

CROSSROADS CARE STAFFORDSHIRE LIMITED

England & Wales · Charity number 1040583

Details

Other names	CROSSROADS (STAFFORDSHIRE) CARING FOR CARERS LIMITED, THE STAFFORDSHIRE CROSSROADS CARE ATTENDANTS SCHEMES LTD, CROSSROADS CARE STAFFORDSHIRE
Status	Registered
Legal form	Charitable company
Company number	02944546
Registered	1994-09-14
Register	View on the Charity Commission register

Contact

Address Environment House
Werrington Road
Bucknall
Stoke on Trent
Staffordshire
ST2 9AF

Phone 01782 268391

Activities

Objects: The Company's Objects are specifically restricted to the following:-(a) the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage through the provision of comprehensive support services for carers throughout the County of Staffordshire; and(b) The assistance of carers in need including by raising awareness of issues affecting carers.

Activities: Crossroads Care Staffordshire Limited's main aim is to support Carers in their caring role.-This is achieved through the provision of a respite service, usually within the carer's own home, provided by trained Care Support Workers.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** STAFFORDSHIRE
- Staffordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£841,299	£843,479	£191,731	42
2024-03-31	£428,419	£434,929	-	-
2023-09-30	£885,029	£896,726	£199,165	46
2022-09-30	£948,059	£943,020	£210,862	49
2021-09-30	£1,047,735	£1,022,954	£206,852	54

Trustees

Name	Role	Appointed
Susan Joy Whiting	Chair	2024-09-01
ANN FLEVILL		
Diane Mary Hall		2019-03-27
MARILYN ERICA SMITH		2024-03-01
Paul Brian Edden		2025-09-24
SUSAN MARY BROOKES		2013-01-18
Susan Tams		2019-05-22

CROSSROADS CARE STAFFORDSHIRE LIMITED

England & Wales - Charity number 1040583

Accounts

Charity registration number 1040583

Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

JOSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Ann Flevill Mrs Susan Brookes Mr Ian Milne Mrs Diane Hall Mrs Susan Tams Mrs Mal Smith Mrs Susan Whiting	(Appointed 10 April 2024) (Appointed 1 September 2024)
Charity number	1040583	
Company number	02944546	
Registered office	Environment House, Werrington Road, Bucknall Stoke-on-Trent Staffordshire England ST2 9AF	
Independent examiner	K V Staley FCA BSc (Hons) Geens Limited Graphic House 124 City Road Stoke on Trent ST4 1BG	

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2025

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006 present their report with the financial statements of the charity for the twelve month period 1st April 2024 to 31st March 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply 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).

OBJECTIVES, AIMS AND ACTIVITIES

Crossroads Care Staffordshire's raison d'être continues to be "to relieve, within the boundaries of Staffordshire, the stresses experienced by carers and people with any physical, mental or sensory impairment within the family or home by offering a respite service through the provision of community-based care attendants." Despite the severe reduction nationally in the number of Carer Support Workers (CSWs) we are still providing high-quality care at a realistic cost and sometimes at no cost whatsoever for those clients who are in financial need. Our annual survey of carers contains many positive comments, showing that we are fulfilling these objectives by supporting the innumerable unpaid carers, whether family, friends, neighbours, children or adults, who, often with no initial training, find themselves in a nursing rôle.

With the state of world politics and turmoil exacerbated in Ukraine, Israel, Palestine and Iran and with the subsequent increase in the price of oil and grain, the cost of living has continued to rise. However, we delivered 35,473 hours of care in the twelve months to 31st March 2025, a decrease of 5,890 and 14.2% from last year's figure of 41,363 and 142 clients were also directly supported, this figure again being a decrease. The reasons for these decreases are manifold: there are ongoing recruitment and retention challenges as regards CSWs; Local Authorities are delaying care packages' approval because of budgetary constraints; there may be higher rates of hospitalisation or care home placements, particularly for those needing palliative care; the increase in the cost of living has necessitated family carers reducing the number of hours of care for which they pay.

Our Palliative Care Service provides home-based care to support carers of those with a terminal illness. Crossroads is one of the few specialist providers of end-of-life care in the area and works alongside other care agencies and hospices. We continue to receive referrals from the Palliative Care Team at our NHS Hospital, albeit usually at a late date. Staff at our local hospice regularly refer patients to us for their home care needs. We have also established a relationship with North Staffs Carers' Association who refer their clients to us for respite care/"well-being" hours for which NSCA has donated money to them which they then spend with us and for which we have delivered 206.25 hours.

The Children and Young People's Service, which covers the age-range from new-born babies to those aged up to twenty-five, has continued to adapt to the new circumstances. Excursions have included trips to local parks, theatre and cinema, discos, swimming pools, shopping trips, bowling alleys and visits to football matches for our eighteen children and young people clients. Liz Salt, the Senior Carer Support Worker responsible for the CYP Team, also organised a well-attended Christmas party where Florence Brass Band (of which she is a member) played, and this was partly funded with a donation from John Pass Jewellers of Newcastle under Lyme.

The 2024 Christmas Raffle organised by Joan Oaks, one of our CSWs, who provides all the prizes at her own expense, brought in £321, almost twice the amount she raised in Christmas 2023. This money together with the £35.52 from the Easy Fundraising Scheme and monthly donations from carers or Trustees goes into our donations fund so that we can offer needy families some free respite hours.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Our administrative staff continue to work on a "hybrid" scheme split between home and the office so that there is a minimum of one specific staff member in the office at any one time and each staff member attends the office at least one day per week. However, staff members are in constant contact with each other and their teams, thanks to our updated telephone and IT care system. We continue to rent two rooms in Environment House with the opportunity to use a meeting room if need be. This is a rolling contract requiring just one month's notice to leave and costs £500 per month inclusive of all services including disposal of personal documents.

Why do we exist?

The estimated number of unpaid carers according to the 2021 census is 4.7 million in England and 5.8 million in the UK overall, although other sources quote a figure of 10.6 million or 9% of the population. This figure varies because it may be based on the number in receipt of the Carer's Allowance, a paltry weekly sum of £83.30 (from April 2025); because often family carers do not consider themselves as such; because some people may care for fewer than the requisite thirty-five hours weekly or else may be over pensionable age so are not entitled to receive the Carer's Allowance. What is not disputed is that these unpaid carers save the UK economy annually more than £184 billion. The Homecare Association (HCA) has estimated that £1.6 billion is needed to close the funding gap and a further £2.08 billion in order to pay CSWs a fair wage. Yet the Government is withholding this. What is more, the HCA's recommended minimum hourly rate for state-funded care from April 2025 was estimated at £32.14, although the average hourly council rate nation-wide is £24.10 (and only £20.51 in the West Midlands) while 27% of Local Authorities pay an hourly rate of less than £22.71. From the NHS and Local Authorities in the year to 31st March 2025, Crossroads Care Staffordshire received an hourly rate of between £21.78 (Staffs CC) and £23.03 (CQC). In fact, six councils in England have offered 0% uplift in the 2025/6 period so the dire situation will remain for the next year at a time when one in ten councils is also on the brink of declaring bankruptcy. Ultimately, this means that self-funding individuals continue indirectly to subsidise the state.

The Association of Directors of Adult Social Services (ADASS) has said that an additional £900 million will be needed to stabilise adult social care in England, even though since the July 2024 General Election, the Labour Government has boasted of an £880 million increase in the funding of social care, although this has been swallowed up largely by the increase in employers' National Insurance contributions. In fact 90% of these Directors are not confident that their budgets will be sufficient to meet fully their statutory duties.

In order to save funds, Local Authorities are commissioning fewer hours of home care which severely impacts on the financial sustainability for home care providers, making individual businesses less viable. This reduction in hours means gaps in work rotas and a slower increase in wages, which in turn exacerbates staff turnover. The number of vacancies in the social care sector has decreased from 152,000 to 131,000 with the introduction of carer support workers from overseas, although this is not always an ideal solution, as some of these carers may be unable to communicate effectively in English and their training standards might be of a lower standard.

PUBLIC BENEFIT

Trustees must have regard to the Charity Commission's public benefit guidance when carrying out related activities.

During the reporting period we have delivered fewer free care hours but have subsidised some hourly rates for clients in financial difficulties and part-funded a Christmas party for those of our clients, who are children or young people. This has been funded from our Donations Budget which stands at £4,018 as at March 31st 2025. There may be an annual decline in this figure mainly because of the difficulty in raising funds. We do not have the resources to employ a fundraising team but we hope to increase the scope of our public benefit through the establishment of a sub- group of Trustees specifically for this purpose. However, we would like to thank all those who have donated for their continued financial support .

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

STRATEGIC REPORT

Achievements and Performance

(a) As stated above, 142 carers received help during the financial year and a total of 35,473 care hours were delivered. We now have forty-two CSWs and seven administrative staff, some of whom also work occasionally in a carer support role. We are proud of our 95% retention rate of current staff, which we believe is attributable to our supportive culture and our high quality training and standards. This retention rate is very high compared with other organisations in the care sector.

(b) We continue to view and bid for available packages using the SPROC tendering system, although at present we have only three active clients from this.

(c) Senior management staff will undertake any additional training in aspects which are considered helpful.

(d) We still have some quantities of PPE (Personal Protective Equipment) and do a two-weekly stock check. Covid tests are carried out on a risk-assessed basis.

(e) Client satisfaction remains high despite the circumstances, as we maintain regular contact with families by assigning them a specific CSW who reports back after each visit. Each care package has a care co-ordinator who communicates weekly with each family and we also check on client satisfaction at regular intervals.

Below are a sample of the comments received during the present reporting period:-

"The team put me at ease straight away. Their professionalism and compassion are outstanding."

"The carers are so kind, respectful and they genuinely care. They feel like part of the family."

"I didn't realise how much I needed help until Crossroads stepped in. They've given me time to rest and confidence that my Mum is in safe, capable hands."

"The service has been life-changing for our family."

"Crossroads listened to our needs right from the first visit. They truly understand what person-centred care means."

"What stood out for me was the consistency. The same, friendly faces always on time and always with a smile."

"They didn't just meet our expectations; they exceeded them."

"It's such a relief to have a service that actually delivers on what it promises."

FINANCIAL REVIEW

During the twelve-monthly period to 31st March 2025, our total fund balance has reduced to £191,732 which is a decrease of £923 on last year's figures. However, we would still consider ourselves to be economically viable even in these straightened times.

In the past year we have adopted a new IT care system with CharityLog which should reduce our costs together with the reduction in the payroll fees which we have negotiated. However, this has not been without its problems and we are ever grateful for the help of Chris Ford our IT expert.

Hopefully, this reduction in both IT costs and our office rental costs has resulted in our overheads being considerably reduced, particularly since the cost of utilities is now included in the rental charge and is at a fixed rate for the foreseeable future.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

RESERVES POLICY

It is the policy of Crossroads Care Staffordshire to review annually the charity's reserves and to designate these according to our current perceived needs. Our aim is to free as much of our funds as possible to support free hours of care for carers. The Trustees will seek to comply with current legislation and with the recommendations of the Charity Commission in respect of reserves and their use.

Surplus of Income over Expenditure

This reserve represents accumulated surpluses not specifically designated. It is our policy to review this annually and if the balance is substantial and not expected to be utilised in the foreseeable future, then to allocate it to reserves designated to meet specific charitable objectives.

Designation of Funds

(a) Contingency for Closure Fund: Seven years ago the Board approved the removal of this fund and the release of any reserves within it to the general reserve, as they are necessary for day to day operations.

(b) Direct Access Fund/Free Care for Carers Fund enables the company to fulfil its charitable objectives of delivering free care hours to support carers

(c) Restricted Funds: The Trustees will ensure that these are accounted for separately and used for the purpose they are intended. Currently, there are no restricted funds.

The total amount of reserves held at 31st March 2025 was £191,732 none of which is restricted. The Direct Access Fund/Free Care for Carers Fund is the only designated fund and amounts to £4,018, leaving £187,714 of undesignated funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

(a) As a limited company, Crossroads Care Staffordshire's Constitution is determined by its Memorandum and Articles of Association.

(b) The organisational structure remains almost the same with a Chief Officer, a Finance Officer and one Area Manager post, although the Finance Officer retired during the year and a Book-keeper/Accountant was recruited. Senior Care Co-ordinators undertake the day-to-day management of individual teams of Carer Support Workers. The Children's and Young People's Service is managed by a Senior Carer Support Worker. The Trust Board exists alongside the Chief Officer to review and adjust this structure at regular intervals.

(c) A scheme of delegation is in place and the day-to-day management and provision of services rests with the Chief Officer and the Area Manager. The Chief Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The management team is responsible for the day-to-day operational management of services.

(d) The Board of Trustees manages the company through a system of reserved powers. Those matters over which the Board wants to have direct control, including the appointment of Senior Management, pay-rates and major expenditure, are defined in the Reserved Powers Policy document. Anything not so defined is considered proper to the Chief Officer. The Chief Officer may propose actions to the Board which are outside her remit and equally may ask for the Board's endorsement of actions within it.

(e) The pay scales of staff are set by the Board and are benchmarked against similar organisations operating in the area.

(f) The Board of Trustees meets six times a year. Meetings are once more being held in person although sub-group meetings generally continue to be held via Zoom. These sub groups are Finance, Policies, Quality and Safeguarding and their Chairs report at the Trust Board Meeting.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

(g) We would welcome new Trustees and would give them all the necessary support and training to enable them to make a worthwhile contribution to the charity.

DECISION MAKING

Decisions are taken at Board Meetings either by consensus or, rarely, by a simple majority vote. The Chairman is authorised to make decisions between Board Meetings if there is an urgent matter, but must then seek agreement to the decision at the next Board Meeting. On occasions a paper may be produced with the key decisions taken, the reasons for the actions, the expected outcome, any alternatives to the proposal, plus the costings, and any savings arising from implementation. The Board will always be vigilant in considering changes that will either improve or at least will not impair the financial stability of the Charity and which will enhance the services for carers. At all times, wherever possible, the Board seeks to maintain or improve the conditions of service for staff, as it is their contribution which is essential to the success of the company.

RISK MANAGEMENT

(a) At present very little of the annual income is derived from charitable donations.

(b) The company has to compete for contracts, presently awarded by Local Authorities and NHS Commissioners, in order to fund the service.

(c) The obvious cause of the loss of a contract is through failure to tender at a price which is competitive. Funding bodies are under pressure to accept the lowest price from those tendering. We continue to stress the value of high-quality support for carers in order to achieve a contract price which covers our organisation's delivery costs.

(d) The main element of control in pricing is the management of overheads, which entails ensuring that the management structure is kept at a minimal level of cost.

(e) There has been a growing tendency for contracts to be offered at a set price for the contractual period of duration. However, some large contracts have now been sub-divided into smaller units, allowing for some flexibility in price and duration.

(f) Risk is mitigated further through diversity. Thus, Crossroads Care Staffordshire does not depend on one major contract for its income. No single contract accounts for more than 20% of total income. The largest percentage of our income – 32.35% - comes from the total of Direct Payments for adult clients. The loss of some smaller contracts would have little effect individually, but the loss of a larger contract would be more serious. Swift action and the use of dedicated reserves, if necessary, should enable survival.

(g) Further risks involve the failure to recruit and retain appropriate staff. CSWs are poorly paid nationally. Qualifications within the Social Care field are required for staff in a management rôle, and employees are encouraged to gain further knowledge and skills in the course of their employment. However, development of the workforce makes the staff more attractive to other competitor organisations, although repayment of tuition fees is a contractual requirement for staff who move to another organisation within two years of training.

(h) The Trust Board has a varied mix of Trustees, all bringing very different skills to the organisation. However, it remains difficult to recruit new and younger people, so active recruitment continues to be an ongoing process.

(i) The Board of Trustees is responsible for ensuring effective and adequate risk management, with internal control systems in place to manage the major risks to which the charity is exposed. This is done by monitoring the effectiveness of the risk management framework.

(j) Trustees and the management team must remain focused on these risks which could adversely affect our reputation and the stability of the organisation.

In summary, the major risks remain a shortage of reserves, occasional over-reliance on an individual contract, possible loss of a contract and an inability to recruit sufficient staff to provide a service.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

REFERENCE AND ADMINISTRATIVE DETAILS

(a) Crossroads Care Staffordshire is a charity, registration number 1040583. It is also a company limited by guarantee, registration number 02944546.

(b) The sole office and registered address of the company is Environment House, Werrington Road, Bucknall, Stoke on Trent ST2 9AF

(c) The Trustees who are also directors of the company are Mrs Susan Brookes (Chair), Mrs Ann Flevill (Vice Chair), Mrs Diane Hall, Mr Ian Milne, Mrs Mal Smith, Mrs Susan Tams, Mrs Susan Whiting and Mrs Jan Price as Carers' Representative. The Articles of Association do not require a post of Company Secretary.

(d) The company's Accountants and Business Advisors are Geens Ltd, Graphic House, City Road, Stoke-on- Trent ST4 2PH. Geens perform an Independent Examination as a full audit is not required.

(e) Banking services are provided by Unity Trust Bank, Brindley Place, Birmingham.

(f) Senior Management Team

-Chief Officer Mrs Rebecca Bestwick

-Book-keeper/Accountant Mrs Jane Etherington

- Area Manager Mrs Kerry Bible

(g) Crossroads Care Staffordshire like all other organisations using the Crossroads' name is a Network Partner of Carers' Trust. The partnership followed the merger of Crossroads and the Princess Royal Trust for Carers. This partnership provides a range of services, including Human Resources support, Legal Advice, Provision of Policies and various other services to support Partners within the Network.

STATEMENT OF TRUSTEES' RESPONSIBILITIES.

The Trustees who are the directors of Crossroads Care Staffordshire Limited for the purpose of Company Law are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

They are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company. At all times they must be able to show that the financial statements comply with the Companies Act 2006. Trustees are also responsible for safeguarding the assets of the charitable company and for taking reasonable steps in the prevention and detection of fraud and other irregularities.

Company Law requires that for each financial year the Trustees prepare financial statements, which give a true and fair view of the state of affairs of the charitable company, of the incoming resources and the application of those resources. This includes the income and expenditure of the charitable company for the financial year. In preparing these financial statements the Trustees are required to

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice)
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK 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 charitable company will continue in operation.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

So far as the Trustees are aware, there is no relevant audit information {as defined by Section 418 of the Companies Act 2006} of which the company's auditors are unaware and each Trustee has taken all the steps that he or she ought to have taken as a Trustee in order to make him/herself aware of any relevant audit information, and to establish that the company's auditors are aware of that information.

