

**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

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**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

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# CROSSROADS CARE STAFFORDSHIRE LIMITED

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# **CROSSROADS CARE STAFFORDSHIRE LIMITED**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

### **FOR THE YEAR ENDED 30 SEPTEMBER 2021**

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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**

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### **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**

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### 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

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### 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.

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# CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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### 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

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### 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**

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### **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**

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### **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

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#### 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

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#### **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

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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**

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#### **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 £
<b><u>Income and endowments from:</u></b>					
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
<b>Total income</b>		<b>1,047,735</b>	<b>-</b>	<b>1,047,735</b>	<b>1,079,425</b>
<b><u>Expenditure on:</u></b>					
Raising funds	6	1,521	-	1,521	232
Charitable activities	7	1,021,433	-	1,021,433	1,079,348
<b>Total resources expended</b>		<b>1,022,954</b>	<b>-</b>	<b>1,022,954</b>	<b>1,079,580</b>
Net gains/(losses) on investments	11	2,929	-	2,929	(1,128)
<b>Net incoming/(outgoing) resources before transfers</b>		<b>27,710</b>	<b>-</b>	<b>27,710</b>	<b>(1,283)</b>
Gross transfers between funds		120,052	(120,052)	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>147,762</b>	<b>(120,052)</b>	<b>27,710</b>	<b>(1,283)</b>
Fund balances at 1 October 2020		58,223	120,919	179,142	180,425
<b>Fund balances at 30 September 2021</b>		<b>205,985</b>	<b>867</b>	<b>206,852</b>	<b>179,142</b>

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

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

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# CROSSROADS CARE STAFFORDSHIRE LIMITED

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 30 SEPTEMBER 2021

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#### 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**

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### **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

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### 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

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Donations and gifts	1,229	2,795

### 4 Charitable activities

	<b>Care services</b>	Care services
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
Care services	835,338	949,893

### 5 Other income

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	<b>£</b>
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 £
<b>Cost</b>			
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
<b>Depreciation and impairment</b>			
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
<b>Carrying amount</b>			
At 30 September 2021	367	9,521	9,888
At 30 September 2020	600	5,980	6,580

### 13 Fixed asset investments

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

### 14 Debtors

	2021 £	2020 £
<b>Amounts falling due within one year:</b>		
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
<b>Cash generated from operations</b>	<u>36,224</u>	<u>30,983</u>