



Guards on patrol, as participants experience the "A Day in the Life of a Refugee" simulation at the World Economic Forum.



For many in poverty, humanitarian aid, while a help, is not, of course, enough. They need a job with a reliable income. So we provide 'business solutions' for people in poverty: fair trade and social enterprise undertakings.

Our Global Handicrafts shop, at the Crossroads Village site, is an enchanting, multicultural marketplace of items from Hong Kong and around the world. They are purchased on a fair trade basis that sees a fair income go to artisans and producers who are living in economic need. www.globalhandicrafts.org

The Silk Road Café sells fair trade teas and coffees from around the world. It also serves snacks from local Hong Kong social enterprise businesses. All sales help provide income for people in need. It's an oasis of refreshment and community, themed with the colours, patterns and textiles of the Silk Road.

www.globalhandicrafts.org/cafe



Our fair trade shop and café help generate income for people in need within Hong Kong and around the world. These women, for example, have a self-run co-op in La Esperanza, Guatemala, providing fair trade jobs and supporting full day care and kindergarten - 6th grade.



Crossroads' Global Distribution provides aid for relief and development in over 95 countries, as well as in Hong Kong, our headquarters.

Welfare: In Hong Kong, we actively support the Social Welfare Department and a wide range of NGOs in providing help to individuals and families living in vulnerable circumstances.

Development: Our humanitarian aid is targeted towards entrenched poverty. We redistribute quality goods donated by the Hong Kong community to NGOs, in over 95 countries, who have applied to us with details of their needs and development plans. Follow up and feedback provide ways for us to track the effectiveness of the distribution and the sustainability of its outcomes.

Relief: Crossroads' Global Distribution also addresses major disasters. We target disaster reduction, prepositioning and response, seeking to comply with Sphere Standards in Humanitarian Response to ensure best practice.



We distribute donated goods to people in need: 50% within Hong Kong and 50% internationally.

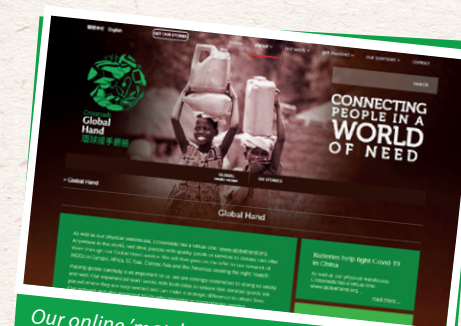


As well as our physical warehouse, Crossroads has a virtual one: www.globalhand.org. Anywhere in the world, real time, people with quality goods or services to donate can offer them through our Global Hand service. We will then pass on the offer to our network of NGOs in Europe, Africa, Asia and the Americas seeking the right 'match'.

Placing goods carefully is important to us. We are strongly committed to doing so wisely and well. Our experienced team works with both sides to ensure that donated goods are placed where they are truly needed and can make a strategic difference in others' lives. Our network includes seasoned NGOs who specialise in humanitarian logistics.

We welcome donations large and small: by the box, the pallet or container load. NGOs are welcome to let us know if your programmes can use donated goods. We would be glad to talk and match up wherever possible!

Visit us on www.globalhand.org, wherever you are in the world.



Our online 'matching platform' has been built to see goods move from and to people anywhere in the world.

94



partnerships formed
through Global Hand

Fair trade products
sourced from **32**
countries



629,751 kg

goods saved
from landfill

HK\$626,301

total revenue for
fair trade products



6,500

people took part
in our experiential
programmes*



3,856
students

participated in
experiential
programmes*



219,712

people have participated
in our experiential
programmes since 2005



*This number reflects a significant drop from our normal
participant numbers, due to Covid-19 and social unrest of 2019.