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

In my last report I quoted Professor Martin Green OBE, Chief Executive of Care England, who had commented that the way that our (care) system was funded needed a rethink:

"For years adult social care providers have absorbed increased costs and inflationary pressures without the corresponding funding."

Several months later Andrew Gwynne MP, then the Shadow Social Care Minister said that a Labour Government would "introduce a fair pay agreement with better terms, conditions, payment and training, so that we have the staff required to care for all who need it." However, to discover the reality of Labour's promises, we need to consider the reaction to their Comprehensive Spending Review and their NHS Ten Year Plan and also the Fair Pay Agreement. In none of these was there allocated any specific amount to the care sector but instead this came under the auspices of the NHS so would not be ring-fenced and would be unlikely to reach the social care coffers.

Ed Davey, the Liberal Democrat Leader and an actual carer, criticised government plans for "ignoring the social care crisis because it's too hard" and further commented:

" If care and family carers are only an afterthought, the Government will never fix the NHS."

Dr Jane Townson OBE, Chief Executive of the Homecare Association, said:

" If older and disabled people cannot access homecare, they end up in hospital or come to harm at home...(If the Government) refuses to fund our sector adequately, no amount of money directed to the NHS is going to fix this..... Announcing a Fair Pay Agreement without any serious funding plan is pure theatre."

She stipulated that social care should be treated as an equal partner with the NHS and not as a subordinate or an afterthought and was worried that the Government was failing to recognise social care as a vital part of the UK social infrastructure. Dr Townson was also worried that any increased funding for adult social care would come from raising council tax rather than directly from HM Treasury. She said there was no point in negotiating with unions about fairer pay within the sector when there was no funding for this. Healthcare providers were unable to raise their fees in response to increasing costs as Local Authorities and the NHS bought about 80% of social care services, so were able to dictate and fix the prices.

Baroness Louise Casey is shortly to undertake the lead of an independent commission into adult social care with the report for the first phase due in 2026 and for the second phase in 2028 but many people within the sector are cynical about its findings. As Dr Townson concluded:

"Sadly, we will remember this Government not for bold reform but for knowingly turning its back on the people who need care and support the most."

After my political rant, I turn to those who work to keep our charity surviving.

My thanks go again to Chief Officer Rebecca Bestwick, who has continued in her quiet way to be an excellent leader and to Kerry Bible, Area Manager, who is a worthy deputy. We were very sorry when Christine Hales, our Finance Officer retired but have found a real gem in her replacement, Jane Etherington. Our Care Co-ordinators at Environment House, Linda Ford and Joanne Ridge, ably supported by Geoff Mosedale and Liz Salt, are much appreciated for their hard work and support of both the Charity and their teams. I must not forget to mention our Carer Support Workers who work with kindness and dedication for little financial reward but on whom our reputation is built. As regards the Board of Trustees who work so diligently without ever claiming expenses, I am sorry to be losing yet another long-serving member, Ian Milne, whose quiet counsel has been a great help. Both Mal Smith and Susan Whiting, have settled in well as Board Members and I am hoping that we will shortly have another new Trustee with experience in the care sector. I continue to be very grateful to all the Trustees for their constant support and guidance.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) *FOR THE YEAR ENDED 31 MARCH 2025*

The trustees' report was approved by the Board of Trustees.

Mrs Susan Brookes
Chair

Handwritten signature of Mrs Susan Brookes in black ink.

24 September 2025

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Crossroads Care Staffordshire Limited (the charity) for the year ended 31 March 2025.

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.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 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. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

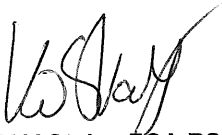
Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

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 Companies Act 2006.
- 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 Companies Act 2006 other than any requirement that the financial statements 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 financial statements 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.



K V Staley FCA BSc (Hons)

Geens Limited

Graphic House
124 City Road
Stoke on Trent
ST4 1BG

Dated: 24 September 2025

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Total 2025 £	Unrestricted funds general 6 Months to March 2024 £
Income from:					
Donations and legacies	3	-	4,018	4,018	2,238
Charitable activities	4	836,035	-	836,035	424,971
Investments	5	1,246	-	1,246	628
Total income		837,281	4,018	841,299	427,837
Expenditure on:					
Charitable activities	6	843,479	-	843,479	434,929
Total expenditure		843,479	-	843,479	434,929
Net gains/(losses) on investments	11	1,256	-	1,256	582
Net income/(expenditure)		(4,942)	4,018	(924)	(6,510)
Transfers between funds		270	(270)	-	-
Net movement in funds	8	(4,672)	3,748	(924)	(6,510)
Reconciliation of funds:					
Fund balances at 1 April 2024		192,655	-	192,655	199,165
Fund balances at 31 March 2025		187,983	3,748	191,731	192,655

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	13		555		935
Investments	14		17,800		16,544
			<u>18,355</u>		<u>17,479</u>
Current assets					
Debtors	15	89,586		71,733	
Cash at bank and in hand		112,000		126,959	
		<u>201,586</u>		<u>198,692</u>	
Creditors: amounts falling due within one year	16	(28,210)		(23,516)	
Net current assets			<u>173,376</u>		<u>175,176</u>
Total assets less current liabilities			<u>191,731</u>		<u>192,655</u>
The funds of the charity					
Unrestricted funds - general	19		187,983		192,655
Unrestricted funds - Designated	18		3,748		-
			<u>191,731</u>		<u>192,655</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 March 2025.

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 on 24 September 2025

Mrs Susan Brookes
Chair



Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(16,205)		13,468
Investing activities					
Investment income received		1,246		628	
Net cash generated from investing activities			1,246		628
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(14,959)		14,096
Cash and cash equivalents at beginning of year			126,959		112,863
Cash and cash equivalents at end of year			112,000		126,959

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Crossroads Care Staffordshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office address is Environment House, Werrington Road, Bucknall, Stoke-on-Trent, Staffordshire, England, ST2 9AF

1.1 Reporting period

These financial statements and related notes have been prepared for the 12 month period ended 31 March 2025. The comparative period and related notes were in respect of the 6 month period ended 31 March 2024.

1.2 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 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.

1.3 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.

1.4 Charitable funds

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from charitable activities includes income from service contracts and trading activities to raise funds for the charity. Income is received in exchange for supplying services in order to raise funds and is recognised once entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.6 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Expenditure on charitable activities includes the cost of providing care services in accordance with the objectives of the charity.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include management and charitable activities. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources.

1.7 Tangible fixed assets

Tangible fixed assets 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 bases:

Fixtures and fittings	Straight line over 5 years
Computers	Straight line over 3 years

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 the statement of financial activities.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 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.

1.11 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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors 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 creditors 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 creditors 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 creditors 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.

1.12 Employee benefits

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

1.13 Retirement benefits

The charitable company operates a defined contribution pension scheme. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds Designated 2024 £	Total 2024 £
Donations and gifts	-	4,018	4,018	2,238	-	2,238

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Provision of care services		
Fees receivable	836,035	424,971

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,246	628

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

6 Expenditure on charitable activities

	Expenditure on charitable activities 2025 £	Expenditure on charitable activities 2024 £
Direct costs		
Staff costs	633,788	323,628
Depreciation and impairment	380	188
Premises costs	4,939	2,001
Travel	43,044	24,196
Affiliation fees	8,014	4,335
Protective clothing	1,823	509
Printing, postage, stationery & advertising	2,282	1,051
Telephone	19,993	11,533
Training	3,480	1,264
Miscellaneous	4,321	865
Bank fees	2,433	1,123
Insurance	8,169	3,411
Repairs and renewals	264	115
IT software & computer costs	22,069	11,065
	<u>754,999</u>	<u>385,284</u>
Share of support and governance costs (see note 7)		
Support	74,432	39,897
Governance	14,048	9,748
	<u>843,479</u>	<u>434,929</u>
Analysis by fund		
Unrestricted funds - general	<u>843,479</u>	<u>434,929</u>

7 Support costs allocated to activities

	2025 £	2024 £
Staff costs	74,432	39,897
Legal and professional fees	4,454	2,565
Governance costs	9,594	7,183
	<u>88,480</u>	<u>49,645</u>
Analysed between:		
Expenditure on charitable activities	<u>88,480</u>	<u>49,645</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

8	Net movement in funds	2025	2024
		£	£
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	3,780	3,600
	Depreciation of owned tangible fixed assets	380	188
		<u> </u>	<u> </u>

9 Trustees

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

No travel and subsistence payments were paid to trustees (2024 - £nil).

10 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Operational staff	41	46
Governance	1	1
	<u> </u>	<u> </u>
Total	42	47
	<u> </u>	<u> </u>

Employment costs	2025	2024
	£	£
Wages and salaries	661,744	340,214
Social security costs	39,549	20,481
Other pension costs	11,656	5,708
	<u> </u>	<u> </u>
	712,949	366,403
	<u> </u>	<u> </u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

The key management personnel of the charity comprise the trustees, the chief officer, the financial controller and the senior team leader. The total employee benefit of the key management personnel of the Charity was £88,013 (2024- £47,782).

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

11 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	1,256	582

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 April 2024	13,909	37,813	51,722
At 31 March 2025	13,909	37,813	51,722
Depreciation and impairment			
At 1 April 2024	12,974	37,813	50,787
Depreciation charged in the year	380	-	380
At 31 March 2025	13,354	37,813	51,167
Carrying amount			
At 31 March 2025	555	-	555
At 31 March 2024	935	-	935

14 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 April 2024	16,544
Valuation changes	1,256
At 31 March 2025	17,800
Carrying amount	
At 31 March 2025	17,800
At 31 March 2024	16,544

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

15 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	71,550	45,831
Prepayments and accrued income	18,036	25,902
	<u>89,586</u>	<u>71,733</u>

16 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	9,563	7,968
Trade creditors	5,323	2,888
Other creditors	2,525	2,742
Accruals and deferred income	10,799	9,918
	<u>28,210</u>	<u>23,516</u>

17 Retirement benefit schemes

	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>11,656</u>	<u>5,708</u>

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.

18 Unrestricted funds - Designated

	At 1 April 2024	Incoming resources	Transfers	At 31 March 2025
	£	£	£	£
Free care for carers fund	<u>-</u>	<u>4,018</u>	<u>(270)</u>	<u>3,748</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2025 £
General funds	192,655	837,281	(843,479)	270	1,256	187,983
Previous period:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Gains and losses £	At 31 March 2024 £
General funds	199,165	427,837	(434,929)	-	582	192,655

Free care for carers fund

This fund is to provide free care to support carers to take a break from their caring role on an occasional basis. This may be to supplement existing support that may already be in place or to help those carers who only need an occasional break to support them in their caring role.

20 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	555	-	555
Investments	17,800	-	17,800
Current assets/(liabilities)	169,628	3,748	173,376
	187,983	3,748	191,731
	Unrestricted funds general 2024 £	Unrestricted funds Designated 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	935	-	935
Investments	16,544	-	16,544
Current assets/(liabilities)	175,176	-	175,176
	192,655	-	192,655

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

21 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	7,889	7,889
Between two and five years	1,315	9,204
	<u>9,204</u>	<u>17,093</u>

22 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

23 Cash (absorbed by)/generated from operations

	2025 £	2024 £
Deficit for the year	(924)	(6,509)
Adjustments for:		
Investment income recognised in statement of financial activities	(1,246)	(628)
Fair value gains and losses on investments	(1,256)	(582)
Depreciation and impairment of tangible fixed assets	380	188
Movements in working capital:		
(Increase)/decrease in debtors	(17,853)	34,213
Increase/(decrease) in creditors	4,694	(13,214)
Cash (absorbed by)/generated from operations	<u>(16,205)</u>	<u>13,468</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

England & Wales - Charity number 1040583

Accounts

Charity registration number 1040583

Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024

CROSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Ann Flevill Mrs Susan Brookes Mr Ian Milne Mrs Diane Hall Mrs Susan Tams Mrs Mal Smith Mrs Susan Whiting	(Appointed 10 April 2024) (Appointed 1 September 2024)
Charity number	1040583	
Company number	02944546	
Registered office	Environment House, Werrington Road, Bucknall Stoke-on-Trent Staffordshire England ST2 9AF	
Independent examiner	J. P. Grounsell FCA BSc (Hons) Geens Limited Graphic House 124 City Road Stoke on Trent ST4 1BG	

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE PERIOD ENDED 31 MARCH 2024

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006 present their report with the financial statements of the charity for the six month period 31st March 2024. 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 Standards applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply 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).

OBJECTIVES, AIMS AND ACTIVITIES

Crossroads Care Staffordshire's fundamental purpose continues to be "to relieve, within the boundaries of Staffordshire, the stresses experienced by carers and people with any physical, mental or sensory impairment within the family or home by offering a respite service through the provision of community-based care attendants." Despite the reduction nationally in the number of Carer Support Workers we still aim to provide high-quality care at a realistic cost and occasionally at no cost whatsoever when clients are in financial need. Our annual survey of carers contains many positive comments, showing that we are fulfilling these objectives by supporting the innumerable unpaid carers, whether they are family, friends, neighbours, children or adults, who, often with no initial training, find themselves in a nursing rôle.

With the state of world politics and turmoil still in Ukraine and the Middle East, the cost of living has continued to rise. However, we have delivered 19,608.5 hours in the half-year to 31st March 2024, a decrease of 2,000 from the half year to September 30th 2023. 163 clients were directly supported.

Our Palliative Care Service provides home-based care to support carers of adults with a terminal illness. Crossroads is one of the few specialist providers of end-of-life care in the area and works alongside other care agencies and hospices, such as The Marie Curie Charity. We receive referrals from the Palliative Care Team based at Bradwell Hospital and, as soon as possible after referral, we put in day or night time support, depending on the circumstances of each family, which gives the family carers a chance to recharge their batteries with a few hours' respite. We are in regular contact with The Douglas Macmillan Hospice staff who refer patients to us for their home care needs. We have also established a relationship with North Staffs Carers' Association who refer their clients to us for respite care for which NSCA has paid us £2250 in return for 103.5 hours of care.

The Children and Young People's Service, which covers the age range from new-born babies to those aged up to twenty-five, has continued to adapt to the new circumstances. Excursions such as trips to local parks, theme parks, shopping trips, bowling, swimming, and visits to football matches have resumed with our eighteen children and young people clients, again a fall in numbers.

We continue to be very grateful to Joan Oaks, one of our Carer Support Workers, who has continued to organise raffles (providing all the prizes at her own expense). Her Christmas raffle raised £170.80 which goes into our donations fund so that we can offer needy families some free respite hours.

Our administrative staff continue to work on a "hybrid" scheme at home and in the office with a minimum of one office day weekly and one specific member of staff in the office full-time. However, they are in constant contact with each other and their teams, thanks to our updated telephone system and IT care system. Since May 2023 we have rented just two rooms in a modern building with the opportunity to use a meeting room and this has reduced our monthly rent from £700 to £400 with the cost of utilities (on a fixed contract until 2025) being included in the rent.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

Why do we exist?

Government data and that provided by Carers UK differ in the number they each estimate of unpaid carers in the UK. In 2022 the former gave a figure of 5.7 million people while Carers UK estimated the number at 10.6 million or 9% of the population. Government data concerning the savings to the economy from this unpaid care is again considerably less than the figure given by research organisations, £59.5 billion per annum, compared with Petrillo & Bennet's 2023 figure of £162 billion. The Department of Health and Social Care has committed to providing an additional £2.8 billion in 2023/2024 and up to £4.7 billion in 2024/2025 to support adult social care, although the figures given in the 2022 Autumn Budget were £1 billion of new grant funding in 2023/2024 and £1.7 billion in 2024/2025. These mathematical inconsistencies are worrying especially when the Government apparently does not consider that the social care sector is under-funded. However, there is no national fund specifically for adult social care and each Local Authority decides its own budget depending on the financial resources available. Perhaps it would be advisable if money from central government for the social care sector were ring-fenced and then it might reach its target market. The Home Care Association's recommended minimum hourly price for care from April 2024 was £28.53 whereas again from April 2024 we are raising our hourly charge to £24.50, thus a shortfall of £4.03 per hour. Local Authorities and the NHS pay less than this hourly rate with the result that self-funding individuals are indirectly subsidising the state. In fact, in recent years there have been only 14 out of 276 public bodies who have paid the going rate.

In order to save funds, Local Authorities are commissioning fewer hours of home care which severely impacts on the financial sustainability for home care providers, making individual businesses less viable. This reduction in hours means gaps in work rotas and a decrease in wages, which in turn exacerbates staff turnover. Local Authorities then have to find alternative provision with potential safeguarding risks, which is difficult at present, since there are 152,000 vacancies in the social care sector in England alone. According to Skills for Care, the average age for Carer Support Workers is rising with 28% aged fifty-five or older, which would mean that a quarter of the work force would be retiring within the next decade. Homecare providers are also finding a problem with late payment of invoices by the NHS and Local Authorities, more than 20% saying that the average payment length by both could be as much as 90 days. We are lucky in that both the NHS and Local Authorities pay us within thirty days.

The national number of unpaid carers is difficult to ascertain, since many carers do not recognise themselves as such. In fact, the weekly Carer's Allowance of £81.90 (for 2024/2025) is paid to a mere 1.4 million carers, although there are many who care for less than 35 hours weekly so cannot collect this and pensioner-carers are equally not entitled to this under the "overlapping benefits" rule, so neither group is counted in the number of known carers, resulting in an inaccurate government total.

We also exist to help our Carer Support Workers, who are often ignored among the 1.52 million people who provide care and support in the community, many of these being qualified nurses, social workers and occupational therapists, while our Carer Support Workers are considered untrained, even though they have a minimum qualification of NVQ Level 2. In fact, CSWs are paid on average £8,000 pa less than staff in other fields with similar skills, ie NHS staff, teaching assistants and police community support officers and are among the lowest paid in the UK with many being paid little above the hourly national minimum wage of £11.44 (from April 2024), resulting in a high level of staff turnover in the sector. In fact the vacancy rate is 9.9% which is almost three times higher than that in the UK economy as a whole (3.5%). The Homecare Association estimates that £2.08 billion is needed to ensure that Carer Support Workers are paid a fair wage and the Association of Directors of Adult Social Services state that an extra £900 million is needed just to stabilise adult social care. Thus it remains imperative that investment at a national level in home care of all kinds is increased in order to recruit and retain the skilled, compassionate and competent workforce needed to support both an ageing population and physically and mentally disadvantaged people. However, politicians of all hues find it difficult to accept that an increase in the national minimum wage alone will not solve the problem. There is also a need for the NHS and Local Authorities, our main funders, to increase the rates they pay to organisations such as ours. In fact our local funding organisations pay between £19.76 and £21.82 per hour, a worrying shortfall of our break-even figure of £23.74.

