

Charity registration number 1040583

Company registration number 02944546 (England and Wales)

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

JOSSROADS CARE STAFFORDSHIRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

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

OBJECTIVES, AIMS AND ACTIVITIES

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

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

Why do we exist?

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

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

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

PUBLIC BENEFIT

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

STRATEGIC REPORT

Achievements and Performance

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL REVIEW

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

RESERVES POLICY

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

Surplus of Income over Expenditure

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

Designation of Funds

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

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

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

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

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

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

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

FOR THE YEAR ENDED 31 MARCH 2025

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

DECISION MAKING

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

RISK MANAGEMENT

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

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

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

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

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

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

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

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

REFERENCE AND ADMINISTRATIVE DETAILS

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

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

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

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

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

(f) Senior Management Team

-Chief Officer Mrs Rebecca Bestwick

-Book-keeper/Accountant Mrs Jane Etherington

- Area Manager Mrs Kerry Bible

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES.

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

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

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

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities SORP (Statement of Recommended Practice)
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on a going-concern basis, unless it is inappropriate to presume that the charitable company will continue in operation.

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

REPORT ON BEHALF OF THE BOARD OF TRUSTEES

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

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

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

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

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

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

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

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

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

Mrs Susan Brookes
Chair

Handwritten signature of Mrs Susan Brookes in black ink.

24 September 2025

CROSSROADS CARE STAFFORDSHIRE LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CROSSROADS CARE STAFFORDSHIRE LIMITED

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

Responsibilities and basis of report

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

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


Independent examiner's statement

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

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

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

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



K V Staley FCA BSc (Hons)

Geens Limited

Graphic House
124 City Road
Stoke on Trent
ST4 1BG

Dated: 24 September 2025

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2025

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

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

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

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

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

The financial statements were approved by the trustees on 24 September 2025

Mrs Susan Brookes
Chair



Company registration number 02944546 (England and Wales)

CROSSROADS CARE STAFFORDSHIRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

1 Accounting policies

Charity information

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

1.1 Reporting period

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

1.2 Accounting convention

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

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

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

1.3 Going concern

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

1.4 Charitable funds

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

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

1.5 Income

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

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

1 Accounting policies

(Continued)

1.6 Expenditure

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

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

1.7 Tangible fixed assets

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

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

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

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

1.8 Fixed asset investments

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

1.9 Impairment of fixed assets

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

1.10 Cash and cash equivalents

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

1.11 Financial instruments

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

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

1 Accounting policies

(Continued)

Basic financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.12 Employee benefits

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

1.13 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

3 Income from donations and legacies

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

4 Income from charitable activities

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

5 Income from investments

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

6 Expenditure on charitable activities

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

7 Support costs allocated to activities

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

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

9 Trustees

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

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

10 Employees

The average monthly number of employees during the year was:

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

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

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

11 Gains and losses on investments

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

12 Taxation

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

13 Tangible fixed assets

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

14 Fixed asset investments

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

15 Debtors

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

16 Creditors: amounts falling due within one year

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

17 Retirement benefit schemes

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

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

18 Unrestricted funds - Designated

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Unrestricted funds

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

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

Free care for carers fund

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

20 Analysis of net assets between funds

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

CROSSROADS CARE STAFFORDSHIRE LIMITED

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

21 Operating lease commitments

Lessee

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

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

22 Related party transactions

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

23 Cash (absorbed by)/generated from operations

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