53 nations

impacted through
our work

925,339

**lives impacted
in 2019-2020**

This 12 month period was an unprecedented one for Crossroads, Hong Kong and the entire world. Local unrest in 2019, and the Covid-19 pandemic in 2020, brought unpredictability to our operations. This is reflected in this report's numbers, particularly in our volunteer hours, fair trade sales and simulations run. We are so grateful to our incredible global community of donors, supporters, volunteers and partners who continued to work with us throughout this remarkable period for the world. Despite the challenges, we were able to carry on a significant section of our work, to some extent, and, in some areas, able to innovate for increased effectiveness.

Distribution in HKSAR

- 112,518 people benefited from goods
- \$26,520,656 of goods distributed
- 297 organisations benefited from goods
- 270 Hong Kong NGOs assisted with goods for their projects and clients
- 49 HK Social Welfare Department agencies partnered with to assist their clients
- All 18 districts across HKSAR reached with goods from Crossroads

Global Handicrafts

- 4,513 fair trade teas and coffees sold

Global X-perience

- 6,500 Global X-perience participants
- 183 simulations run in Hong Kong
- 3,856 students participated
- 593 corporate participants
- 15 companies participated

Volunteering

- 49,102 hours community volunteer service
- 2,212 community volunteers
- 19 schools volunteered
- 25 companies volunteered
- 15 NGOs volunteered



Global Handicrafts sold goods from:

Bangladesh, Cambodia, Cameroon, Chile, PR China, DPR Korea, Ecuador, Egypt, Eswatini, Ethiopia, Ghana, Guatemala, Haiti, Honduras, India, Indonesia, Kenya, Mexico, Mongolia, Myanmar, Nicaragua, Palestine, Peru, Rwanda, Serbia, South Africa, Sri Lanka, Thailand, Turkey, Uganda, Vietnam, Zimbabwe

Global Distribution shipped goods to:

Benin, Cameroon, Ethiopia, Ghana, Guinea, Indonesia, Kenya, Lebanon, Liberia, Malawi, Moldova, Mongolia, Nigeria, Philippines, Sierra Leone, Syria, Tanzania, Thailand, Togo, Uganda, Ukraine, Zambia, Zimbabwe

Global X-perience ran simulations in:

PR China, Malaysia, Thailand, United States

Global Hand matches benefited these countries:

Cameroon, PR China, Greece, India, Italy, Iraq, Malawi, Moldova, Nigeria, Sri Lanka, Syria, Thailand, United Kingdom, Vietnam, Zambia



Commerical Radio | Hong Kong



CHAMPIMOM | Hong Kong

Delegates participated in a "Refugee Run," meant to simulate the conditions of being a displaced person. Orders like "Get down on the ground, heads down!" "Get up, into the tent, go to sleep!" were yelled at them.