PUBLIC BENEFIT

Trustees must have regard to the Charity Commission's public benefit guidance when carrying out related activities.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

During the reporting period we have delivered only 7 free care hours, funded from our Donations Budget which stands at £2,237.75. There is a year-on-year decrease in this figure mainly because of the difficulty in raising funds. We hope to rectify this in the near future by asking one of our trustees to concentrate on fund-raising. However, we would like to thank all those who have donated for their continued financial support.

STRATEGIC REPORT

Achievements and Performance

a) As stated above, 163 carers received help during the financial year and a total of 20,000 care hours were delivered, a reduction in hours mainly because of an increase in living costs and financial pressures within the family. We now have forty Carer Support Workers and five team leaders who also work occasionally in a carer support rôle. We are lucky in that we have a 95% retention rate of current staff, mainly because we offer high-quality e-learning and try and show our appreciation with Christmas bonuses, when we have surplus funds. This retention rate is very high compared with other organisations in the care sector.

b) We continue to view and bid for available packages using the SPROC tendering system, although at present we have only three clients from this.

c) Senior management staff will undertake any additional training in aspects which are considered helpful.

d) We still have some quantities of PPE (Personal Protective Equipment) which were supplied free of charge from the NHS Portal until March 2024. Staff self-test only if they feel they have Covid symptoms.

e) Client satisfaction remains high despite the circumstances, as we maintain regular contact with families by assigning them a specific Carer Support Worker who reports back after each visit. Each care package has a care co-ordinator who communicates weekly with each family and we also check on client satisfaction at regular intervals.

Below are just a sample of the comments we have received in the present reporting period:-

"I couldn't do what they do but they do it with a smile on their faces."

"Crossroads is a life-saver."

"I just don't know where I'd be without you."

"The staff always go the extra mile."

"I look forward to each visit. I count the days."

"I can't fault Crossroads. I just wish we had more visits."

"The service and the staff were fantastic. I know I would not have coped for as long as I did without them."

FINANCIAL REVIEW

During this six-monthly period to 31st March 2024, our total fund balance has reduced to £192,655 with a loss of £6,510. However, we would still consider ourselves to be economically viable even in these straightened times.

In the coming year we are undertaking a new IT care system with CharityLog which will reduce our costs together with the reduction in the payroll fees which we have negotiated. This together with the reduction in our office space has resulted in our overheads being considerably reduced, particularly since the cost of utilities is now included in the rental charge and is at a fixed rate until 2025.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

RESERVES POLICY

It is the policy of Crossroads Care Staffordshire to review annually the charity's reserves and to designate these according to our current perceived needs. Our aim is to free as much of our funds as possible to support free hours of care for carers. The Trustees will seek to comply with current legislation and with the recommendations of the Charity Commission in respect of reserves and their use.

Surplus of Income over Expenditure

This reserve represents accumulated surpluses not specifically designated. It is our policy to review this annually and if the balance is substantial and not expected to be utilised in the foreseeable future, then to allocate it to reserves designated to meet charitable objectives.

Designation of Funds

- a) Contingency for Closure Fund: Six years ago the Board approved the removal of this fund and the release of any reserves within it to the general reserve, as they are necessary for day to day operations.
- b) Direct Access Fund/Free Care for Carers Fund enables the company to fulfil its charitable objectives of delivering free care hours to support carers
- c) Restricted Funds: The Trustees will ensure that these are accounted for separately and used for the purpose they are intended. Currently, there are no restricted funds.

The total amount of reserves held at 31st March 2024 was £192,655 none of which is restricted or designated.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

- a) As a limited company, Crossroads Care Staffordshire's Constitution is determined by its Memorandum and Articles of Association.
- b) The organisational structure remains almost the same with a Chief Officer and a Finance Officer but the two Senior Team Leaders posts have been amalgamated into one Area Manager post. Senior Carer Support Workers undertake the day-to-day management of individual teams of Carer Support Workers. The Children's and Young People's Service is managed by a Senior Carer Support Worker. The Trust Board exists alongside the Chief Officer to review and adjust this structure at regular intervals.
- c) A scheme of delegation is in place and the day-to-day management and provision of services rests with the Chief Officer and the Area Manager. The Chief Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The management team is responsible for the day-to-day operational management of services.
- d) The Board of Trustees manages the company through a system of reserved powers. Those matters over which the Board wants to have direct control, including the appointment of Senior Management, pay rates and major expenditure, are defined in the Reserved Powers Policy document. Anything not so defined is considered proper to the Chief Officer. The Chief Officer may propose actions to the Board which are outside her remit and equally may ask for the Board's endorsement of actions within it.
- e) The pay scales of staff are set by the Board and are benchmarked against similar organisations operating in the area.
- f) The Board of Trustees meets six times a year. Meetings are now being held in person once more, although sub-group meetings generally continue to be held via Zoom. These sub groups are Finance, Policies, Quality and Safeguarding and their leaders report at the Trust Board Meeting.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

g) We would welcome new trustees and would give them all the necessary support and training to enable them to make a worthwhile contribution to the charity. In October 2023 two long-serving trustees retired. However, we have now appointed one new trustee who has worked for many years within the charity, while another potential trustee with years of experience in the finance sector has just finished her mentoring period and has also joined the Board as a full member.

DECISION MAKING

Decisions are taken at Board Meetings either by consensus or, rarely, by a simple majority vote. The Chairman is authorised to make decisions between Board Meetings if there is an urgent matter, but must then seek agreement to the decision at the next Board Meeting. In the normal course of events a paper will be produced with the key decisions taken, the reasons for the actions and the expected outcome. Any alternatives to the proposal will be included, plus the costings, and any savings arising from implementation. The Board will always be vigilant in considering changes that will either improve or at least will not impair the financial stability of the Charity and which will enhance the services for carers. At all times, wherever possible, the Board seeks to maintain or improve the conditions of service for staff, as it is their contribution which is essential to the success of the company.

RISK MANAGEMENT

a) At present very little of the annual income is derived from charitable donations.

b) The company has to compete for contracts, presently awarded by Local Authorities and NHS Commissioners, in order to fund the service.

c) The obvious cause of the loss of a contract is through failure to tender at a price which is competitive. Funding bodies are under pressure to accept the lowest price from those tendering. We continue to stress the value of high-quality support for carers in order to achieve a contract price which covers our organisation's delivery costs.

d) The main element of control in pricing is the management of overheads, which entails ensuring that the management structure is kept at a minimal level of cost.

e) There has been a growing tendency for contracts to be offered at a set price for the contractual period of duration. However, some large contracts have now been sub-divided into smaller units, allowing for some flexibility in price and duration.

f) Risk is mitigated further through diversity. Thus, Crossroads Care Staffordshire does not depend on one major contract for its income. No single contract accounts for more than 20% of total income. The loss of some smaller contracts would have little effect individually, but the loss of a larger contract would be more serious. Swift action and the use of dedicated reserves, if necessary, should enable survival.

g) Further risks involve the failure to recruit appropriate staff. Carer Support Workers are poorly paid nationally. Qualifications within the Social Care field are required for staff in a management rôle, and employees are encouraged to gain further knowledge and skills in the course of their employment. However, development of the workforce makes the staff more attractive to other competitor organisations, although repayment of tuition fees is a contractual requirement for staff who move to another organisation within two years of training.

h) The Trust Board has a varied mix of Trustees, all bringing very different skills to the organisation. However, it remains difficult to recruit new and younger people, so active recruitment continues to be an ongoing process.

i) The Board of Trustees is responsible for ensuring effective and adequate risk management, with internal control systems in place to manage the major risks to which the charity is exposed. This is done by monitoring the effectiveness of the risk management framework.

j) Trustees and the management team must remain focused on these risks which could adversely affect our reputation and the stability of the organisation.

In summary, the major risks remain a shortage of reserves, occasional over-reliance on an individual contract, possible loss of a contract and an inability to recruit sufficient staff to provide a service.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

REFERENCE AND ADMINISTRATIVE DETAILS

a) Crossroads Care Staffordshire is a charity, registration number 1040583. It is also a company limited by guarantee, registration number 02944546.

b) The sole office and registered address of the company is Environment House, Werrington Road, Bucknall, Stoke on Trent ST2 9AF

c) The trustees who are also directors of the company are Mrs Susan Brookes (Chair), Mrs Ann Flevill (Vice Chair), Mrs Diane Hall, Mr Ian Milne, Mrs Mal Smith (appointed 10th April 2024), Mrs Susan Tams, Mrs Susan Whiting and Mrs Jan Price as Carers' Representative. The Articles of Association do not require a post of Company Secretary.

d) The company's Accountants and Business Advisors are Geens Ltd, Graphic House, City Road, Stoke-on- Trent ST4 2PH

e) As from this year's accounting date, Geens Accountants are also performing an Independent Examination in place of a formal audit.

f) Banking services are provided by Unity Trust Bank, Brindley Place, Birmingham.

g) Senior Management Team

-Chief Officer	Mrs Rebecca Bestwick
-Finance Officer	Mrs Christine Hales
- Area Manager	Mrs Kerry Bible

With the retirement of the Senior Team Leader (Staffordshire) four years ago, we amalgamated the two positions into one senior rôle, that of Area Manager.

h) Crossroads Care Staffordshire like all other organisations using the Crossroads' name is a Network Partner of Carers' Trust. The partnership followed the merger of Crossroads and the Princess Royal Trust for Carers. This partnership provides a range of services, including Human Resources support, Legal Advice, Provision of Policies and various other services to support Partners within the Network.

STATEMENT OF TRUSTEES' RESPONSIBILITIES.

The Trustees who are the directors of Crossroads Care Staffordshire Limited for the purpose of Company Law are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

They are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company. At all times they must be able to show that the financial statements comply with the Companies Act 2006. Trustees are also responsible for safeguarding the assets of the charitable company and for taking reasonable steps in the prevention and detection of fraud and other irregularities.

Company Law requires that for each financial year the Trustees prepare financial statements, which give a true and fair view of the state of affairs of the charitable company, of the incoming resources and the application of those resources. This includes the income and expenditure of the charitable company for the financial year. In preparing these financial statements the Trustees are required to

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice)
- Make judgements and estimates that are reasonable and prudent

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

- State whether applicable UK 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 charitable company will continue in operation.

So far as the Trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware and each Trustee has taken all the steps that he or she ought to have taken as a Trustee in order to make him/herself aware of any relevant audit information, and to establish that the company's auditors are aware of that information.

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

A year ago the Department of Health and Social Care announced the launching of the "Accelerating Reform Fund" (ARF) which was supposed to provide a total of £42.6 million to help adult social care and "to kick-start a change in services provided to support unpaid carers" (Carers Trust, November 2023). However, no increase in funding has yet become apparent. Professor Martin Green OBE, Chief Executive of Care England, recently commented that the way that our care system was funded clearly needed a rethink. He continued:

"For years adult social care providers have absorbed increased costs and inflationary pressures without the corresponding funding."

Several months ago Andrew Gwynne MP, then the Shadow Social Care Minister said that a Labour Government would "introduce a fair pay agreement with better terms, conditions, payment and training, so that we have the staff required to care for all who need it." * This comment shows a lack of understanding of the problems within the care system by politicians of all hues. Without corresponding funding from central government, these "better terms" cannot be achieved. However much we admire all our staff and appreciate their hard work, the wages we pay them are totally dependent on the amount we receive from our contracts with the NHS and Local Authorities and these are funded in turn by central government. We pay our Carer Support Workers the minimum wage of £11.44 per hour, although some receive an enhanced payment of £11.56 and some earn £11.72 per hour for working at the week-end or £11.78 for working the night shift.

My thanks go again to Chief Officer Rebecca Bestwick, who has continued to be an excellent leader, Kerry Bible, Area Manager, who has done an admirable job of deputising for Rebecca during her maternity leave and also Finance Officer Christine Hales, who has given sterling support to the charity. They have all been a great help to me. I should also like to thank our Carer Team Leaders at Environment House for their unstinting help and advice to their Carer Support Workers.. As regards the Board of Trustees who work hard behind the scenes with no remuneration, their number has been reduced with the retirement of two long-serving members, Rita Godwin and Richard Lamb, although Mal Smith who has worked for the charity for years has now become a Trustee and Sue Whiting, formerly our accountant, joined the board three months ago. I am very grateful for their interest in the organisation and feel that they will both be a great asset. Once again I am indebted to all the Trustees for their constant support and guidance.

* After the July 2024 General Election, Labour's Wes Streeting became Secretary of State for Health and Social Care.

The trustees' report was approved by the Board of Trustees.

Mrs Susan Brookes
Chair

27 November 2024

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Crossroads Care Staffordshire Limited (the charity) for the period ended 31 March 2024.

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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

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.

J. P. Grounsell FCA BSc (Hons)

Geens Limited

Graphic House
124 City Road
Stoke on Trent
ST4 1BG

Dated: 27 November 2024

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 MARCH 2024

		Unrestricted funds general 6 months to 31 March 2024 £	Unrestricted funds Designated 6 months to 31 March 2024 £	Total 2024 £	Unrestricted funds general 1 year to 30 September 2023 £	Unrestricted funds Designated 1 year to 30 September 2023 £	Total 1 year to 30 September 2023 £
	Notes						
Income from:							
Donations and legacies	3	2,238	-	2,238	2,177	-	2,177
Charitable activities	4	424,971	-	424,971	880,171	-	880,171
Investments	5	628	-	628	323	-	323
Total income		427,837	-	427,837	882,671	-	882,671
Charitable activities	6	434,929	-	434,929	896,726	-	896,726
Net gains on investments	11	582	-	582	2,358	-	2,358
Net expenditure		(6,510)	-	(6,510)	(11,697)	-	(11,697)
Transfers between funds		-	-	-	867	(867)	-
Net movement in funds	8	(6,510)	-	(6,510)	(10,830)	(867)	(11,697)
Reconciliation of funds:							
Fund balances at 1 October 2023		199,165	-	199,165	209,995	867	210,862
Fund balances at 31 March 2024		192,655	-	192,655	199,165	-	199,165

The statement of financial activities includes all gains and losses recognised in the period. All income and expenditure derive from continuing activities.

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	31 March 2024	£	£	30 September 2023	£	£
Fixed assets							
Tangible assets	13			935		1,123	
Investments	14			16,544		15,963	
				<u>17,479</u>		<u>17,086</u>	
Current assets							
Debtors	15		71,733		105,946		
Cash at bank and in hand			126,959		112,863		
			<u>198,692</u>		<u>218,809</u>		
Creditors: amounts falling due within one year	16		(23,516)		(36,730)		
Net current assets				175,176		182,079	
Total assets less current liabilities				<u>192,655</u>		<u>199,165</u>	
Income funds							
Unrestricted funds				192,655		199,165	
				<u>192,655</u>		<u>199,165</u>	

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the period ended 31 March 2024.

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 period 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 on 27 November 2024

Mrs Susan Brookes

Trustee

Company Registration No. 02944546

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31 MARCH 2024

	Notes	6 months to 31 March 2024	£	1 year to 30 September 2023	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	21		13,468		(44,517)
Investing activities					
Investment income received		628		323	
Net cash generated from investing activities			628		323
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			14,096		(44,194)
Cash and cash equivalents at beginning of period			112,863		157,057
Cash and cash equivalents at end of period			126,959		112,863

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Crossroads Care Staffordshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office address is Environment House, Werrington Road, Bucknall, Stoke-on-Trent, Staffordshire, England, ST2 9AF

1.1 Reporting period

These financial statements and related notes have been prepared for the 6 month period ended 31 March 2024. The comparative period and related notes have been prepared for the year ended 30 September 2023.

1.2 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 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.

1.3 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.

1.4 Charitable funds

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from charitable activities includes income from service contracts and trading activities to raise funds for the charity. Income is received in exchange for supplying services in order to raise funds and is recognised once entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.6 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Expenditure on charitable activities includes the cost of providing care services in accordance with the objectives of the charity.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include management and charitable activities. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources.

1.7 Tangible fixed assets

Tangible fixed assets 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 bases:

Fixtures and fittings	Straight line over 5 years
Computers	Straight line over 3 years

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 the statement of financial activities.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.10 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.

1.11 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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors 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 creditors 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 creditors 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 creditors 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.

1.12 Employee benefits

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

1.13 Retirement benefits

The charitable company operates a defined contribution pension scheme. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	2,238	2,177

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Provision of care services		
Fees receivable	424,971	880,171

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	628	323

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

6 Expenditure on charitable activities

	Expenditure on charitable activities 2024 £	Expenditure on charitable activities 2023 £
Direct costs		
Staff costs	323,628	672,812
Depreciation and impairment	188	3,817
Premises	2,001	7,265
Travel	24,196	46,057
Affiliation fees	4,335	7,050
Protective clothing	509	236
Printing, postage, stationery & adverts	1,051	2,232
Telephone	11,533	20,542
Training	1,264	4,042
Miscellaneous	865	2,763
Bank Fees	1,123	2,253
Insurance	3,411	8,058
Repairs and renewals	115	2,287
Professional fees	-	736
IT software and computer support costs	11,065	20,853
	<u>385,284</u>	<u>801,003</u>
Share of support and governance costs (see note 7)		
Support	39,897	78,274
Governance	9,748	17,449
	<u>434,929</u>	<u>896,726</u>
Analysis by fund		
Unrestricted funds - general	<u>434,929</u>	<u>896,726</u>

7 Support costs allocated to activities

	2024 £	2023 £
Staff costs	39,897	78,274
Legal and professional fees	2,565	5,927
Governance costs	7,183	11,522
	<u>49,645</u>	<u>95,723</u>
Analysed between:		
Expenditure on charitable activities	<u>49,645</u>	<u>95,723</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

8	Net movement in funds	2024	2023
		£	£
	The net movement in funds is stated after charging/(crediting):		
	Depreciation of owned tangible fixed assets	188	3,817
		<u> </u>	<u> </u>

9 Trustees

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

No travel and subsistence payments were paid to trustees (2023 - £nil)

10 Employees

The average monthly number of employees during the period was:

	2024	2023
	Number	Number
Operational staff	46	45
Governance	1	1
	<u> </u>	<u> </u>
Total	47	46
	<u> </u>	<u> </u>

Employment costs	2024	2023
	£	£
Wages and salaries	340,214	704,050
Social security costs	20,481	40,073
Other pension costs	5,708	12,357
	<u> </u>	<u> </u>
	366,403	756,480
	<u> </u>	<u> </u>

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

The key management personnel of the charity comprise the trustees, the chief officer, the financial controller and the senior team leader. The total employee benefit of the key management personnel of the Charity was £52,329 (2023- £95,575).

