

Charity registration number 1040583

Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024

CROSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

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

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006 present their report with the financial statements of the charity for the six month period 31st March 2024. The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

OBJECTIVES, AIMS AND ACTIVITIES

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

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

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

Why do we exist?

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

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

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

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

PUBLIC BENEFIT

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

STRATEGIC REPORT

Achievements and Performance

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

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

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

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

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

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

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

"Crossroads is a life-saver."

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

"The staff always go the extra mile."

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

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

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

FINANCIAL REVIEW

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

RESERVES POLICY

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

Surplus of Income over Expenditure

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

Designation of Funds

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

DECISION MAKING

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

RISK MANAGEMENT

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

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

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

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

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

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

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

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

REFERENCE AND ADMINISTRATIVE DETAILS

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

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

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

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

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

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

g) Senior Management Team

-Chief Officer	Mrs Rebecca Bestwick
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-Finance Officer	Mrs Christine Hales
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- Area Manager	Mrs Kerry Bible
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With the retirement of the Senior Team Leader (Staffordshire) four years ago, we amalgamated the two positions into one senior rôle, that of Area Manager.

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES.

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements

- Prepare the financial statements on a going-concern basis, unless it is inappropriate to presume that the charitable company will continue in operation.

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

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

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

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

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

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

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

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

Mrs Susan Brookes
Chair

27 November 2024

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

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

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

J. P. Grounsell FCA BSc (Hons)

Geens Limited

Graphic House
124 City Road
Stoke on Trent
ST4 1BG

Dated: 27 November 2024

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE PERIOD ENDED 31 MARCH 2024

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2024

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

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

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the period in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 27 November 2024

Mrs Susan Brookes

Trustee

Company Registration No. 02944546

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31 MARCH 2024

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 MARCH 2024

1 Accounting policies

Charity information

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

1.1 Reporting period

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

1.2 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

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

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

1.5 Income

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

1 Accounting policies

(Continued)

1.6 Expenditure

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

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

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

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

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Fixed asset investments

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

1.9 Impairment of fixed assets

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

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE PERIOD ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.12 Employee benefits

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

1.13 Retirement benefits

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

4 Income from charitable activities

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

5 Income from investments

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

6 Expenditure on charitable activities

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

7 Support costs allocated to activities

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

9 Trustees

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

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

10 Employees

The average monthly number of employees during the period was:

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

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

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

11 Gains and losses on investments

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

12 Taxation

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

13 Tangible fixed assets

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

14 Fixed asset investments

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

15 Debtors

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

16 Creditors: amounts falling due within one year

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

17 Retirement benefit schemes

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

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

18 Unrestricted funds

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

18 Unrestricted funds (Continued)

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

Free care for carers fund

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

19 Operating lease commitments

Lessee

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

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

20 Related party transactions

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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