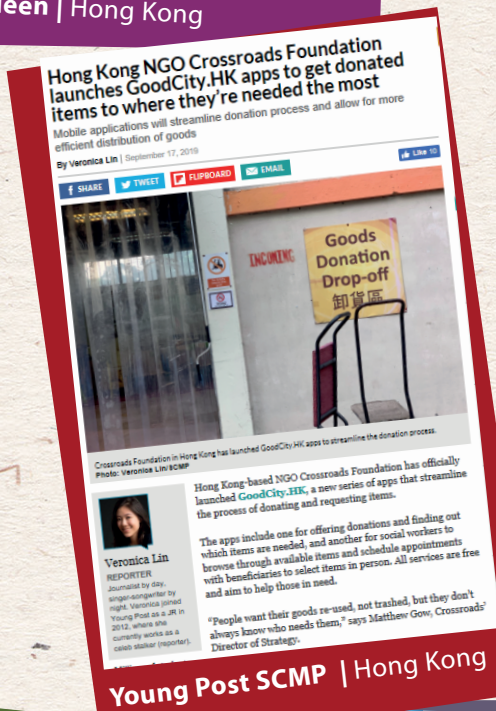
NY Times | USA



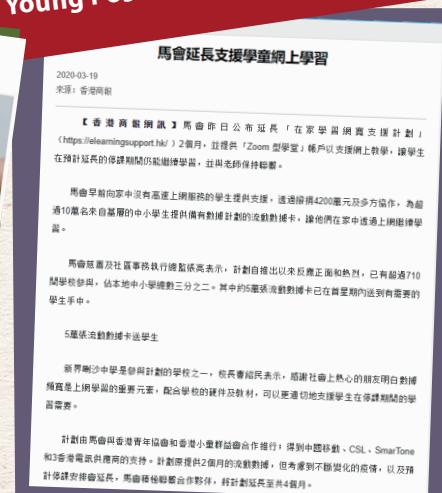
Tatler | Hong Kong



Green Queen | Hong Kong



Young Post SCMP | Hong Kong



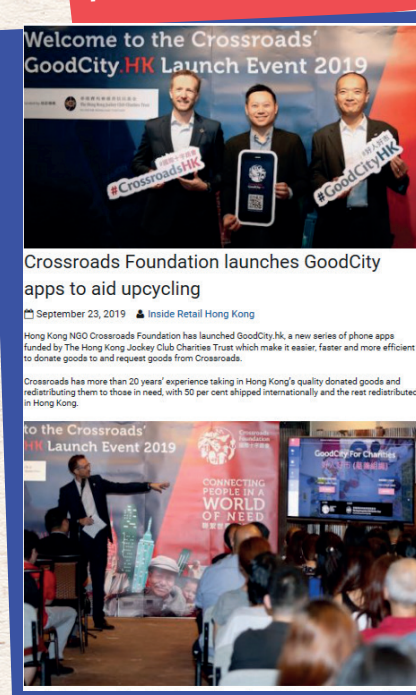
Commercial Daily | Hong Kong



Unwire.Pro | Hong Kong



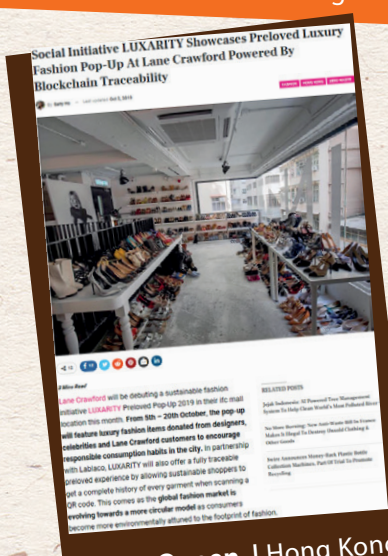
TOPick News | Hong Kong



Inside Retail | Hong Kong



Oriental Daily | Hong Kong



Green Queen | Hong Kong



The Headline News | Hong Kong



Green Queen | Hong Kong



Economy Journal | Hong Kong

General background to this financial year

The 1 July 2019 to 30 June 2020 year covered by this report was a period of significant social and economic disruption both within Hong Kong and later, across the world, as a result of the Covid-19 pandemic. The first six months were characterised by domestic civil unrest, which among other outcomes, impacted transportation and thus for Crossroads, greatly reduced the number of visitors and community volunteers, and also led to a reduction in the number of participants in the various simulations and other experiences offered by the Global X-perience division. All the above, in turn, reduced the number of visitors to the fair trade café and shop.

Against this, the actual physical needs within Hong Kong’s welfare sector increased, which placed a greater demand for the help being offered by Global Distribution's Hong Kong division. Fortuitously, the organisation had received three years’ committed funding to develop a web-based app designed to facilitate online access to Crossroads’ inventory, to empower social workers and non-profit agencies arranging product deliveries on behalf of their welfare clients. This app provided a scalable service that enabled increased on-site and online appointments to be successfully transacted. The grant made by the Hong Kong Jockey Club Charities Trust covered the cost of development and provided salaries for a software engineer and a senior social worker.

Demand for international assistance remained constant.

As can be imagined, these underlying factors have resulted in material changes in the current year income and expenditure patterns showing in variations from the 2018/19 reporting period.