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

11 Gains and losses on investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Gains/(losses) arising on:		
Revaluation of investments	582	2,358

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 October 2023	13,909	37,813	51,722
At 31 March 2024	13,909	37,813	51,722
Depreciation and impairment			
At 1 October 2023	12,786	37,813	50,599
Depreciation charged in the period	188	-	188
At 31 March 2024	12,974	37,813	50,787
Carrying amount			
At 31 March 2024	935	-	935
At 30 September 2023	1,123	-	1,123

14 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 October 2023	15,963
Valuation changes	581
At 31 March 2024	16,544
Carrying amount	
At 31 March 2024	16,544
At 30 September 2023	15,963

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

15 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	45,831	43,321
Prepayments and accrued income	25,902	62,625
	<u>71,733</u>	<u>105,946</u>

16 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	7,968	10,283
Trade creditors	2,888	13,155
Other creditors	2,742	3,240
Accruals and deferred income	9,918	10,052
	<u>23,516</u>	<u>36,730</u>

17 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>5,708</u>	<u>12,357</u>

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.

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 October 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2024
	£	£	£	£	£	£
General funds	<u>199,165</u>	<u>427,837</u>	<u>(434,929)</u>	<u>-</u>	<u>582</u>	<u>192,655</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

18 Unrestricted funds (Continued)

Previous year:	At 1 October 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 30 September 2023
	£	£	£	£	£	£
Free care for carers	867	-	-	(867)	-	-
General funds	209,128	882,671	(896,726)	1,734	2,358	199,165
	<u>209,995</u>	<u>882,671</u>	<u>(896,726)</u>	<u>867</u>	<u>2,358</u>	<u>199,165</u>

Free care for carers fund

This fund is to provide free care to support carers to take a break from their caring role on an occasional basis. This may be to supplement existing support that may already be in place or to help those carers who only need an occasional break to support them in their caring role.

19 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	7,889	9,216
Between two and five years	9,204	13,148
	<u>17,093</u>	<u>22,364</u>

20 Related party transactions

There were no disclosable related party transactions during the period (2023 - none).

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE PERIOD ENDED 31 MARCH 2024

21	Cash generated from operations	2024 £	2023 £
	Deficit for the period	(6,509)	(11,697)
	Adjustments for:		
	Investment income recognised in statement of financial activities	(628)	(323)
	Fair value gains and losses on investments	(582)	(2,358)
	Depreciation and impairment of tangible fixed assets	188	3,817
	Movements in working capital:		
	Decrease/(increase) in debtors	34,213	(19,860)
	(Decrease) in creditors	(13,214)	(14,096)
		<u> </u>	<u> </u>
	Cash generated from/(absorbed by) operations	13,468	(44,517)
		<u> </u>	<u> </u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

England & Wales - Charity number 1040583

Accounts

Charity registration number 1040583

Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2023

CROSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mrs Ann Flevill Mrs Susan Brookes Mr Ian Milne Mrs Diane Hall Mrs Susan Tams
Charity number	1040583
Company number	02944546
Registered office	Environment House, Werrington Road, Bucknall Stoke-on-Trent Staffordshire England ST2 9AF
Independent examiner	J. P. Grounsell FCA BSc (Hons) Geens Limited Graphic House 124 City Road Stoke on Trent ST4 1BG

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006 present their report with the financial statements of the charity for the twelve month period 1st October 2022 to 30th September 2023. 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 Standards applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

OBJECTIVES, AIMS AND ACTIVITIES

Crossroads Care Staffordshire's fundamental purpose continues to be "to relieve, within the boundaries of Staffordshire, the stresses experienced by carers and people with any physical, mental or sensory impairment within the family or home by offering a respite service through the provision of community-based care attendants." Despite the reduction nationally in the number of care support workers we still aim to provide high-quality care at a realistic cost and occasionally at no cost whatsoever when clients are in financial need. Our annual survey of carers contains many positive comments, showing that we are fulfilling these objectives by supporting the innumerable unpaid carers, whether they are family, friends, neighbours, children or adults, who, often with no initial training, find themselves in a nursing rôle.

Financial repercussions are still being felt as a result of the 2020-2021 global pandemic, which, together with wars in Ukraine and the Middle East, have resulted in a sharp rise in the cost of living. However, we have delivered 43,617 hours in the year to 30th September 2023, a decrease of 3,489 since last year. 289 clients were directly supported and 98 signposted for alternative services, such as carers' assessments and local support groups.

The Palliative Care Service provides home-based care to support carers of adults with a terminal illness. Crossroads is one of the few specialist providers of end-of-life care in the area and works alongside other care agencies and hospices, such as The Douglas Macmillan Hospice and Marie Curie Charity. We now receive referrals from the Palliative Care Team based at Bradwell Hospital and, as soon as possible after referral, we put in day or night time support, depending on the circumstances of each family, which gives the family carers a chance to recharge their batteries with a few hours' respite. However, in the last year palliative care procedures have changed and we are often receiving referrals when the patient is on the point of death as opposed to immediately after prognosis three months before. We have repeatedly raised our concerns about this delay, emphasising that family carers need support before it is too late.

The Children and Young People's Service, which covers the age range from new-born babies to those aged up to twenty-five, has continued to adapt to the new circumstances. Excursions such as trips to local parks, theme parks, shopping trips to Manchester, bowling, swimming, and visits to football matches have resumed with our thirty-eight children and young people clients. We have also given advice to fifteen young carers and have supported three youngsters to gain life skills in areas such as travel training, money management and independent living skills.

At Christmas 2022 and Easter 2023 Joan Oaks, one of our Carer Support Workers, organised raffles (providing all the prizes at her own expense) which raised £430 of much-needed funds for which we are particularly grateful.

Our administrative staff continue to work on a "hybrid" scheme at home and in the office with a minimum of one office day weekly and one specific member of staff in the office full-time. However, they are in constant contact with each other and their teams, because of our updated telephone system and i-care facility. Since May 2023 we rent just two rooms in a modern building with the opportunity to use a meeting room and this has reduced our monthly rent from £700 to £400 with the cost of utilities (on a fixed contract until 2025) being included in the rent.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

Why do we exist?

According to government data, it would seem that there are now 5.7 million people providing unpaid care in the UK, although in 2022 Carers UK estimated the number at 10.6 million or 9% of the population, with 4.7% providing more than 20 hours weekly. Although the government has recognised that this saves the economy at least £59.5 billion per annum, Petrillo & Bennet's research of 2023 estimated this at an annual savings of £162 billion. The Department of Health and Social Care has committed to providing an additional £8.1 billion over the next two years, with an annual increase promised of 200,000 care packages, but the outlook beyond 2025/2026 is uncertain. However, there is no national fund specifically for adult social care and each Local Authority decides its own budget depending on the financial resources available. The Home Care Association's recommended minimum hourly price for care from April 2023 was £25.95 but on average public bodies pay £21.56, while in the West Midlands, the third lowest price paid in England, the average cost is £20.51ph, a differential of £5.44ph, and many contracts pay even less than the average. This shows the gap between the true value of care and the funding provided by both Local Authorities and the NHS with the result that self-funding individuals are indirectly subsidising the state. In fact, there were only 14 out of 276 public bodies who paid the going rate.

In order to save funds, Local Authorities are commissioning fewer hours of home care which severely impacts on the financial sustainability for home care providers, making individual businesses less viable. This reduction in hours means gaps in work rotas and a decrease in wages, which in turn exacerbates staff turnover. Local Authorities then have to find alternative provision with potential safeguarding risks, which is difficult at present, since there are 150,000 vacancies in social care in England. Homecare providers are also finding a problem with late payment of invoices by the NHS and Local Authorities, more than 20% saying that the average payment length by both could be as much as 90 days.

The national number of unpaid carers is difficult to ascertain, since many carers do not recognise themselves as such. In fact, the weekly Carer's Allowance of £76.75 is paid to a mere 1.4 million carers, although there are many who care for less than 35 hours weekly who cannot collect this and pensioner-carers are equally not entitled to this under the "overlapping benefits" rule, so neither group is counted in the number of known carers.

We also exist to help our Carer Support Workers, who are often ignored among the 1.52 million people who provide care and support in the community, many of these being qualified nurses, social workers and occupational therapists, while our Carer Support Workers are considered untrained, even though they have a minimum qualification of NVQ Level 2. In fact, CSWs are paid on an average £8,000 pa less than staff in other fields with similar skills, ie NHS staff, teaching assistants and police community support officers and are among the lowest paid in the UK with many being paid little above the hourly national minimum wage of £10.42, resulting in a high level of staff turnover in the sector. In fact the vacancy rate is 9.9% which is almost three times higher than that in the UK economy as a whole (3.5%). The Homecare Association estimates that £2.08 billion is needed to ensure that Carer Support Workers are paid a fair wage and the Association of Directors of Adult Social Services state that an extra £900 million is needed just to stabilise adult social care. Thus it remains imperative that investment at a national level in home care of all kinds is increased in order to recruit and retain the skilled, compassionate and competent workforce needed to support both an ageing population and physically and mentally disadvantaged people. However, politicians of all hues find it difficult to accept that an increase in the national minimum wage alone will not solve the problem. There is also a need for the NHS and Local Authorities our main funders to increase the rates they pay to organisations such as ours.

PUBLIC BENEFIT

Trustees must have regard to the Charity Commission's public benefit guidance when carrying out related activities.

During the reporting period we have delivered only 33 free care hours, funded from our Donations Budget. This is a substantial decrease on last year's figure of 117 free care hours, mainly because of the difficulty in raising funds and also because there have been fewer requests for free care.

Some individuals give regular monthly amounts to our funds via Stoke on Trent's Potto Lotto scheme or directly to the charity. Others donate throughout the year or at specific times. The donations fund stands at £2,177 at September 2023, substantially lower than in pre-pandemic times. Unfortunately, we have been unable to secure donations from larger companies, mainly because we do not offer specific projects but just need funds to provide free care to those who need help and also because the complexity of application forms precludes our busy staff from concentrating on this. We would, however, like to thank all those who donated for their continued financial support.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

STRATEGIC REPORT

Achievements and Performance

a) As stated above, 289 carers received help during the financial year and a total of 43,617 care hours were delivered, a reduction in hours caused by the fact that some family carers are still cautious post-pandemic and the fact that many disadvantaged children are now in residential care. We now have forty Carer Support Workers and five team leaders who also work occasionally in a carer support rôle. We are lucky in that we have a 95% retention rate of current staff, mainly because we offer high-quality e-learning and try and show our appreciation with Christmas bonuses, when we have surplus funds. This retention rate is very high in the care sector.

b) We continue to view and bid for available packages using the SPROC tendering system.

c) Senior management staff will undertake any additional training in aspects which are considered helpful.

d) We still have some quantities of PPE (Personal Protective Equipment) which were supplied free of charge from the NHS Portal until March 2023. Staff self-test only if they feel they have Covid symptoms.

e) Client satisfaction remains high despite the circumstances, as we maintain regular contact with families by assigning them a specific Carer Support Worker who reports back after each visit. Each care package has a care co-ordinator who communicates weekly with each family and we also check on client satisfaction at six-weekly intervals.

Below are just a sample of the comments we have received:-

"Always been a brilliant service with great staff."

"Never lets me down unlike other services."

"They {the Carer Support Workers} have been worth their weight in gold."

"They just made everything better at the worst time of my life."

"J (CSW) is lovely. She looked after my husband over night and I woke up to a clean kitchen and the ironing done."

"When I'm struggling, I just ring Crossroads and they will do what they can for me."

"My grandson can be very demanding and those hours of respite afford us recovery time and time to do things which we can't attempt when he's around."

FINANCIAL REVIEW

Last year we showed a surplus of £4,010 and a fairly healthy total fund balance of £210,862 as at 30th September 2022. This year our total fund balance has reduced to £199,165 with a deficit of £11,697. Although the main cause of this seems to be due to the withdrawal of the post-pandemic government support of £44,614. However, we would still consider ourselves to be economically viable even in these straightened times.

The I-Care and the new telephone systems, the completion of the digitalisation of all of our records, plus the fact that the administrative staff are able to work on a home-office rota has meant that the smaller office premises of two rooms is suitable for our present needs. This has resulted in our overheads being considerably reduced, particularly since the cost of utilities is now included in the rental charge and is at a fixed rate until 2025.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

RESERVES POLICY

It is the policy of Crossroads Care Staffordshire to review annually the charity's reserves and to designate these according to our current perceived needs. Our aim is to free as much of our funds as possible to support free hours of care for carers. The Trustees will seek to comply with current legislation and with the recommendations of the Charity Commission in respect of reserves and their use.

Surplus of Income over Expenditure

This reserve represents accumulated surpluses not specifically designated. It is our policy to review this annually and if the balance is substantial and not expected to be utilised in the foreseeable future, then to allocate it to reserves designated to meet charitable objectives.

Designation of Funds

a) Direct Access Fund/Free Care for Carers Fund delivering free care hours to support carers.

b) Restricted Funds: The Trustees will ensure that these are accounted for separately and used for the purpose they are intended. Currently, there are no restricted funds.

The total amount of reserves held at 30th September 2023 was £199,165 none of which is restricted. The Direct Access Fund/Free Care for Carers Fund had a balance of £867 at the start of the year and this has now been transferred to unrestricted reserves so that the balance at 30th September 2023 is £nil.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

a) As a limited company, Crossroads Care Staffordshire's Constitution is determined by its Memorandum and Articles of Association.

b) The organisational structure remains almost the same with a Chief Officer and a Finance Officer but the two Senior Team Leaders posts have now been amalgamated into one. Senior Carer Support Workers undertake the day-to-day management of individual teams of Carer Support Workers. The Children's and Young People's Service is managed by a Senior Carer Support Worker, who has been recently promoted. The Trust Board exists alongside the Chief Officer to review and adjust this structure at regular intervals.

c) A scheme of delegation is in place and the day-to-day management and provision of services rests with the Chief Officer and the Senior Team Leader. The Chief Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The management team is responsible for the day-to-day operational management of services.

d) The Board of Trustees manages the company through a system of reserved powers. Those matters over which the Board wants to have direct control, including the appointment of Senior Management, pay rates and major expenditure, are defined in the Reserved Powers Policy document. Anything not so defined is considered proper to the Chief Officer. The Chief Officer may propose actions to the Board which are outside her remit and equally may ask for the Board's endorsement of actions within it.

e) The pay scales of staff are set by the Board and are benchmarked against similar organisations operating in the area.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

f) The Board of Trustees meets six times a year. Meetings are now being held in person once more, although sub-group meetings generally continue to be held via Zoom. These sub groups are Finance, Policies, Quality and Safeguarding and they report at the Trust Board Meeting.

g) We would welcome new trustees and would give them all the necessary support and training to enable them to make a worthwhile contribution to the charity. Unfortunately, during the past year, one trustee has resigned because of ill health and two have retired, having served the board unfailingly for periods of 22 years and 28 years each.

DECISION MAKING

Decisions are taken at Board Meetings either by consensus or, rarely, by a simple majority vote. The Chairman is authorised to make decisions between Board Meetings if there is an urgent matter, but must then seek agreement to the decision at the next Board Meeting. In the normal course of events a paper will be produced with the key decisions taken, the reasons for the actions and the expected outcome. Any alternatives to the proposal will be included, plus the costings, and any savings arising from implementation. The Board will always be vigilant in considering changes that will either improve or at least will not impair the financial stability of the Charity and which will enhance the services for carers. At all times, wherever possible, the Board seeks to maintain or improve the conditions of service for staff, as it is their contribution which is essential to the success of the company.

RISK MANAGEMENT

a) At present very little of the annual income is derived from charitable donations.

b) The company has to compete for contracts, presently awarded by Local Authorities and NHS Commissioners, in order to fund the service.

c) The obvious cause of the loss of a contract is through failure to tender at a price which is competitive. Funding bodies are under pressure to accept the lowest price from those tendering. We continue to stress the value of high-quality support for carers in order to achieve a contract price which covers our organisation's delivery costs.

d) The main element of control in pricing is the management of overheads, which entails ensuring that the management structure is kept at a minimal level of cost.

e) There has been a growing tendency for contracts to be offered at a set price for the contractual period of duration. However, some large contracts have now been sub-divided into smaller units, allowing for some flexibility in price and duration.

f) Risk is mitigated further through diversity. Thus, Crossroads Care Staffordshire does not depend on one major contract for its income. No single contract accounts for more than 20% of total income. The loss of some smaller contracts would have little effect individually, but the loss of a larger contract would be more serious. Swift action and the use of dedicated reserves, if necessary, should enable survival.

g) Further risks involve the failure to recruit appropriate staff. Care Support Workers are poorly paid nationally. Qualifications within the Social Care field are required for staff in a management rôle, and employees are encouraged to gain further knowledge and skills in the course of their employment. However, development of the workforce makes the staff more attractive to other competitor organisations, although repayment of tuition fees is a contractual requirement for staff who move to another organisation within two years of training.

h) The Trust Board has a varied mix of Trustees, all bringing very different skills to the organisation. However, it is becoming increasingly difficult to recruit new and younger people, so active recruitment is an ongoing process.

i) The Board of Trustees is responsible for ensuring effective and adequate risk management, with internal control systems in place to manage the major risks to which the charity is exposed. This is done by monitoring the effectiveness of the risk management framework.

j) Trustees and the management team must remain focused on these risks which could adversely affect our reputation and the stability of the organisation.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

In summary, the major risks remain a shortage of reserves, occasional over-reliance on an individual contract, possible loss of a contract and an inability to recruit sufficient staff to provide a service.

