

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

---

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

---

# CROSSROADS CARE STAFFORDSHIRE LIMITED

## CONTENTS

---

	<b>Page</b>
Trustees' report	1 - 7
Independent examiner's report	8
Statement of financial activities	9
Balance sheet	10
Statement of cash flows	11
Notes to the financial statements	12 - 22

---

# **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 1<sup>st</sup> October 2022 to 30<sup>th</sup> 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 30<sup>th</sup> 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 30<sup>th</sup> 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 30<sup>th</sup> 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 30<sup>th</sup> 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						
<b>Income and endowments from:</b>							
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
<b>Total income</b>		<b>882,671</b>	<b>-</b>	<b>882,671</b>	<b>948,059</b>	<b>-</b>	<b>948,059</b>
<b>Expenditure on:</b>							
Raising funds	7	186	-	186	631	-	631
Charitable activities	8	896,540	-	896,540	942,389	-	942,389
<b>Total expenditure</b>		<b>896,726</b>	<b>-</b>	<b>896,726</b>	<b>943,020</b>	<b>-</b>	<b>943,020</b>
Net gains/(losses) on investments	12	2,358	-	2,358	(1,029)	-	(1,029)
<b>Net income/(expenditure)</b>		<b>(11,697)</b>	<b>-</b>	<b>(11,697)</b>	<b>4,010</b>	<b>-</b>	<b>4,010</b>
Transfers between funds		867	(867)	-	-	-	-
<b>Net movement in funds</b>		<b>(10,830)</b>	<b>(867)</b>	<b>(11,697)</b>	<b>4,010</b>	<b>-</b>	<b>4,010</b>
<b>Reconciliation of funds:</b>							
Fund balances at 1 October 2022		209,995	867	210,862	205,985	867	206,852
<b>Fund balances at 30 September 2023</b>		<b>199,165</b>	<b>-</b>	<b>199,165</b>	<b>209,995</b>	<b>867</b>	<b>210,862</b>

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 £	£
<b>Fixed assets</b>					
Tangible assets	14		1,123		4,941
Investments	15		15,963		13,604
			<u>17,086</u>		<u>18,545</u>
<b>Current assets</b>					
Debtors	16	105,946		86,086	
Cash at bank and in hand		112,863		157,057	
		<u>218,809</u>		<u>243,143</u>	
<b>Creditors: amounts falling due within one year</b>	17	36,730		50,826	
		<u></u>		<u></u>	
Net current assets			182,079		192,317
<b>Total assets less current liabilities</b>			<u>199,165</u>		<u>210,862</u>
<b>The funds of the charity</b>					
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 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	23		(44,517)		12,125
<b>Investing activities</b>					
Purchase of tangible fixed assets		-		(1,850)	
Investment income received		323		-	
<b>Net cash generated from/(used in) investing activities</b>			323		(1,850)
<b>Net cash used in financing activities</b>			-		-
<b>Net (decrease)/increase in cash and cash equivalents</b>			(44,194)		10,275
Cash and cash equivalents at beginning of year			157,057		146,782
<b>Cash and cash equivalents at end of year</b>			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 £
<b>Provision of care services</b>		
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 £
<b>Fundraising and publicity</b>		
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 £
<b>Direct costs</b>		
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>
<b>Share of support and governance costs (see note 9)</b>		
Support	78,274	82,581
Governance	17,449	21,581
	<u>896,540</u>	<u>942,389</u>
<b>Analysis by fund</b>		
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>
<b>Analysed between:</b>		
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 £
<b>Cost</b>			
At 1 October 2022	13,909	37,813	51,722
At 30 September 2023	13,909	37,813	51,722
<b>Depreciation and impairment</b>			
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
<b>Carrying amount</b>			
At 30 September 2023	1,123	-	1,123
At 30 September 2022	1,634	3,307	4,941

### 15 Fixed asset investments

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

### 16 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
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 £
<b>Fund balances at 30 September 2023 are represented by:</b>			
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 £
<b>Fund balances at 30 September 2022 are represented by:</b>			
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)
<b>Cash (absorbed by)/generated from operations</b>	<u>(44,517)</u>	<u>12,125</u>