Our revenue for the year July 2019 to June 2020

While the total revenue received was only 7% reduced from the previous year, the actual mix of income in terms of both designation of funds and class of donor types was very different.

DONOR DESIGNATION OF FUNDS

Designation of Funds	2019/20 HK\$	mix %	2018/19 HK\$	mix %	Change %
General Funding	5,473,794	38.0	5,224,466	33.8	5
Trading & Services	1,766,339	12.3	4,343,101	28.1	-59
Volunteer Support	2,194,713	15.2	1,987,433	12.8	10
Designated Projects	1,424,494	9.9	1,783,175	11.5	-20
Shipping	829,299	5.8	352,604	2.3	135
HKJC - GoodCity	2,727,604	18.8	1,787,718	11.5	53
Total	14,416,243	100.0	15,478,497	100.0	-7

For reasons outlined in the background statement, self-generated income which made up 28.1% of income during the previous period, amounted to only 12.3% (HK\$1,766,339) during the current period. Ongoing challenges posed by the pandemic will see this category of revenue continue at a lower level for the foreseeable future.

Designated Projects income for the current year includes HK\$560,000 received from the Hong Kong Jockey Club Charities trust for the purpose of seeing refurbished computers provided to underprivileged children in Hong Kong, enabling them to participate in online lessons.

Donor response to the unsettled local and international conditions led to a significant increase in received revenue being designated for shipping related purposes.

Government regulations in response to the pandemic led to greatly reduced numbers of community volunteers and a reduction in the size of the full-time team.

While the GoodCity revenue received from the Hong Kong Jockey Club Charities Trust (HK\$2,727,604) was higher than the previous year, expenditure was in line with the projected spending programme under the budget and therefore consistent with grant funds being provided.

Wonderfully, the revenue raised by the full-time volunteers continued, and at a slightly higher level, contributing 15.2% (HK\$2,194,713).

CLASS OF DONORS

Class of donor	2019/20 HK\$	mix %	2018/19 HK\$	mix %	Change %
Individual	4,887,159	33.9	5,960,731	38.5	-18
Foundation / Charity	4,159,010	28.8	2,920,908	18.9	42
HKJC GoodCity Project	2,727,604	18.9	1,787,718	11.5	53
Education	544,642	3.8	1,334,392	8.6	-59
Corporate	1,883,758	13.1	3,463,093	22.4	-46
Government	214,070	1.5	11,654	0.1	1737
Total	14,416,243	100.0	15,478,497	100.0	-7

Reference to the “Change” column in the “CLASS OF DONOR” table indicates significant variations both positive and negative, all related to the civil and economic challenges as outlined in the introduction. These conditions specifically impacted the “Education” category (-59%), since schools were no longer able to participate in Crossroads’ revenue producing on-campus simulations and other activities. The conditions also impacted “Corporate” giving, directly through inability to participate in simulation activities and indirectly, because the business performance of a majority of corporations was adversely impacted by the pandemic, and hence they had fewer funds available for philanthropic donation.

We are grateful, though, that the deficit in these two areas was largely compensated by trusts and foundations, which because of the devastating impact of the pandemic, were more ready to provide operational grants on an emergency basis.

The Government of the HKSAR, too, provided support from its various Covid impact compensation grant and subsidy programmes.

Crossroads went solar in 2020! We were excited to be an official SolarCare Partner with CarbonCare InnoLab in a project to install solar panels across Crossroads Village. The installation is generously funded by the Jockey Club Solar Care Programme and will generate 200,000kWh of power per year.



Every HK\$1 donates HK\$9 worth of goods

Financial results for the period 1st July 2019 to 30th June 2020

Revenue:	2018/19 HK\$ 15,478,497
	2019/20 HK\$ 14,416,243
Expenditure:	2018/19 HK\$ 16,862,215
	2019/20 HK\$ 14,744,925

Note: The financial reports have been prepared from management accounts.