REFERENCE AND ADMINISTRATIVE DETAILS

a) Crossroads Care Staffordshire is a charity, registration number 1040583. It is also a company limited by guarantee, registration number 02944546.

b) The sole office and registered address of the company is Environment House, Werrington Road, Bucknall, Stoke on Trent ST2 9AF

c) The trustees who are also directors of the company are Mrs Susan Brookes (Chair), Mrs Diane Hall (Vice Chair), Mrs Ann Flevill, Mr Ian Milne, Mrs Susan Tams and Mrs Jan Price as Carers' Representative. The Articles of Association do not require a post of Company Secretary.

d) The company's Accountants and Business Advisors are Geens Ltd, Graphic House, City Road, Stoke-on- Trent ST4 2PH

e) As from this year's accounting date, Geens Accountants are also performing an Independent Examination in place of a formal audit.

f) Banking services are provided by Unity Trust Bank, Brindley Place, Birmingham.

g) Senior Management Team

- Chief Officer	Mrs Rebecca Bestwick
- Finance Officer	Mrs Christine Hales
- Senior Team Leader	Mrs Kerry Bible

With the retirement of the Senior Team Leader (Staffordshire), we have amalgamated the two positions into one senior rôle.

h) Crossroads Care Staffordshire like all other organisations using the Crossroads' name is a Network Partner of Carers' Trust. The partnership followed the merger of Crossroads and the Princess Royal Trust for Carers. This partnership provides a range of services, including Human Resources support, Legal Advice, Provision of Policies and various other services to support Partners within the Network.

STATEMENT OF TRUSTEES' RESPONSIBILITIES.

The Trustees who are the directors of Crossroads Care Staffordshire Limited for the purpose of Company Law are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

They are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company. At all times they must be able to show that the financial statements comply with the Companies Act 2006. Trustees are also responsible for safeguarding the assets of the charitable company and also for taking reasonable steps in the prevention and detection of fraud and other irregularities.

Company Law requires that for each financial year the Trustees prepare financial statements, which give a true and fair view of the state of affairs of the charitable company, of the incoming resources and the application of those resources. This includes the income and expenditure of the charitable company for the financial year. In preparing these financial statements the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice)
- Make judgements and estimates that are reasonable and prudent

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

- State whether applicable UK 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 charitable company will continue in operation.

So far as the Trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware and each Trustee has taken all the steps that he or she ought to have taken as a Trustee in order to make him/herself aware of any relevant audit information, and to establish that the company's auditors are aware of that information.

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

In last year's report I said that we needed to take a positive approach to the homecare sector, so I must mention that the Department of Health and Social Care has announced the launching of the "Accelerating Reform Fund" (ARF) which, within the next two years should provide a total of £42.6 million to help adult social care and "to kick-start a change in services provided to support unpaid carers" (Carers Trust, November 2023). Yet in October 2023 NHS Digital found that there had been a 13% reduction in direct support provided to carers in the period 2018 to 2023, which might well mean that the money from the ARF returns the home care industry to the position it was in pre-2018. In fact no mention was made of support for social care in this year's King's Speech, prompting the Carers Trust's CEO, Kirsty McHugh to say that, since the government was ignoring such a major problem, it was "no wonder that carers tell us they feel forgotten, neglected and burnt out." Rising inflation has compounded long-standing pressures in adult social care with the Department of Health and Social Care estimating that about 25% of Local Authorities may not spend enough to keep up with the cost pressures they are facing and 16% expecting demands for adult social care to exceed capacity this winter. The inevitable result is, according to the National Council for Voluntary Organisations, that almost half the number of UK charities have not received any increase in the value of their grants or contracts to meet rising delivery costs.

I have said in previous years that we admire all our staff, both the administrative team and the Carer Support Workers and would want to pay them a salary reflecting their hard work, loyalty and dedication to both their clients and the charity but the wages we pay are dependent on the amount we receive from our contracts with the NHS and Local Authorities. Although we have reduced our overheads substantially, we have found that this year, without the support of grants available during and after the pandemic, we have made a slight loss and, as such, are unable to give each staff member a Christmas bonus, for which we are extremely sorry. In an attempt to highlight the dire straits in which charities such as ours find themselves we did invite our three local MPS to come and discuss the issue with a few staff, trustees and family carers in March 2023. The MP for Stoke North did not even acknowledge the invitation, while the MP for Stoke Central did try to arrange a meeting on several occasions but duties in Westminster were more demanding. However, Jack Brereton, Stoke South MP did attend and the resultant discussion was helpful although not particularly fruitful.

Chief Officer Rebecca Bestwick and Finance Officer Christine Hales have again been an excellent support and have continued to do a sterling job, as have all the staff, both in the office and on the front-line. As regards the Board of Trustees who work hard behind the scenes with no remuneration, their number has been reduced with the resignation of Carol Moreton for health reasons and the retirement of two long-serving members, Rita Godwin, who was the initial founder of the South Staffordshire branch in 1995 and Richard Lamb, both of whom served the board for more than twenty years. I shall be indebted to them for all their support and wisdom, as I am to my Vice Chairman, Diane Hall and the other mainstays of the board, since access to them for help and advice has helped me to do my job to the best of my ability.

The trustees' report was approved by the Board of Trustees.

Mrs Susan Brookes
Chair

5 December 2023

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

I report to the trustees on my examination of the financial statements of Crossroads Care Staffordshire Limited (the charity) for the year ended 30 September 2023.

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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England & Wales (ICAEW), which is one of the listed bodies.

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.

J. P. Grounsell FCA BSc (Hons)

Geens Limited

Graphic House
124 City Road
Stoke on Trent
ST4 1BG

Dated: 5 December 2023

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2023

		Unrestricted funds general 2023 £	Unrestricted funds Designated 2023 £	Total 2023 £	Unrestricted funds general 2022 £	Unrestricted funds Designated 2022 £	Total 2022 £
	Notes						
Income and endowments from:							
Donations and legacies	3	2,177	-	2,177	6,752	-	6,752
Charitable activities	4	880,171	-	880,171	896,693	-	896,693
Investments	5	323	-	323	-	-	-
Other income	6	-	-	-	44,614	-	44,614
Total income		882,671	-	882,671	948,059	-	948,059
Expenditure on:							
Raising funds	7	186	-	186	631	-	631
Charitable activities	8	896,540	-	896,540	942,389	-	942,389
Total expenditure		896,726	-	896,726	943,020	-	943,020
Net gains/(losses) on investments	12	2,358	-	2,358	(1,029)	-	(1,029)
Net income/(expenditure)		(11,697)	-	(11,697)	4,010	-	4,010
Transfers between funds		867	(867)	-	-	-	-
Net movement in funds		(10,830)	(867)	(11,697)	4,010	-	4,010
Reconciliation of funds:							
Fund balances at 1 October 2022		209,995	867	210,862	205,985	867	206,852
Fund balances at 30 September 2023		199,165	-	199,165	209,995	867	210,862

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 30 SEPTEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	14		1,123		4,941
Investments	15		15,963		13,604
			<u>17,086</u>		<u>18,545</u>
Current assets					
Debtors	16	105,946		86,086	
Cash at bank and in hand		112,863		157,057	
		<u>218,809</u>		<u>243,143</u>	
Creditors: amounts falling due within one year	17	36,730		50,826	
		<u>36,730</u>		<u>50,826</u>	
Net current assets			182,079		192,317
Total assets less current liabilities			<u>199,165</u>		<u>210,862</u>
The funds of the charity					
Unrestricted funds - general			199,165		209,995
Unrestricted funds - Designated	18		-		867
			<u>199,165</u>		<u>210,862</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 30 September 2023.

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 on 5 December 2023

Mrs Susan Brookes
Trustee

Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 SEPTEMBER 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(44,517)		12,125
Investing activities					
Purchase of tangible fixed assets		-		(1,850)	
Investment income received		323		-	
Net cash generated from/(used in) investing activities			323		(1,850)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(44,194)		10,275
Cash and cash equivalents at beginning of year			157,057		146,782
Cash and cash equivalents at end of year			112,863		157,057

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2023

1 Accounting policies

Charity information

Crossroads Care Staffordshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office address is Environment House, Werrington Road, Bucknall, Stoke-on-Trent, Staffordshire, England, ST2 9AF

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 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from charitable activities includes income from service contracts and trading activities to raise funds for the charity. Income is received in exchange for supplying services in order to raise funds and is recognised once entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Expenditure on charitable activities includes the cost of providing care services in accordance with the objectives of the charity.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

1 Accounting policies

(Continued)

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include management and charitable activities. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets 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 bases:

Fixtures and fittings	Straight line over 5 years
Computers	Straight line over 3 years

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 the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 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.

1.10 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 debtors 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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors 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 creditors 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 creditors 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.

1.11 Employee benefits

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

1.12 Retirement benefits

The charitable company operates a defined contribution pension scheme. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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.

3 Income from donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	2,177	6,752

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

4 Income from charitable activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Provision of care services		
Fees receivable	880,171	896,693

5 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	323	-

6 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other grant income	-	44,614

7 Expenditure on raising funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Fundraising and publicity		
Other fundraising costs	186	631

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

8 Expenditure on charitable activities

	Expenditure on charitable activities 2023 £	Expenditure on charitable activities 2022 £
Direct costs		
Staff costs	672,812	692,154
Depreciation and impairment	3,817	6,797
Premises	7,265	16,289
Travel	46,057	50,127
Affiliation fees	7,050	9,250
Protective clothing	236	367
Printing, postage, stationery & adverts	2,232	2,173
Telephone	20,542	16,574
Training	4,042	4,596
Miscellaneous	2,577	2,746
Bank Fees	2,253	2,376
Insurance	8,058	7,743
Repairs and renewals	2,287	7,540
Professional fees	736	324
IT software and computer support costs	20,853	19,171
	<u>800,817</u>	<u>838,227</u>
Share of support and governance costs (see note 9)		
Support	78,274	82,581
Governance	17,449	21,581
	<u>896,540</u>	<u>942,389</u>
Analysis by fund		
Unrestricted funds - general	<u>896,540</u>	<u>942,389</u>

9 Support costs allocated to activities

	2023 £	2022 £
Staff costs	78,274	82,581
Governance costs	17,449	21,581
	<u>95,723</u>	<u>104,162</u>
Analysed between:		
Expenditure on charitable activities	<u>95,723</u>	<u>104,162</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

10 Trustees

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

No travel and subsistence payments were paid to trustees (2022 - £nil)

11 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Operational staff	45	48
Governance	1	1
Total	46	49

Employment costs

	2023 £	2022 £
Wages and salaries	704,050	727,817
Social security costs	40,073	39,757
Other pension costs	12,357	12,302
	756,480	779,876

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

The key management personnel of the charity comprise the trustees, the chief officer, the financial controller and the senior team leader. The total employee benefit of the key management personnel of the Charity was £95,575 (2022 - £87,722).

12 Gains and losses on investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Gains/(losses) arising on:		
Sale of investments	2,358	(1,029)

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

14 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 October 2022	13,909	37,813	51,722
At 30 September 2023	13,909	37,813	51,722
Depreciation and impairment			
At 1 October 2022	12,275	34,507	46,782
Depreciation charged in the year	511	3,306	3,817
At 30 September 2023	12,786	37,813	50,599
Carrying amount			
At 30 September 2023	1,123	-	1,123
At 30 September 2022	1,634	3,307	4,941

15 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 October 2022	13,604
Valuation changes	2,359
At 30 September 2023	15,963
Carrying amount	
At 30 September 2023	15,963
At 30 September 2022	13,604

16 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	43,321	21,503
Prepayments and accrued income	62,625	64,583
	105,946	86,086

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

17 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	10,283	9,542
Trade creditors	13,155	23,069
Other creditors	3,240	3,860
Accruals and deferred income	10,052	14,355
	<u>36,730</u>	<u>50,826</u>

18 Unrestricted funds - Designated

These are unrestricted funds which are material to the charity's activities.

	At 1 October 2022 £	Transfers £	At 30 September 2023 £
Free care for carers fund	867	(867)	-
	<u>867</u>	<u>(867)</u>	<u>-</u>

Previous year:

	At 1 October 2021 £	Transfers £	At 30 September 2022 £
	867	-	867
	<u>867</u>	<u>-</u>	<u>867</u>

19 Analysis of net assets between funds

	Unrestricted funds general 2023 £	Unrestricted funds Designated 2023 £	Total 2023 £
Fund balances at 30 September 2023 are represented by:			
Tangible assets	1,123	-	1,123
Investments	15,963	-	15,963
Current assets/(liabilities)	182,079	-	182,079
	<u>199,165</u>	<u>-</u>	<u>199,165</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

19 Analysis of net assets between funds

(Continued)

	Unrestricted funds general 2022 £	Unrestricted funds Designated 2022 £	Total 2022 £
Fund balances at 30 September 2022 are represented by:			
Tangible assets	4,941	-	4,941
Investments	13,604	-	13,604
Current assets/(liabilities)	191,450	867	192,317
	<u>209,995</u>	<u>867</u>	<u>210,862</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

20 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

Movement in funds			Movement in funds			
Balance at 1 October 2021	Incoming resources	Balance at 1 October 2022	Incoming resources	Resources expended	Transfers	Balance at 30 September 2023
£	£	£	£	£	£	£
867	-	867	-	-	(867)	-
<u>867</u>	<u>-</u>	<u>867</u>	<u>-</u>	<u>-</u>	<u>(867)</u>	<u>-</u>
<u>867</u>	<u>-</u>	<u>867</u>	<u>-</u>	<u>-</u>	<u>(867)</u>	<u>-</u>

Free care for carers fund

This fund is to provide free care to support carers to take a break from their caring role on an occasional basis. This may be to supplement existing support that may already be in place or to help those carers who only need an occasional break to support them in their caring role.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

21 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	9,216	3,136
Between two and five years	13,148	1,307
	<u>22,364</u>	<u>4,443</u>

22 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

23 Cash generated from operations

	2023 £	2022 £
(Deficit)/surplus for the year	(11,697)	4,010
Adjustments for:		
Investment income recognised in statement of financial activities	(323)	-
(Gain)/loss on disposal of investments	(2,358)	1,029
Depreciation and impairment of tangible fixed assets	3,817	6,797
Movements in working capital:		
(Increase)/decrease in debtors	(19,860)	13,241
(Decrease) in creditors	(14,096)	(12,952)
Cash (absorbed by)/generated from operations	<u>(44,517)</u>	<u>12,125</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

England & Wales - Charity number 1040583

Accounts

Charity registration number 1040583

Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022

CROSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs Ann Flevill
Mrs Susan Brookes
Mrs Rita Godwin
Mr Richard Lamb
Mr Ian Milne
Mrs Carol Moreton
Mrs Diane Hall
Mrs Susan Tams

Charity number

1040583

Company number

02944546

Registered office

Environment House, Werrington Road,
Bucknall
Stoke-on-Trent
Staffordshire
England
ST2 9AF

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 SEPTEMBER 2022

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006 present their report with the financial statements of the charity for the twelve month period 1st October 2021 to 30th September 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply 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)".

OBJECTIVES AND ACTIVITIES

Crossroads Care Staffordshire's fundamental purpose continues to be "to relieve, within the boundaries of Staffordshire, the stresses experienced by carers and people with any physical, mental or sensory impairment within the family or home by offering a respite service through the provision of community-based care attendants." Despite the reduction nationally in the number of care support workers we still aim to provide high-quality care at a realistic cost and occasionally at no cost whatsoever when clients are in financial need. Our annual survey of carers contains many positive comments, showing that we are fulfilling these objectives by supporting the innumerable unpaid carers, whether they are family, friends, neighbours, children, or adults, who, often with no initial training, find themselves in a nursing role.

Although it would seem that the worst of the global pandemic is over, the past year has not been without its problems, as some of the people we care for and their carers have been unable to afford to pay for care because of the increased cost of living and thus it has not proved possible to increase the number of client-visits and hours delivered by about 2% annually, as we would hope. However, we have delivered 47,106 hours in the year to 30th September 2022, only marginally fewer than the 48,252 delivered last year.

The Palliative Care Service provides home-based care to support carers of adults and children with a terminal illness. Crossroads is one of the few specialist providers of end-of-life care in the area and works alongside other care Agencies and hospices, such as The Douglas Macmillan Hospice and Marie Curie Charity. We continue to tender for local palliative care packages, resulting in some of our care support workers undertaking "night sits" which give the family carers a chance to recharge their batteries with an undisturbed night's sleep.

The Children and Young People's Service, which covers the age range from new-born babies to those aged up to twenty-five, has continued to adapt to the new circumstances. Excursions such as day trips, bowling, swimming and cinema visits have resumed with our 48 children and young people clients. We also continue to support them under the Aiming High life skills budget, although we are no longer an Aiming High provider as the local budget has been severely reduced.

At Christmas 2022, one of our sponsors, Nutribox, delivered meals to 17 families. At Easter 2022 one of our care support workers organised a raffle (providing all the prizes at her own expense) which raised £288.

Our administrative staff have changed their working practices and adopted a "hybrid-work" scheme between the home/office and the community with a minimum of one office day weekly with one specific member of staff in the office full-time. We are able to do this because of our updated telephone system and i-care facility. We now rent three rooms in a modern building, which has occasioned considerable savings in our overheads as the cost of utilities (on a fixed contract until 2025) is also included in the rent.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

Why do we exist?

According to the 2010 census there were 5.4 million people providing unpaid care in England and in 2022, post-pandemic, this number has almost doubled to 10.58 million (source: Carers UK) with more than 4.3 million becoming carers every year. Although 4 million people annually stop becoming carers because of the demise of the cared-for, the number of carers is steadily increasing as the population ages and the demand for care increases. Figures vary as to how much unpaid carers save the UK economy but even the government has recognized that this saving is at least £59.5 billion per annum. The proposals in the government's "Adult Social Care Reform" White Paper have been deferred until October 2025, although in the Autumn 2022 Budget the Chancellor promised an extra £7.5 billion to social care in the next two years and the Secretary of State for Health and Social Care has supported funding to enable local authorities to provide 200,000 more care packages annually. However, these figures seem to vary daily. Discussions between the government, NHS and local authorities about a "fair cost of care" have again been postponed for a further two years with the government proposing that local authorities raise funds for this by increasing council tax revenues by 5%. Our local Integrated Care Board also informed us in December 2022 that the "inflationary uplift" would be delayed further until an independent analysis and review had taken place., hopefully by 2023/2024. However, the Home Care Association's recommended minimum hourly price for care from April 2022 of £23.20 (£25.95 p.h from April 2023) shows the gap between the true value of care and the funding provided by local authorities and the NHS with the result that charities have to subsidise the cost of the formers' contracts by increasing the amount paid by privately-funded clients. Within this new White Paper, a paltry £25 million is to be allocated to support unpaid carers with respite breaks and the implementation of peer and well-being support groups.

Most people do not recognise themselves as carers and so the national number of unpaid carers is difficult to ascertain. Many carers will also be unaware that there is practical support available to help them from organisations such as ours. In February 2022, about one million people were claiming Carer's Allowance (the lowest benefit of its kind, being a paltry £69.70 for caring for more than thirty-five hours weekly, which precludes most people from doing paid work away from home.) Consequently, less than 60% of carers are in paid employment. However, the true number of carers is masked by the fact that when they are able to claim their state pension, they are no longer entitled to receive a Carer's Allowance under the "overlapping benefits rule", so the number of carer-pensioners is unknown. According to a 2022 survey by the Joseph Rowntree Foundation, 44% of working-age full-time carers were living in poverty. We know that breaks from a caring role are one of the best ways of helping carers to cope with the pressures they face daily; in fact, there is increasing evidence that caring should be considered a social determinant of health, especially for the 1.6 million people who need support with care at home but are unable to access it because of insufficient funding and workforce incapacity. In the last year, according to a Homecare Association survey, 35% more people had to leave the workforce in order to care for older family members and children because of the unavailability or unaffordability of care provision. This is why it is so important for us to maintain regular contact with our family carers in order to support them.

We also exist to help our care support workers, who are often ignored among the 1.5 million people who provide care and support in the community, because many of those in this latter group are qualified nurses, social workers and occupational therapists and our care support workers are considered untrained, even though they have a minimum qualification of NVQ Level 2. In fact, care support workers are paid on an average £8,000 pa less than staff in other fields with similar skills, i.e., NHS staff, teaching assistants and police community support officers. There is a high level of staff turnover in this sector; the Home Care Association's annual survey in September 2022 stated that 59% of home care providers maintained that 66% more care workers were leaving the occupation than pre-Covid. In fact, in February 2022 care working was added to the list of shortage occupations. It is therefore imperative that investment at a national level in home care of all kinds is increased in order to recruit and retain the skilled, compassionate and competent workforce needed to support both an ageing population and physically and mentally disadvantaged people.

PUBLIC BENEFIT

Trustees must have regard to the Charity Commission's public benefit guidance when carrying out related activities.

During the reporting period we have delivered only 117 free care hours, funded from our Donations Budget. This is a substantial decrease on last year's figure of 627.75 free care hours, mainly because our "Time for Me" project involving twenty-five carers and 549.25 free care hours has ceased and also because there have been fewer requests for free care.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

Some individuals give regular monthly amounts to our funds via Stoke on Trent's Potto Lotto scheme. Others donate throughout the year or at specific times. This has resulted in an amount of £6,752 in our donations kitty, a five-fold increase on last year's amount. This money is available for people who need free care hours and we would like to thank all our supporters for their continued financial help in providing this.

STRATEGIC REPORT

Achievements and Performance

a} Over 196 carers received support during the financial year and a total of 47,106 care hours were delivered, a reduction of slightly more than 1,000 care hours on last year's figures. We have forty-five care support workers, including the office staff who also work occasionally in a care support role. We are lucky in that we have a 98% retention rate of current staff, mainly because we offer high-quality E-learning and show our appreciation with Christmas bonuses. This retention rate is very high in the care sector.

b} We continue to view and bid for available packages using the SPROC tendering system.

c} Senior management staff will undertake any additional training in aspects which are considered helpful.

d} The Chief Officer continues to procure regular supplies of PPE (Personal Protective Equipment) from the NHS Portal, although this free facility will cease in March 2023. Staff self-test only if they feel they have Covid symptoms, these tests still being free via the NHS portal.

e} Client satisfaction remains high despite the circumstances. We no longer provide regular telephone contact, as covid-safe care and support has resumed.

Below are just a sample of the comments we have received:-

"Thank you from the bottom of our hearts for all the support, especially during the last few weeks of our caring journey."

"Thank you for your exceptional services during our mother's illness. We appreciate the comfort and care provided."

"I want to thank you for the care and support you gave my late husband and myself.... Your work is essential and very much appreciated."

"Looking after Janet twenty-four hours a day used to be difficult but manageable. However, as her condition continued to deteriorate, it became harder and for several months after her operation it has become a struggle, so I am really grateful for all your support."

"Please accept this donation as a gesture of thanks for your care during my illness."

FINANCIAL REVIEW

Three years ago we showed a deficit of £113,067, reduced two years ago to £1,283, and last year we showed a surplus of £27,710. The present audited financial statements show a somewhat reduced surplus of £4,010 but a healthier total fund balance of £210,862 as at 30th September 2022. The reduced profit is due to the fact that, for the most part, government financial support has been withdrawn after the pandemic.

The I-Care and the new telephone systems, the completion of the digitalisation of all of our records, plus the fact that the administrative staff are able to work on a home-office rota has meant that the smaller office premises of three rooms is suitable for our present needs. This has resulted in our overheads being considerably reduced, particularly since the cost of utilities is now included in the rental charge and is at a fixed rate until 2025.

Although there were difficulties in negotiating the updated staff contracts, staff have accepted these, especially as we have shown a willingness to be flexible in cases of hardship. We continue to be economically viable even in such difficult times of an increased cost of living.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

RESERVES POLICY

It is the policy of Crossroads Care Staffordshire to review annually the charities reserves and to designate these according to our current perceived needs. Our aim is to free as much of our funds as possible to support free hours of care for carers. The Trustees will seek to comply with current legislation and with the recommendations of the Charity Commission in respect of reserves and their use.

Surplus of Income over Expenditure

This reserve represents accumulated surpluses not specifically designated. It is our policy to review this annually and if the balance is substantial and not expected to be utilised in the foreseeable future, then to allocate it to reserves designated to meet charitable objectives.

Designation of Funds

(a) Contingency for Closure Reserve Fund: Two years ago, the Board approved the removal of this fund and the release of any reserves within it to the general reserve, as they are necessary for day-to-day operations.

(b) Direct Access Fund/Free Care for Carers Fund enables the company to fulfil its charitable objectives of delivering free care hours to support carers

(c) Restricted Funds: The Trustees will ensure that these are accounted for separately and used for the purpose they are intended. Currently, there are no restricted funds.

The total amount of reserves held at 30th September 2022 was £210,862 none of which is restricted. The Direct Access Fund/Free Care for Carers Fund is the only designated fund and amounts to £867, leaving £209,995 of undesignated funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

(a) As a limited company, Crossroads Care Staffordshire's Constitution is determined by its Memorandum and Articles of Association.

(b) The organisational structure remains almost the same with a Chief Officer and a Finance Officer but the two Senior Team Leaders posts have now been amalgamated into one. Senior Care Support Workers undertake the day-to-day management of individual teams of Care Support Workers. The Children's and Young People's Service is managed by a Senior Care Support Worker. The Trust Board exists alongside the Chief Officer to review and adjust this structure at regular intervals.

(c) A scheme of delegation is in place and the day-to-day management and provision of services rests with the Chief Officer and the Senior Team Leader. The Chief Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The management team is responsible for the day-to-day operational management of services.

(d) The Board of Trustees manages the company through a system of reserved powers. Those matters over which the Board wants to have direct control, including the appointment of Senior Management, pay rates and major expenditure, are defined in the Reserved Powers Policy document. Anything not so defined is considered proper to the Chief Officer. The Chief Officer may propose actions to the Board which are outside her remit and equally may ask for the Board's endorsement of actions within it.

(e) The pay scales of staff are set by the Board and are benchmarked against similar organisations operating in the area.

(f) The Board of Trustees meets six times a year. Meetings are now being held in person once more, although on occasion sub-group meetings continue to be held via Zoom. These sub groups are Finance, Policies, Quality and Safeguarding and they report at the Trust Board Meeting.

(g) We would welcome new trustees and would give them all the necessary support and training to enable them to make a worthwhile contribution to the charity.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

DECISION MAKING

Decisions are taken at Board Meetings either by consensus or, rarely, by a simple majority vote. The Chairman is authorised to make decisions between Board Meetings if there is an urgent matter, but must then seek agreement to the decision at the next Board Meeting. In the normal course of events a paper will be produced with the key decisions taken, the reasons for the actions and the expected outcome. Any alternatives to the proposal will be included, plus the costings, and any savings arising from implementation. The Board will always be vigilant in considering changes that will either improve or at least will not impair the financial stability of the Charity and which will enhance the services for carers. At all times, wherever possible, the Board seeks to maintain or improve the conditions of service for staff, as it is their contribution which is essential to the success of the company.

RISK MANAGEMENT

- (a) At present very little of the annual income is derived from charitable donations.
- (b) The company has to compete for contracts, presently awarded by Local Authorities and NHS Commissioners, in order to fund the service.
- (c) The obvious cause of the loss of a contract is through failure to tender at a price which is competitive. Funding bodies are under pressure to accept the lowest price from those tendering. We continue to stress the value of high-quality support for carers in order to achieve a contract price which covers our organisation's delivery costs.
- (d) The main element of control in pricing is the management of overheads, which entails ensuring that the management structure is kept at a minimal level of cost.
- (e) There has been a growing tendency for contracts to be offered at a set price for the contractual period of duration. However, some large contracts have now been sub-divided into smaller units, allowing for some flexibility in price and duration.
- (f) Risk is mitigated further through diversity. Thus, Crossroads Care Staffordshire does not depend on one major contract for its income. No single contract accounts for more than 20% of total income. The loss of some smaller contracts would have little effect individually, but the loss of a larger contract would be more serious. Swift action and the use of dedicated reserves, if necessary, should enable survival.
- (g) Further risks involve the failure to recruit appropriate staff. Care support workers are poorly paid nationally. Qualifications within the Social Care field are required for staff in a management role, and employees are encouraged to gain further knowledge and skills in the course of their employment. However, development of the workforce makes the staff more attractive to other competitor organisations, although repayment of tuition fees is a contractual requirement for staff who move to another organisation within two years of training.
- (h) The Trust Board has a varied mix of Trustees, all bringing very different skills to the organisation. However, it is becoming increasingly difficult to recruit new and younger people, so active recruitment is an ongoing process.
- (i) The Board of Trustees is responsible for ensuring effective and adequate risk management, with internal control systems in place to manage the major risks to which the charity is exposed. This is done by monitoring the effectiveness of the risk management framework.
- (j) Trustees and the management team must remain focused on these risks which could adversely affect our reputation and the stability of the organisation.

In summary, the major risks remain a shortage of reserves, occasional over-reliance on an individual contract, possible loss of a contract and inability to recruit sufficient staff to provide a service.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

REFERENCE AND ADMINISTRATIVE DETAILS

(a) Crossroads Care Staffordshire is a charity, registration number 1040583. It is also a company limited by guarantee, registration number 02944546.

(b) The sole office and registered address of the company is Environment House, Werrington Road, Bucknall, Stoke on Trent ST2 9AF.

(c) The trustees who are also directors of the company are Mrs Susan Brookes (Chair), Mrs Diane Hall (Vice Chair), Mrs Ann Flevill, Mrs Rita Godwin, Mr Richard Lamb, Mr Ian Milne, Mrs Carol Moreton, Mrs Susan Tams and Mrs Jan Price as Carers' Representative. The Articles of Association do not require a post of Company Secretary.

(d) The company's Accountants and Business Advisors are Geens Limited, 68 Liverpool Road, Stoke-on-Trent

(e) The company's Auditors are Deans (Staffordshire) Limited, Gibson House, Hurricane Court, Hurricane Close, Stafford.

(f) Banking services are provided by Unity Trust Bank, Brindley Place, Birmingham.

(g) Senior Management Team

- Chief Officer	Mrs Rebecca Bestwick
- Finance Officer	Mrs Christine Hales
- Senior Team Leader	Mrs Kerry Bible

With the retirement of the Senior Team Leader (Staffordshire), we have amalgamated the two positions into one senior role.

(h) Crossroads Care Staffordshire like all other organisations using the Crossroads' name is a Network Partner of Carers' Trust. The partnership followed the merger of Crossroads and the Princess Royal Trust for Carers. This partnership provides a range of services, including Human Resources support, Legal Advice, Provision of Policies and various other services to support Partners within the Network.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees who are the directors of Crossroads Care Staffordshire Limited for the purpose of Company Law are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

They are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company. At all times they must be able to show that the financial statements comply with the Companies Act 2006. Trustees are also responsible for safeguarding the assets of the charitable company and also for taking reasonable steps in the prevention and detection of fraud and other irregularities.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

Company Law requires that for each financial year the Trustees prepare financial statements, which give a true and fair view of the state of affairs of the charitable company, of the incoming resources and the application of those resources. This includes the income and expenditure of the charitable company for the financial year. In preparing these financial statements the Trustees are required to

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice) FRS
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK 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 charitable company will continue in operation.

So far as the Trustees are aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware and each Trustee has taken all the steps that he or she ought to have taken as a Trustee in order to make him/herself aware of any relevant audit information, and to establish that the company's auditors are aware of that information.

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

To a large extent, life has returned to normal in the last year and although we have lost one or two of our care support workers, our retention rate is still higher than the national average and we are able to cope with the number of clients we have, since a few have not returned to us in the last few months, mainly those whose packages are either privately funded or part of the direct payments scheme. This would seem to be as a result of the increase in the cost of living, resulting, ultimately, in the fact that some carers are having less time for a break. It is also unfair that self-funders pay more for care whether this is provided in their own home or in a nursing/care home. However, there remain many causes of worry within the home care sector. There is confusion about the different kinds of carers who exist. Our main responsibility is towards our family carers who are generally ignored by the rest of society as they are too exhausted to put forward their case and who often receive a lower amount in their state benefit than the person for whom they care. The government may state that it is "incredibly grateful" to carers for their "extraordinary commitment" but is it confusing carers and care support workers? It should be incredibly grateful to both groups because without the bedrock of family carers, social care nationally would crumble, as it would if care support workers decided to strike, demanding an increase well above the national living wage they receive. Our care support workers (CSWs) are also of a different calibre from those who work in care homes or who give basic domiciliary care, such as helping people to dress and undress and provide meals. Our CSWs may spend three or four hours with someone who is cared-for, in order to give the carer an adequate break. The service might require the CSW to give medication, change a colostomy bag or PEG-feed a client – and all this for a basic wage. As a charity we would love to pay our staff a higher wage but we are unable to do this, as we are reliant on the fees paid by local authorities and the NHS which do not reflect the true value of the service. The Carers Trust has advocated that the government needs a comprehensive national strategy to raise the funding of social services and that this should not be dependent on local authorities raising extra taxes. Equally, 80% of home care providers according to a 2022 Homecare Association survey said that local authority and NHS fees were too low to cover costs. The Carers Trust has also expressed the urgent need to raise Carer's Allowance beyond the level of inflation and to extend its eligibility to more family carers. In effect, family carers are paid just £2.00 per hour or even less, i.e. £69.70 for doing a minimum of thirty-five hours a week of care. The anomaly of paying the single rate whether one or more people are cared for should also be abandoned. As carers do not complain, most people have no idea of the dire situation in which they find themselves. To try and drum up support for carers, we have arranged a meeting with the MP for Stoke on Trent Central, Jo Gideon, in the middle of February 2023.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) ***FOR THE YEAR ENDED 30 SEPTEMBER 2022***

However, we need to take a positive approach. We have reduced our overheads and have adapted well to technological advances. Our care support workers and administrative staff continue to work hard to maintain the smooth running of the organisation. Chief Officer Rebecca Bestwick and Finance Officer Christine Hales have continued to do an excellent job with forward-planning and initiatives, and have given me constant support above the call of duty. The Board of Trustees has been in regular contact either at board meetings, sub-group meetings or on-line and I have been very grateful for all their help. The Annual Report gives me the chance to thank everyone, both trustees and staff, for their support of carers in North Staffordshire, particularly Diane Hall, the Vice Chairman, Ann Flevill for her understanding of working practices and Richard Lamb for his leadership in our financial affairs.

The trustees' report was approved by the Board of Trustees.

Mrs Susan Brookes

Chair

Dated: 22 March 2023

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

Opinion

We have audited the financial statements of Crossroads Care Staffordshire Limited (the 'charity') for the year ended 30 September 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' Report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees is responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the Charity's activities and sector, control environment and business performance;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the Charity's policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of noncompliance;
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.
- the legal and regulatory frameworks that the society operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations applicable are the Companies Act, Charities Act and United Kingdom Accounting Standards.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or noncompliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Susan Whiting BA ACA
(Senior Statutory Auditor)

for and on behalf of

Deans

Chartered Accountants

Statutory Auditor

Gibson House

Hurricane Court

Hurricane Close

Stafford

ST16 1GZ

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CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2022

		Unrestricted funds	Designated funds	Total Unrestricted funds	Designated funds	Total
	Notes	2022 £	2022 £	2022 £	2021 £	2021 £
Income and endowments from:						
Donations and legacies	3	6,752	-	6,752	1,229	1,229
Charitable activities	4	896,693	-	896,693	835,338	835,338
Other income	5	44,614	-	44,614	211,168	211,168
Total income		948,059	-	948,059	1,047,735	1,047,735
Expenditure on:						
Raising funds	6	631	-	631	1,521	1,521
Charitable activities	7	942,389	-	942,389	1,021,433	1,021,433
Total resources expended		943,020	-	943,020	1,022,954	1,022,954
Net gains/(losses) on investments	11	(1,029)	-	(1,029)	2,929	2,929
Net incoming resources before transfers		4,010	-	4,010	27,710	27,710
Gross transfers between funds		-	-	-	120,052	(120,052)
Net income for the year/ Net movement in funds		4,010	-	4,010	147,762	27,710
Fund balances at 1 October 2021		205,985	867	206,852	58,223	179,142
Fund balances at 30 September 2022		209,995	867	210,862	205,985	206,852

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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 30 SEPTEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	12		4,941		9,888
Investments	13		13,604		14,633
			<u>18,545</u>		<u>24,521</u>
Current assets					
Debtors	14	86,086		99,327	
Cash at bank and in hand		157,057		146,782	
		<u>243,143</u>		<u>246,109</u>	
Creditors: amounts falling due within one year	15	(50,826)		(63,778)	
		<u></u>		<u></u>	
Net current assets			192,317		182,331
Total assets less current liabilities			<u>210,862</u>		<u>206,852</u>
Income funds					
<u>Unrestricted funds</u>					
Designated funds	16	867		867	
General unrestricted funds		209,995		205,985	
		<u></u>		<u></u>	
			210,862		206,852
			<u>210,862</u>		<u>206,852</u>

The financial statements were approved by the Trustees on 22 March 2023

Mrs Susan Brookes
Trustee

Company registration number 02944546

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 SEPTEMBER 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash generated from operations	20		12,125		36,224
Investing activities					
Purchase of tangible fixed assets		(1,850)		(9,924)	
Net cash used in investing activities			(1,850)		(9,924)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			10,275		26,300
Cash and cash equivalents at beginning of year			146,782		120,482
Cash and cash equivalents at end of year			157,057		146,782

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2022

1 Accounting policies

Charity information

Crossroads Care Staffordshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office address is Environment House, Werrington Road, Bucknall, Stoke-on-Trent, Staffordshire, England, ST2 9AF

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 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Income from charitable activities includes income from service contracts and trading activities to raise funds for the charity. Income is received in exchange for supplying services in order to raise funds and is recognised once entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Expenditure on charitable activities includes the cost of providing care services in accordance with the objectives of the charity.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

1 Accounting policies

(Continued)

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include management and charitable activities. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets 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 bases:

Fixtures and fittings	Straight line over 5 years
Computers	Straight line over 3 years

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 the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 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.