Our expenditure for the year July 2019 to June 2020

The expenditure has been summarised on a functional basis, illustrating the purposes for which it was incurred. The charts indicate the expenditure for each of the years 2018/19 and 2019/20. The table provides a comparison of the functional expenditure between the two periods.

Humanitarian and Educational Project includes all costs associated with the manning and operation of the simulation activities both within Hong Kong and internationally. The major reasons for the reduction in expenditure in this category were the fact that the team did not construct and operate the simulation in Davos during January of 2020, and also, because of the pandemic, there were far fewer simulations conducted and hence fewer associated costs.

HK & International Welfare and Development Project includes all costs associated with the receipt, storage, processing, international shipping and local delivery of goods. These goods were distributed to welfare recipients within Hong Kong in close cooperation with social welfare workers and Hong Kong based welfare agencies.

The Welfare App project represents the costs incurred in the development of the GoodCity app. These costs are closely aligned with a detailed budget, associated with a grant for the Hong Kong Jockey Club Charities Trust.

Fair Trade Project indicates expenditures similar between the two years. In light of the pandemic's impact on visitors, the costs for the current year included significant write-offs of perishable stock.

Functional Summary of Expenditure	2019/20 HK\$	mix %	2018/19 HK\$	mix %
Humanitarian Educational Project	1,420,365	9.6	3,319,914	19.7
HK & International Welfare and Development Projects	7,422,569	50.3	7,916,814	47.0
Welfare App Project	2,995,253	20.3	2,291,907	13.5
Fair Trade Project	847,305	5.7	791,615	4.7
Disaster & Development Grants	659,829	4.5	287,284	1.7
Special Projects (incl Mangkhut Recovery)	302,336	2.1	423,173	2.5
Total project costs	13,647,657	92.5	15,030,707	89.1
Administration	534,934	3.6	743,393	4.4
Fundraising	229,257	1.6	318,597	1.9
Total Administration and Fundraising	764,191	5.2	1,061,990	6.3
Capital Expenditure	333,077	2.3	769,518	4.6
Total Project, Operational and Capital Expenditure	14,744,925	100.0	16,862,215	100.0

In September 2019, we officially launched our GoodCity for Charities app, making it far easier and more efficient for Hong Kong charities to request goods online. The apps have proved highly strategic during Covid-19 closures, as social workers and NGOs can request goods and have them delivered without coming to our site in person.



Funded by 捐助機構:
香港賽馬會慈善信託基金
The Hong Kong Jockey Club Charities Trust
同心 同步 同進 RIDING HIGH TOGETHER

Launch Event 2019



With funding from the HKJCCT and Microsoft, we processed and distributed more than 670 donated computers for Hong Kong students from low-income families struggling to study at home during Covid-19 school closures. The project is continuing throughout 2020 and beyond.

Thousands of batteries donated through Global Hand helped fight Covid-19 in China, where an NGO used them in thermometers on the frontlines of virus prevention work.



Huge donations to Crossroads of surgical gloves, masks and other hygiene goods helped us support organisations in Hong Kong, like Pok Oi Hospital (pictured).



What can STUDENTS do with Crossroads?

We LOVE hearing from students or educational staff who want to make a difference. Students can:



Step 'into the shoes' of others in need, through simulation

We have a wide range of experiential programmes for students. Participants don't simply sit and listen to a talk or watch a video. They actually take part. Our experiences deal with topics including refugees, blindness, poverty, and fair trade. We offer different programmes for different ages. See the full menu at www.crossroads.org.hk/global-x-perience

Join our six-week internship programme

Crossroads interns are great global citizens! Each summer we welcome up to 100 interns across our site, doing work that impacts communities across the world. Internships can also be done any time of year, and they're great for your CV!



Volunteer regularly to earn a Silver or Gold Student Service Certificate

Students can volunteer doing jobs such as packing donated goods, helping in our shop/café, research/office work or support for our site. Volunteer tasks can vary and you can go at your own pace to work up enough hours for a certificate! Great for your CV!