1.10 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 debtors 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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors 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 creditors 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 creditors 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.

1.11 Employee benefits

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

1.12 Retirement benefits

The charitable company operates a defined contribution pension scheme. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

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.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	6,752	1,229

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

4 Charitable activities

	Care services 2022 £	Care services 2021 £
Care services	896,693	835,338

5 Other income

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Government job retention scheme grant	-	59,250
Other grant income	44,614	151,918
	<u>44,614</u>	<u>211,168</u>

6 Raising funds

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
<u>Fundraising and publicity</u>		
Other fundraising costs	631	1,521
	<u>631</u>	<u>1,521</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

7 Charitable activities

	2022 £	2021 £
Staff costs	692,154	722,990
Depreciation and impairment	6,797	6,616
Premises	16,289	24,474
Travel	50,127	57,564
Affiliation fees	9,250	9,622
Protective clothing	367	3,224
Printing, postage, stationery & adverts	2,173	1,864
Telephone	16,574	12,427
Training	4,596	2,057
Miscellaneous	2,746	8,409
Bank Fees	2,376	1,856
Insurance	7,743	7,745
Repairs and renewals	7,540	8,347
Bad debts	-	456
Professional fees	324	630
IT software and computer support costs	19,171	20,827
	<u>838,227</u>	<u>889,108</u>
Share of support costs (see note 8)	82,581	111,813
Share of governance costs (see note 8)	21,581	20,512
	<u>942,389</u>	<u>1,021,433</u>

8 Support costs

	Support costs £	Governance costs £	2022 £	Support costs £	Governance costs £	2021 £
Staff costs	82,581	5,141	87,722	111,813	4,966	116,779
Committee meetings	-	550	550	-	65	65
Audit fees	-	6,170	6,170	-	5,808	5,808
Accountancy	-	9,720	9,720	-	9,673	9,673
	<u>82,581</u>	<u>21,581</u>	<u>104,162</u>	<u>111,813</u>	<u>20,512</u>	<u>132,325</u>
Analysed between Charitable activities	<u>82,581</u>	<u>21,581</u>	<u>104,162</u>	<u>111,813</u>	<u>20,512</u>	<u>132,325</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (£2021 - £nil).

No travel and subsistence payments were paid to trustees (2021 - £nil).

10 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Operational staff	48	53
Governance	1	1
Total	49	54

Employment costs

	2022 £	2021 £
Wages and salaries	727,817	782,797
Social security costs	39,757	43,315
Other pension costs	12,302	13,657
	779,876	839,769

The key management personnel of the charity comprise the trustees, the chief officer, the financial controller and senior team leaders. The total employee benefit of the key management personnel of the Charity was £87,722 (2021 - £129,861).

There were no employees whose annual remuneration was more than £60,000.

11 Net gains/(losses) on investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Gain/(loss) on valuation of investments	(1,029)	2,929

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

12 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 October 2021	12,059	37,813	49,872
Additions	1,850	-	1,850
	<u>13,909</u>	<u>37,813</u>	<u>51,722</u>
At 30 September 2022	13,909	37,813	51,722
Depreciation and impairment			
At 1 October 2021	11,692	28,292	39,984
Depreciation charged in the year	583	6,214	6,797
	<u>12,275</u>	<u>34,506</u>	<u>46,781</u>
At 30 September 2022	12,275	34,506	46,781
Carrying amount			
At 30 September 2022	<u>1,634</u>	<u>3,307</u>	<u>4,941</u>
At 30 September 2021	<u>367</u>	<u>9,521</u>	<u>9,888</u>

13 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 October 2021	14,633
Valuation changes	(1,029)
	<u>13,604</u>
At 30 September 2022	13,604
Carrying amount	
At 30 September 2022	<u>13,604</u>
At 30 September 2021	<u>14,633</u>

14 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	21,503	26,491
Prepayments and accrued income	64,583	72,836
	<u>86,086</u>	<u>99,327</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

15 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	9,542	10,994
Trade creditors	23,069	33,162
Other creditors	3,860	5,182
Accruals and deferred income	14,355	14,440
	<u>50,826</u>	<u>63,778</u>

16 Designated funds

The unrestricted funds of the charity include the following funds which have been set aside by the trustees for specific purposes:

	Balance at 1 October 2020	Transfers	Balance at 1 October 2021	Movement in funds Incoming resources	Balance at 30 September 2022
Contingency for closure fund	120,052	(120,052)	-	-	-
Free care for carers	867	-	867	-	867
	<u>120,919</u>	<u>(120,052)</u>	<u>867</u>	<u>-</u>	<u>867</u>

Contingency for closure fund

The contingency for closure fund represented a provision against the cost of redundancy and any lease obligations should all service contracts be lost resulting in Crossroads Care Staffordshire being in a position where they would be unable to continue to provide services. During the year the Board approved the removal of this fund and the release of any reserves within it to the general reserve, as they are necessary for day-to-day operations.

Free care for carers fund

This fund is to provide free care to support carers to take a break from their caring role on an occasional basis. This may be to supplement existing support that may already be in place or to help those carers who only need an occasional break to support them in their caring role.

17 Analysis of net assets between funds

	Unrestricted funds 2022 £	Designated funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Designated funds 2021 £	Total 2021 £
Fund balances at 30 September 2022 are represented by:						
Tangible assets	4,941	-	4,941	9,888	-	9,888
Investments	13,604	-	13,604	14,633	-	14,633
Current assets/(liabilities)	191,450	867	192,317	181,464	867	182,331
	<u>209,995</u>	<u>867</u>	<u>210,862</u>	<u>205,985</u>	<u>867</u>	<u>206,852</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

18 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	3,136	10,321
Between two and five years	1,307	11,629
	<u>4,443</u>	<u>21,950</u>

19 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

20 Cash generated from operations

	2022 £	2021 £
Surplus for the year	4,010	27,710
Adjustments for:		
Loss/(gain) on investments	1,029	(2,929)
Depreciation and impairment of tangible fixed assets	6,797	6,616
Movements in working capital:		
Decrease in debtors	13,241	55,912
(Decrease) in creditors	(12,952)	(51,085)
Cash generated from operations	<u>12,125</u>	<u>36,224</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

England & Wales - Charity number 1040583

Accounts

Charity Registration No. 1040583

Company Registration No. 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2021

CROSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs Ann Flevill
Mrs Susan Brookes
Mrs Rita Godwin
Mr Richard Lamb
Mr Ian Milne
Mrs Carol Moreton
Mrs Diane Hall
Mrs Susan Tams

Charity number

1040583

Company number

02944546

Registered office

Environment House, Werrington Road,
Bucknall
Stoke-on-Trent
Staffordshire
England
ST2 9AF

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

The trustees present their report and financial statements for the year ended 30 September 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply 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)".

OBJECTIVES AND ACTIVITIES

Crossroads Care Staffordshire's fundamental purpose is, according to its governing document, "to relieve, within the boundaries of Staffordshire, the stresses experienced by carers and people with any physical, mental or sensory impairment within the family or home by offering a respite service through the provision of community-based care attendants." It aims to provide high-quality care at a realistic cost – and on occasions at no cost whatsoever when clients are in financial need. The many positive comments the charity receives via its annual surveys show that it has fulfilled these objectives by supporting the innumerable unpaid carers, both family and friends, children and adults, who, often with no initial training, find themselves in a nursing rôle.

With the onset in March 2020 of a global pandemic, many of the people we care for and their carers were reluctant to venture into the outside world for fear of infecting those for whom they care. In normal circumstances we would hope to increase the number of client-visits and hours delivered by about 2% annually but this has not been possible in the last year or so, although we have delivered 48,252 hours, only marginally fewer than the 48,718 hours delivered last year.

Crossroads Care Staffordshire focuses on providing either palliative and end-of-life care or a respite service allowing carers to have time for themselves, content in the knowledge that the person with care needs has the appropriate support from fully-trained care support workers. Crossroads' staff are also there on an informal basis to listen when carers most need to talk. This daily or weekly telephone contact has been a comfort for the many carers who have had to self-isolate.

The Palliative Care Service provides home-based care to support carers of adults and children with a terminal illness. Crossroads is one of the few specialist providers of end-of-life care in the area and works alongside other care agencies such as The Marie Curie Charity. Within the Midlands Partnership NHS Foundation Trust (MPFT) we are able to tender for local palliative care packages, resulting in some of our care support workers undertaking "night sits" which give the family carers a chance to recharge their batteries.

The Children and Young People's Service, which covers the age range from new-born babies to those aged up to twenty-five, has had to adapt to the new circumstances. In the middle of lockdown when all excursions were curtailed, staff delivered activity parcels containing arts and craft kits and also competitions and kept in regular phone or on-line contact with families. Lately, they have been able to resume trips to parks, museums and swimming baths. In the last year, one of our sponsors, Nutribox, has continued to deliver food packages and also arranged video cooking sessions, as well as providing daily meals (including Christmas dinner) for nineteen carers and their families.

Albion Business Ltd also chose Crossroads Care Staffordshire as its local charity and one staff member, Matthew Stevenson, raised £7,200 by undertaking an "Ironman Challenge" in order to help our care support workers, most of whom had been working on the "front line" in very difficult circumstances throughout the pandemic. (This was accomplished after the accounting end date.)

There have been many times in the last two years when our administrative staff have had to undertake home-working. Our updated telephone system has been a real asset in facilitating this, since the whole operation is managed via smartphones with automated greetings and instant access to the staff member required. With this and our I-care system, all calls can be monitored and productivity easily assessed; voicemails can be checked and safety measures can be set up to protect front-line staff and all information can be securely transmitted. This has enabled us to implement a new working practice whereby our administrative staff are able to work either in the office or at home on a rota basis and this has resulted in our move to much smaller office premises, occasioning savings in our overhead costs.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 30 SEPTEMBER 2021**

Why do we exist?

According to the 2011 census figures there were 5.4 million people providing unpaid care. Figures from the 2021 census have yet to be published. However, Carers UK has estimated that, from the beginning of 2020, the number of unpaid carers has risen from 9.1 million pre-pandemic to 13.6 million. These people have saved the UK economy £132 billion yearly. The government's Office for National Statistics considers this figure too high but has recognised that this saving was at least £59.5 billion. In any case, with an ever-ageing population, the number of unpaid carers will continue to rise. In the government's "Adult Social Care Reform" White Paper it has been proposed that from 2022 to 2025, £3.6 billion will be invested in the reform of social care so that providers would be given "a fair rate for care". At present, given the U.K. Home Care Association's recommended hourly rate of pay of £21.43 as from April 2021, local authorities and the NHS underpay by between £2.43 and £5.07 an hour. Nationally, 13,000 carers aged under sixteen provide fifty hours of weekly care. There are a further 300,00 carers aged between sixteen and twenty-four giving the same amount of care. Those aged under sixteen or in full-time education would not be entitled to the weekly Carer's Allowance of £67.60. Within this new White Paper, a paltry £25 million is to be allocated to support unpaid carers with respite, breaks and the implementation of peer and well-being support groups.

Most people do not recognise themselves as carers and so the national number of unpaid carers is difficult to ascertain. Many carers will also be unaware that there is practical support available to help them from organisations such as ours. We know that breaks from a caring rôle are one of the best ways of helping carers to cope with the pressures they face daily but during the pandemic more than 70% of carers have been unable to have any respite. This is why it is so important for us to maintain regular contact with our carers.

We also exist to support our care support workers, who are often ignored among the 1.5 million people who provide care and support in the community, because many of those in this group are qualified nurses, social workers and occupational therapists and our care support workers are considered untrained, even though they have a minimum qualification of NVQ Level 2. There is a high level of staff turnover in this sector – as much as 30% with front-line workers – so we are lucky that our staff have remained loyal to us throughout this difficult time.

PUBLIC BENEFIT

Trustees must have regard to the Charity Commission's public benefit guidance when carrying out related activities.

During the reporting period we have provided 190 free visits to carers and their families and have delivered 627.75 free care hours, funded from our Donation Budget. This is a substantial increase on last year's figures.

We also provided free care within a project called "Time for Me" to enable twenty-five carers to take a break from caring in order to have some counselling. This involved 549.25 hours of free care, and 158 care visits. We were able to fund this because of a Carers' Trust grant plus individual client donations totalling £1,229 as well as the proceeds from our Potto Lotto.

We would like to thank all the individuals who have donated money throughout the year. It is because of your generosity that Crossroads Care Staffordshire was able to support so many carers.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

ACHIEVEMENTS AND PERFORMANCE

a) Over 218 carers received support during the financial year and a total of 29,148 visits were made and care hours delivered. This is a healthy improvement on last year's figures. Since September 2021 when the government's furlough system ended, most of our forty-two front-line care support workers have resumed their normal working patterns. We are lucky in that we manage to retain staff, mainly because we offer high-quality E-learning which they appreciate. All staff have been doubly vaccinated and forty have already had their booster shots, even though these are not yet a legal requirement. Staff self-test once weekly by PCR and at least twice weekly by lateral flow tests.

b) We now bid regularly using the SPROC tendering system and continue to be the principal provider with Aiming High Staffordshire for One-to-One life skills and also a transitional support for Children and Young People plus one of Staffordshire's main providers of care and support for Children and Young People with disabilities. Day trips and afternoon/evening activity clubs (swimming and bowling) have resumed now that restrictions have been lifted for both Stoke and Staffordshire Aiming High contracts.

c) Senior management staff have undertaken additional training in dementia care, autism awareness, care planning, risk management and mental health first aid.

d) The Chief Officer continues to procure regular supplies of PPE (Personal Protective Equipment) from the NHS Portal.

e) Client satisfaction remains high despite the circumstances with regular telephone contact being appreciated. These are just a sample of the comments we receive:-

"All the staff are so pleasant and make my mother feel very comfortable."

"Where would we all be without Crossroads? Their staff are remarkable; nothing is too much trouble."

"First class care; they always go above and beyond."

"They make a real difference to our lives and are always there when we need help. Nothing is too much trouble for them."

2020/2021 has been another difficult year, with a change of work practices, the digitalisation of records and a move of office premises. However, we have continued to adapt well in these new circumstances.

Financial review

We have recovered well from the doldrums of two years ago when we had a deficit of £113,067. Last year we also had a deficit, albeit much lower at £1,283. The present audited financial statements show a surplus of £27,710 and a much healthier total fund balance of £206,852 as at 30th September 2021. This improvement has been mainly as a result of the Chief Officer's success in obtaining various contracts plus grants towards the cost of Infection Prevention Control (IPC), rental support, office equipment and carers' support from local authorities and other sources. This encouraging turn-around is despite the fact that in September 2021 financial support from the government's furlough scheme ceased.

We continue to benefit from the adoption of both the I-Care and the new telephone systems, plus the digitalisation of most of our records, which has streamlined many administrative tasks.

Our move to smaller office premises from December 2021 means that in future our overheads will be considerably reduced. The cost of utilities is now included in the rental, which gives us a greater saving, and the notice period in the new lease is only one month on either side, which allows us some flexibility.

We have also updated staff contracts and removed overly onerous commitments in the sickness package which will enable more staff to be eligible to benefit in future. Although this does not improve the benefit for some staff, it is important that the charity remains economically viable and such an over-generous sickness benefit package prevented this. However, it does mean that certain staff were granted this benefit for the first time.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 30 SEPTEMBER 2021**

RESERVES POLICY

It is the policy of Crossroads Care Staffordshire to review annually the charity's reserves and to designate these according to its current perceived needs. Our aim is to free as much of our funds as possible to support free hours of care for carers. The trustees will seek to comply with current legislation and with the recommendations of the Charity Commission in respect of reserves and their use.

Surplus of Income over Expenditure

This reserve represents accumulated surpluses not specifically designated. It is our policy to review this annually and if the balance is substantial and not expected to be utilised in the foreseeable future, then to allocate it to reserves designated to meet charitable objectives.

Designation of Funds

(a) Contingency for Closure Reserve Fund: During the year the Board approved the removal of this fund and the release of any reserves within it to the general reserve, as they are necessary for day-to-day operations.

(b) Direct Access Fund/Free Care for Carers Fund enables the company to fulfil its charitable objectives of delivering free care hours to support carers

(c) Restricted Funds: The Trustees will ensure that these are accounted for separately and used for the purpose they are intended. Currently, there are no restricted funds.

The total amount of reserves held at 30th September 2021 was £206,852, none of which is restricted. The Direct Access Fund/Free Care for Carers Fund is the only designated fund and amounts to £867, leaving £205,985 of undesignated funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

(a) As a limited company, Crossroads Care Staffordshire's Constitution is determined by its Memorandum and Articles of Association.

(b) The organisational structure remains the same with a Chief Officer, a Finance Officer and two Senior Team Leaders, one for Staffordshire and one for the City of Stoke-on-Trent. Senior Care Support Workers undertake the day-to-day management of individual teams of Carer Support Workers. The Children's and Young People's Service is managed by a Senior Care Support worker. The Trust Board exists alongside the Chief Officer to review and adjust this structure at regular intervals

(c) A scheme of delegation is in place and the day-to-day management and provision of services rests with the Chief Officer and Senior Team Leaders. The Chief Officer is responsible for ensuring that the charity delivers the services specified and that key performance indicators are met. The management team is responsible for the day-to-day operational management of services.

(d) The Board of Trustees manages the company through a system of reserved powers. Those matters over which the Board wants to have direct control, including the appointment of Senior Management, pay rates and major expenditure, are defined in the Reserved Powers Policy document. Anything not so defined is considered proper to the Chief Officer. The Chief Officer may propose actions to the Board which are outside her remit and equally may ask for the Board's endorsement of actions within it.

(e) The pay scales of staff are set by the Board and are benchmarked against similar organisations operating in the area.