Bring fair trade to school

We can help you sell goods from Crossroads' fair trade shop at your school fair or event. Just pick up the goods from Crossroads, and after the event, return the funds raised and the unsold products to Crossroads.



Organise a goods drive

Your school or student club can run a collection drive for Crossroads, and these goods are then sent around the world to people in need. We can advise on items most needed!

Put together disaster kits

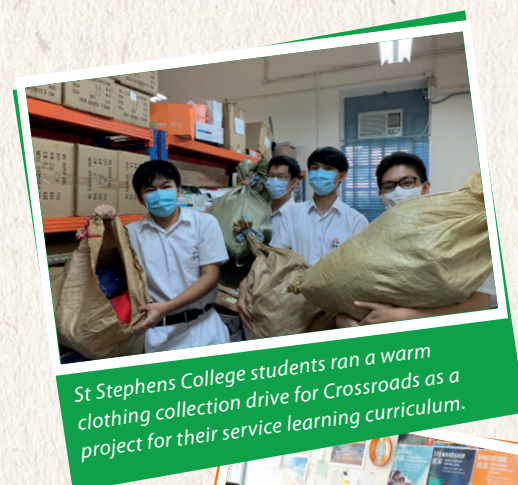
Collect or purchase goods for disaster kits (we can provide a list and instructions) and assemble them to deliver to Crossroads. We store the kits so we can be ready to help as soon as disasters hit, like earthquakes, typhoons or floods. It's called Disaster Preparedness and can be the difference between life and death.



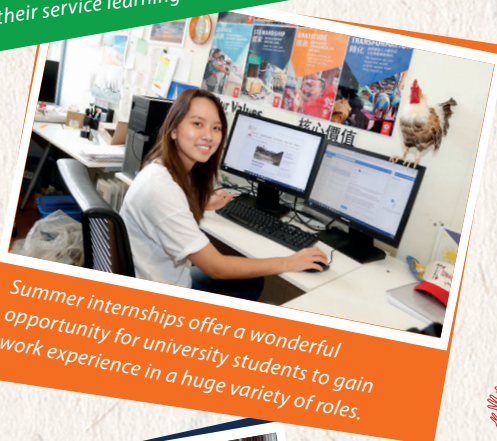
Run a fundraiser

You can make Crossroads the benefiting charity for your school fairs, events or productions. Students run some amazingly successful fundraisers!

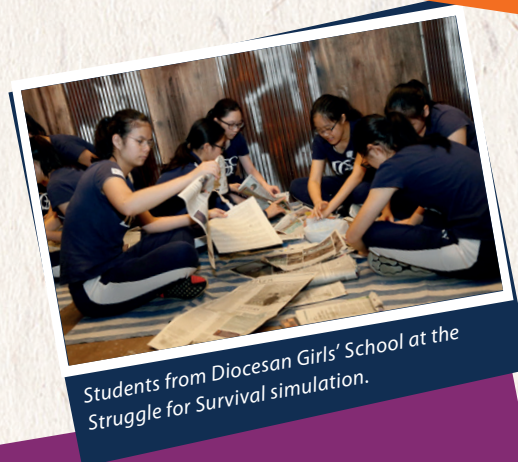
Explore other special ways your school can make a difference! Got other ideas? We'd love to talk!



St Stephens College students ran a warm clothing collection drive for Crossroads as a project for their service learning curriculum.



Summer internships offer a wonderful opportunity for university students to gain work experience in a huge variety of roles.



Students from Diocesan Girls' School at the Struggle for Survival simulation.

TEACHERS, YOU CAN:

Consult on service learning for your curriculum

For many years we have worked with schools to make their service learning meaningful and impactful! It's something we're passionate about.

Book an OLE (Other Learning Experiences) Professional Development Day for staff

We can host staff from your school for professional development days focused on OLEs or other relevant topics.

Start the conversation!

Email enquiries@crossroads.org.hk

What can COMPANIES do with Crossroads?

Every year, we work with companies to help them help people in need. There are many ways you can partner, including:



Donate goods located in Hong Kong

Dealing with excess stock? Downsizing the office? Upgrading computers, furniture or equipment? If you have quality goods to give away, please let us know. We can also offer your goods directly to a network of registered charities in Hong Kong who may need them.

Donate goods located anywhere else in the world

Does your company or institution have goods located in another country? We'll certainly be glad to look for a 'match' with people in need through our Global Hand service www.globalhand.org. Those receiving them may be in the same country or a different one. The NGOs handle the logistics (unless you want to), so you need only link up with them and they'll take it from there.



Volunteer as a corporate team

We welcome corporate teams to volunteer in two ways. We can offer 'unskilled roles', such as loading containers of aid, sorting donated goods, painting or whatever needs doing, large or small. We also offer 'skilled' volunteering, such as refurbishing computers or training volunteers in a particular field.

Hold a corporate team building day, with both simulations and volunteering

A day at Crossroads makes an excellent team build option. We can help tailor the day to your group's needs and interests.



Hang Seng Bank donated computers to help Hong Kong students struggling to learn at home during Covid-19 school closures. They then sent a team of volunteers to help process the computers for distribution!



Step 'into the shoes' of others in need, through simulation

We offer a range of simulations for corporate teams on issues like refugees, urban poverty, blindness and fair trade. Many companies choose programmes which tie in with their corporate agenda. Afterwards they explore ways their company's core strengths can be aligned with the relevant global concerns. To see our full menu of simulations, visit www.crossroads.org.hk/global-x-perience

Donate your company's services

One of the main ways we function at Crossroads is through donated services. E.g. architects, engineers, accountants, shipping/air freight companies, printing and more. If, rather than cash, you would prefer to donate your services, that can be as 'gold' to us!



Run a fundraiser for Crossroads

We're rich in goods, but not in funds! We benefit annually from the generosity of companies who run fundraising evenings, galas, or make Crossroads the beneficiary of their charity events.

Bring fair trade to your company

You can sell goods from Crossroads' Global Handicrafts shop on consignment, supporting producers in need around the world. Simply return the proceeds and any unsold goods to Crossroads after the event.



Sponsor an international shipment

Our international shipments require a limited amount of funding to reach their destinations, helping communities in need around the world. Your company can sponsor a shipment and even help load it!

Got other ideas? Let's talk!

Email engagement@crossroads.org.hk



HRNetOne was one of many companies who brought a team to Crossroads for a 'simulation and service' day in 2019.



Whoever you are:
Students, companies, families, NGOs,
service groups, individuals who care
about a world that is not okay, we'd
love to connect with you! How?



DONATE GOODS
Do you have goods to give away, whether in Hong Kong or elsewhere in the world? We'll do our best to place them with those in need!



BUY FAIR TRADE
Empower people in poverty by buying their products at our fair trade marketplace and café.



DONATE FUNDS
Become a sustaining donor, hold a fundraiser, or make a corporate donation.



BOOK AN X-PERIENCE
Take a few steps 'in the shoes' of people facing global challenges. Book as a group or an individual. Afterwards, there's a chance to debrief and discuss ways to make a difference.



DONATE TIME & TALENT
Volunteers are the engine of our work! Your time, talents and skills can make a real difference to people in need, especially if you can volunteer regularly.



RECEIVE GOODS
If you need donated goods, make a request with Crossroads through a registered NGO or Hong Kong's Social Welfare Department. We're here to help!

Are you a school/university or company?
Flip to pages 16-17 of this Annual Report for a special list of ways you can work with us!





Crossroads Village
2 Castle Peak Road
Tuen Mun, Hong Kong

Email: enquiries@crossroads.org.hk

www.crossroads.org.hk

This Annual Report was written and designed by Crossroads' volunteer staff.