(f) The Board of Trustees meets six times a year. Since September 2021 meetings have been held in person, although the policy of re-introducing zoom meetings remains. There are sub groups for Finance, Policies, Quality and Safeguarding. These sub groups report at the Trust Board Meeting.

(g) We would welcome new trustees and would give them all the necessary support and training to enable them to make a worthwhile contribution to the charity.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

DECISION MAKING

Decisions are taken at Board Meetings either by consensus or, rarely, by a simple majority vote. The Chairman is authorised to make decisions between Board Meetings if there is an urgent matter, but must then seek agreement to the decision at the next Board Meeting. In the normal course of events a paper will be produced with the key decisions taken, the reasons for the actions and the expected outcome. Any alternatives to the proposal will be included, plus the costings, and any savings arising from implementation. The Board will always be vigilant in considering changes that either improve or at least do not impair the financial stability of the Charity and which will enhance the services for carers. At all times the Board seeks to maintain or improve the conditions of service for staff, as it is their contribution which is essential to the success of the company

RISK MANAGEMENT

(a) At present very little of the annual income is derived from charitable donations.

(b) The company has to compete for contracts, presently awarded by Local Authorities and Commissioners, in order to fund the service.

(c) The obvious cause of the loss of a contract is through failure to tender at a price which is competitive. Funding bodies are under pressure to accept the lowest price from those tendering. We continue to stress the value of a high-quality of support for carers in order to achieve a contract price which covers our organisation's delivery costs.

(d) The main element of control in pricing is the management of overheads, which entails ensuring that the management structure is kept at a minimal level of cost.

(e) There is a growing tendency for contracts to be offered at a set price for the contractual period of duration. However, some large contracts have now been sub-divided into smaller units, allowing for some flexibility in price and duration.

(f) Risk is mitigated further through diversity. Thus, Crossroads Care Staffordshire does not depend on one major contract for its income. No single contract accounts for more than 20% of income. The loss of some smaller contracts would have little effect individually, but the loss of a larger contract would be more serious. Swift action and the use of dedicated reserves, if necessary, should enable survival.

(g) Further risks involve the failure to recruit appropriate staff. Care support workers are poorly paid nationally. Qualifications within the Social Care field are required for staff in a management role, and employees are encouraged to gain further knowledge and skills in the course of their employment. However, development of the workforce makes the staff more attractive to other competitor organisations, although repayment of tuition fees is a contractual requirement from staff who move to another organisation within two years of training.

(h) The Trust Board has a varied mix of trustees, all bringing very different skills to the organisation. However, it is becoming increasingly difficult to recruit new people, so active recruitment is an ongoing process.

(i) The Board of Trustees is responsible for ensuring effective and adequate risk management, with internal control systems in place to manage the major risks to which the charity is exposed. This is done by monitoring the effectiveness of the risk management framework.

(j) Trustees and the management team must remain focused on these risks which could adversely affect our reputation and the stability of the organisation.

In summary, the major risks are shortage of reserves, over-reliance on an individual contract, possible loss of a contract and inability to recruit sufficient staff to provide a service.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

REFERENCE AND ADMINISTRATIVE DETAILS

(a) Crossroads Care Staffordshire is a charity, registration number 1040583. It is also a company limited by guarantee, registration number 02944546.

(b) The sole office and registered address of the company is Environment House, Werrington Road, Bucknall, Stoke on Trent ST2 9AF.

(c) The trustees who are also directors of the company are Mrs Susan Brookes (Chair), Mrs Diane Hall (Vice-Chair), Mrs Ann Flevill, Mrs Rita Godwin, Mr Richard Lamb, Mr Ian Milne, Mrs Carol Moreton and Mrs Susan Tams. The Articles of Association do not require a post of Company Secretary.

(d) The company's Accountants and Business Advisors are Geens Limited, 68 Liverpool Road, Stoke-on-Trent

(e) The company's Auditors are Deans (Staffordshire) Limited, Gibson House, Hurricane Court, Hurricane Close, Stafford.

(f) Banking services are provided by Unity Trust Bank, Brindley Place, Birmingham.

(g) Senior Management Team

- Chief Officer	Miss Rebecca Adams
- Finance Officer	Mrs Christine Hales
- Senior Team Leader Staffordshire	Mrs Lynn Gilford
- Senior Team Leader Stoke-on-Trent	Mrs Kerry Bible

(h) Crossroads Care Staffordshire like all other organisations using the Crossroads' name is a Network Partner of Carers' Trust. The partnership followed the merger of Crossroads and the Princess Royal Trust for Carers. This partnership provides a range of services, including Human Resources support, Legal Advice, Provision of Policies and various other services to support Partners within the Network.

In accordance with the company's articles, a resolution proposing that Deans be reappointed as auditor of the company will be put at a General Meeting.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 30 SEPTEMBER 2021**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees who are the directors of Crossroads Care Staffordshire Limited for the purpose of Company Law are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

They are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company. At all times they must be able to show that the financial statements comply with the Companies Act 2006. Trustees are also responsible for safeguarding the assets of the charitable company and also for taking reasonable steps in the prevention and detection of fraud and other irregularities.

Company Law requires that, for each financial year, the trustees prepare financial statements, which give a true and fair view of the state of affairs of the charitable company, of the incoming resources and the application of those resources. This includes the income and expenditure of the charitable company for the financial year. In preparing these financial statements the trustees are required to

- Select suitable accounting policies and apply them consistently.
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice) (FRS102).
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK 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 charitable company will continue in operation.

CROSSROADS CARE STAFFORDSHIRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 30 SEPTEMBER 2021**

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

Although we remain in the midst of a global pandemic, the situation has improved somewhat since its onset in March 2020, as lockdowns have ceased and a large percentage of the population has been doubly-vaccinated. Initially, our care support workers were not considered front-line workers comparable with those working in the NHS or in care and nursing homes and were denied vaccinations, so a plea to the local Director of Public Health had to be made before this anomaly was corrected. Unfortunately, our care support workers are often treated with the same disdain as unpaid family carers. The NHS and Local Authorities' social work teams depend heavily on the input of both kinds of carers in supporting people with long-term conditions and disabilities in the community, yet they are often the last people whose opinions are considered or who are included in discussions on how to improve practices. Thus, this lack of recognition impedes any real progress and also prevents integrated working within our health and care systems. It is hoped that the latest government initiatives and promise of funding will rectify this situation and will result in a "fair rate for care" being paid to organisations such as ours by both the NHS and local authorities, although the promised amount is unlikely to cover raising the cost of care to that of the UK Home Care Association's recommended £21.43 hourly rate. Evidence has been produced to show that poorer quality of care is often found in less prosperous areas where local authorities pay lower rates for care and where self-funders are also less affluent, so carers in North Staffordshire may be more vulnerable than people in other areas. Despite this, at Crossroads we hope that we provide a quality service.

However, there is much about which to be positive. The move to smaller premises means that we will reduce our overheads substantially. Our administrative staff have adapted well to life working from both home and in the office on a rota basis, made possible by our updated telephone and I-care systems. Our care support workers have accommodated wearing personal protective equipment (PPE) and frequent self-testing within their work practices and have, for the most part, increased the number of hours they work. 95% of them have also been doubly vaccinated. Chief Officer Rebecca Adams and Finance Officer Christine Hales have continued to do a superb job, often working above their allotted hours to deliver an excellent service and to answer my many queries. In fact, all our staff have worked unbelievably hard in difficult times and shown unerring loyalty to our organisation.

The Board of Trustees has met regularly whether via Zoom or, since September 2021, in person. We have had regular email discussions when I have sought advice and I am very grateful for this help. The Annual Report gives me the chance to thank everyone, both trustees and staff, for their support of carers in North Staffordshire, particularly Diane Hall, the Vice Chairman, and Richard Whitehouse, the Company Secretary, who retired at the March 2021 Annual General Meeting after giving us the benefit of his expert legal knowledge for the past seven years.

DISCLOSURE OF INFORMATION TO AUDITOR

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.

Mrs Susan Brookes

Chair

Dated: 23 March 2022

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

Opinion

We have audited the financial statements of Crossroads Care Staffordshire Limited (the 'charity') for the year ended 30 September 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' Report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees is responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

We identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and then design and perform audit procedures responsive to those risks, including obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- the nature of the Charity's activities and sector, control environment and business performance;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the Charity's policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of noncompliance;
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.
- the legal and regulatory frameworks that the society operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations applicable are the Companies Act, Charities Act and United Kingdom Accounting Standards.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or noncompliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Susan Whiting BA ACA
(Senior Statutory Auditor)

for and on behalf of

Deans

Chartered Accountants

Statutory Auditor

Gibson House

Hurricane Court

Hurricane Close

Stafford

ST16 1GZ

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CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2021

		Unrestricted funds	Designated funds	Total Unrestricted funds	
	Notes	2021 £	2021 £	2021 £	2020 £
<u>Income and endowments from:</u>					
Donations and legacies	3	1,229	-	1,229	2,795
Charitable activities	4	835,338	-	835,338	949,893
Other income	5	211,168	-	211,168	126,737
Total income		1,047,735	-	1,047,735	1,079,425
<u>Expenditure on:</u>					
Raising funds	6	1,521	-	1,521	232
Charitable activities	7	1,021,433	-	1,021,433	1,079,348
Total resources expended		1,022,954	-	1,022,954	1,079,580
Net gains/(losses) on investments	11	2,929	-	2,929	(1,128)
Net incoming/(outgoing) resources before transfers		27,710	-	27,710	(1,283)
Gross transfers between funds		120,052	(120,052)	-	-
Net income/(expenditure) for the year/ Net movement in funds		147,762	(120,052)	27,710	(1,283)
Fund balances at 1 October 2020		58,223	120,919	179,142	180,425
Fund balances at 30 September 2021		205,985	867	206,852	179,142

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.

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 30 SEPTEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	12		9,888		6,580
Investments	13		14,633		11,704
			<u>24,521</u>		<u>18,284</u>
Current assets					
Debtors	14	99,327		155,239	
Cash at bank and in hand		146,782		120,482	
		<u>246,109</u>		<u>275,721</u>	
Creditors: amounts falling due within one year	15	(63,778)		(114,863)	
Net current assets			182,331		160,858
Total assets less current liabilities			<u>206,852</u>		<u>179,142</u>
Income funds					
<u>Unrestricted funds</u>					
Designated funds	16	867		120,919	
General unrestricted funds		205,985		58,223	
		<u>206,852</u>		<u>179,142</u>	
			<u>206,852</u>		<u>179,142</u>

The financial statements were approved by the Trustees on 23 March 2022

Mrs Susan Brookes
Trustee

Company Registration No. 02944546

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated from operations	20		36,224		30,983
Investing activities					
Purchase of tangible fixed assets		(9,924)		(8,943)	
Net cash used in investing activities			(9,924)		(8,943)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			26,300		22,040
Cash and cash equivalents at beginning of year			120,482		98,442
Cash and cash equivalents at end of year			146,782		120,482

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1 Accounting policies

Charity information

Crossroads Care Staffordshire Limited is a private company limited by guarantee incorporated in England and Wales. The registered office address is Environment House, Werrington Road, Bucknall, Stoke-on-Trent, Staffordshire, England, ST2 9AF

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 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

Although the global pandemic continues, Crossroads Care has adapted to new ways of working and continues to provide a quality service to our clients. This year we have achieved a small surplus of income over expenditure, and the total level of reserves has increased to £206,852. Improved hourly rates on existing and new contracts are helping to offset the increase in costs which we face as a result of the pandemic and through inflationary pressure.

It is acknowledged that over the past two years we have received assistance in the form of furlough payments, which have now ceased. However we are now able to assist more clients and provide more care hours, and so cover the cost of the service. We have maintained our connection with our clients because our Care Support Workers continued to stay in contact with our clients, even through three periods of national lockdown. Our Chief Officer continues to source grant funding to supplement our income or for specific purposes.

The charity's overheads are significantly reduced following the move to smaller premises. Our I-Care and new telephone systems mean that our operations are extremely efficient.

Consequently the trustees and management consider that Crossroads has demonstrated that it is a going concern, and will continue to be so for the foreseeable future.

1.3 Charitable funds

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

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1 Accounting policies

(Continued)

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Income from charitable activities includes income from service contracts and trading activities to raise funds for the charity. Income is received in exchange for supplying services in order to raise funds and is recognised once entitlement has occurred.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Expenditure on charitable activities includes the cost of providing care services in accordance with the objectives of the charity.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include management and charitable activities. Where support costs cannot be directly attributed to particular headings they have been allocated to the cost of raising funds and expenditure on charitable activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets 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 bases:

Fixtures and fittings	Straight line over 5 years
Computers	Straight line over 3 years

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 the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

1 Accounting policies

(Continued)

1.9 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.

1.10 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 debtors 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 creditors 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 creditors 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 creditors 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.

1.11 Employee benefits

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

1.12 Retirement benefits

The charitable company operates a defined contribution pension scheme. Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Donations and gifts	1,229	2,795

4 Charitable activities

	Care services	Care services
	2021	2020
	£	£
Care services	835,338	949,893

5 Other income

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Government job retention scheme grant	59,250	100,992
Other grant income	151,918	25,745
	211,168	126,737

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

6 Raising funds

	Unrestricted funds	Total
	2021 £	2020 £
<u>Fundraising and publicity</u>		
Other fundraising costs	1,521	232
	<u>1,521</u>	<u>232</u>

7 Charitable activities

	2021 £	2020 £
Staff costs	722,990	772,066
Depreciation and impairment	6,616	3,364
Premises	24,474	20,742
Travel	57,564	51,450
Affiliation fees	9,622	8,530
Protective clothing	3,224	6,490
Printing, postage, stationery & adverts	1,864	2,975
Telephone	12,427	14,828
Training	2,057	7,890
Miscellaneous	8,409	9,886
Bank Fees	1,856	2,042
Insurance	7,745	9,786
Repairs and renewals	8,347	6,074
Bad debts	456	2,634
Professional fees	630	4,667
IT software and computer support costs	20,827	24,761
	<u>889,108</u>	<u>948,185</u>
Share of support costs (see note 8)	111,813	111,005
Share of governance costs (see note 8)	20,512	20,158
	<u>1,021,433</u>	<u>1,079,348</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

8 Support costs

	Support costs	Governance costs	2021	2020
	£	£	£	£
Staff costs	111,813	4,966	116,779	116,113
Committee meetings	-	65	65	59
Audit fees	-	5,808	5,808	5,800
Accountancy & payroll costs	-	9,673	9,673	9,191
	<u>111,813</u>	<u>20,512</u>	<u>132,325</u>	<u>131,163</u>
Analysed between				
Charitable activities	<u>111,813</u>	<u>20,512</u>	<u>132,325</u>	<u>131,163</u>

Included in 2020 were total governance costs of £20,158.

Governance costs includes payments to the auditors of £5,808 (2020 - £5,800) for audit fees.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (£2020 - £nil).

No travel and subsistence payments were paid to trustees (2020 - £nil).

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

10 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Operational staff	53	68
Governance	1	1
	<u>54</u>	<u>69</u>

Employment costs

	2021 £	2020 £
Wages and salaries	782,797	828,841
Social security costs	43,315	45,527
Other pension costs	13,657	13,811
	<u>839,769</u>	<u>888,179</u>

The key management personnel of the charity comprise the trustees, the chief officer, the financial controller and senior team leaders. The total employee benefit of the key management personnel of the Charity was £129,861(2020 - £122,499).

There were no employees whose annual remuneration was £60,000 or more.

11 Net gains/(losses) on investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Gain/(loss) on sale of investments	<u>2,929</u>	<u>(1,128)</u>

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

12 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
Cost			
At 1 October 2020	12,059	27,889	39,948
Additions	-	9,924	9,924
At 30 September 2021	12,059	37,813	49,872
Depreciation and impairment			
At 1 October 2020	11,459	21,909	33,368
Depreciation charged in the year	233	6,383	6,616
At 30 September 2021	11,692	28,292	39,984
Carrying amount			
At 30 September 2021	367	9,521	9,888
At 30 September 2020	600	5,980	6,580

13 Fixed asset investments

	Unlisted investments £
Cost or valuation	
At 1 October 2020	11,704
Valuation changes	2,929
At 30 September 2021	14,633
Carrying amount	
At 30 September 2021	14,633
At 30 September 2020	11,704

14 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	26,491	75,533
Other debtors	-	2,475
Prepayments and accrued income	72,836	77,231
	99,327	155,239

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2021

15 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	10,994	29,486
Trade creditors	33,162	64,351
Other creditors	5,182	6,633
Accruals and deferred income	14,440	14,393
	<u>63,778</u>	<u>114,863</u>

16 Designated funds

The unrestricted funds of the charity include the following funds which have been set aside by the trustees for specific purposes:

	Balance at 1 October 2019 and at 1 October 2020 £	Transfers £	Balance at 30 September 2021 £
Contingency for closure fund	120,052	(120,052)	-
Free care for carers	867	-	867
	<u>120,919</u>	<u>(120,052)</u>	<u>867</u>

Contingency for closure fund

The contingency for closure fund represented a provision against the cost of redundancy and any lease obligations should all service contracts be lost resulting in Crossroads Care Staffordshire being in a position where they would be unable to continue to provide services. During the year the Board approved the removal of this fund and the release of any reserves within it to the general reserve, as they are necessary for day-to-day operations.

Free care for carers fund

This fund is to provide free care to support carers to take a break from their caring role on an occasional basis. This may be to supplement existing support that may already be in place or to help those carers who only need an occasional break to support them in their caring role.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

17 Analysis of net assets between funds

	Unrestricted funds 2021 £	Designated funds 2021 £	Total 2021 £	Unrestricted funds 2020 £
Fund balances at 30 September 2021 are represented by:				
Tangible assets	9,888	-	9,888	6,580
Investments	14,633	-	14,633	11,704
Current assets/(liabilities)	181,464	867	182,331	160,858
	<u>205,985</u>	<u>867</u>	<u>206,852</u>	<u>179,142</u>

18 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	10,321	10,321
Between two and five years	11,629	21,950
	<u>21,950</u>	<u>32,271</u>

19 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

20 Cash generated from operations

	2021 £	2020 £
Surplus/(deficit) for the year	27,710	(1,284)
Adjustments for:		
(Gain)/loss on disposal of investments	(2,929)	1,128
Depreciation and impairment of tangible fixed assets	6,616	3,364
Movements in working capital:		
Decrease/(increase) in debtors	55,912	(4,203)
(Decrease)/increase in creditors	(51,085)	31,978
Cash generated from operations	<u>36,224</u>	<u>30,983</u>